



## Ohioans' Experiences with Not Having Health Insurance Coverage



Results From The Health Foundation of Greater Cincinnati



The *Ohio Health Issues Poll* includes a number of questions about health insurance coverage to provide a picture of the insurance status of Ohio adults and their family members.

As nearly all Ohioans ages 65 and over (98%) are insured, this publication focuses on Ohioans ages 18–64 unless otherwise noted.

### Currently Uninsured

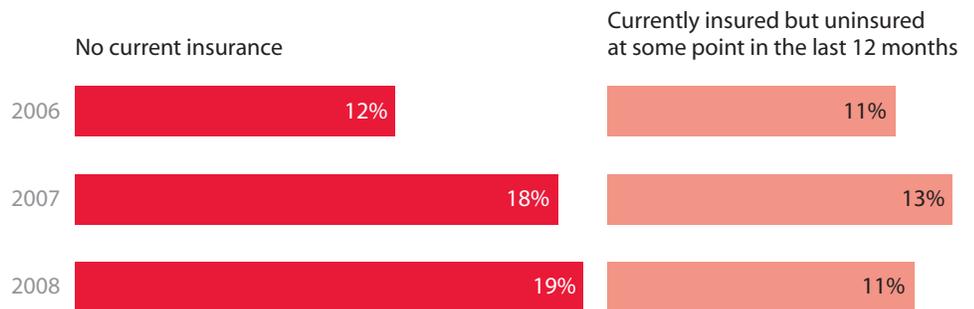
Having health insurance is an important factor in being able to get needed healthcare. Almost 1 in 5 Ohioans (19%) ages 18–64 did not have health insurance at the time of the 2008 *Poll*, up from 12% in 2006.

Ohio adults ages 18–64 more likely to be uninsured at the time of the 2008 *Poll* included those:

- living below 100% of the federal poverty guidelines<sup>1</sup> (FPG; 51%)
- ages 18–29 (43%)
- who were African American (42%)
- with less than a high school education (40%)
- living between 100–200% FPG (29%)
- who were male (27%)

<sup>1</sup> 100% of the federal poverty guidelines (FPG) in 2007 was an annual income of \$20,650 for a family of 4.

### % of Ohio adults ages 18–64 who were uninsured at any time in the last 12 months, including currently



### Uninsured at Some Point in the Last 12 Months

Another important factor in being able to get healthcare is how stable a person's health insurance coverage is. One measure of that is whether a person has been covered continuously over the past 12 months. About 1 in 10 Ohioans ages 18–64 (11%) were insured at the time of the *Poll* but had been uninsured at some point in the past 12 months.

Ohio adults ages 18–64 more likely to have been insured at the time of the 2008 *Poll* but uninsured at some point in the last 12 months included those:

- living in Southeast Ohio (27%)
- living between 100–200% FPG (21%)

### Health Status of Uninsured Ohioans

Uninsured Ohioans were more likely to self-report poorer health status than Ohioans with insurance, according to the *Poll*. Just under half of currently uninsured Ohio adults ages 18–64 (45%) reported their health as being fair or poor, compared to 17% of currently insured Ohio adults ages 18–64.

### Uninsured Household Members

Almost 1 in 5 Ohio adults of all ages (18%) reported that a member of their household, besides themselves, was currently uninsured. This is up from 12% in 2006.

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In 2008, Ohio adults more likely to have a household member besides themselves who was uninsured included those:

- living below 100% FPG (47%)
- who were themselves uninsured (46%)
- who were African American (33%)
- ages 18–29 (31%)
- living in Central Ohio (28%)

### Uninsured Family Members

Almost 4 in 10 of Ohio adults of all ages (39%) reported that they had an immediate or extended family member who did not live in their household who was currently uninsured at the time of the 2008 *Poll*. This is up from 28% in 2006.

In 2008, Ohio adults more likely to have an immediate or extended family member not living in their household who was uninsured included those:

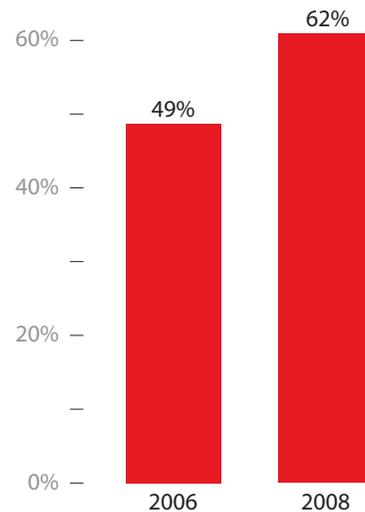
- who were themselves uninsured (72%)
- living below 100% FPG (70%)
- who were African American (60%)
- living between 100–200% FPG (48%)
- ages 18–29 (46%)

### Ohioans' Experience with Being Uninsured

In 2008, 62% of Ohio adults of all ages had some experience with being uninsured, either through their own experience or through the experience of a household or family member. This is up from 2006, when 49% of Ohio adults had some experience with being uninsured.

These are unduplicated counts of all Ohio adults, ages 18 and over, who responded to the questions about insurance status of themselves and their household and family members. This means that if a person answered “yes” to more than one of these questions, we only counted them in one category and not again.

% of all Ohio adults who have experience with being uninsured, either personally or through a household or family member (composite of four questions; unduplicated counts)



% of all Ohio adults ages 18 and over who were...	2006	2008
currently uninsured	10%	15%
currently insured but were uninsured at some point in the last 12 months	10%	12%
currently insured but have a household member who is currently uninsured	8%	12%
currently insured and insured continually over the last 12 months and who have no uninsured household members but who have an immediate or extended family member not in the household who is currently uninsured	21%	23%