



Ohioans' Experiences with *Not Having Health Insurance Coverage*

August 2009



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 (96%) are insured, this summary focuses on Ohioans ages 18–64 unless otherwise noted.

Currently Uninsured

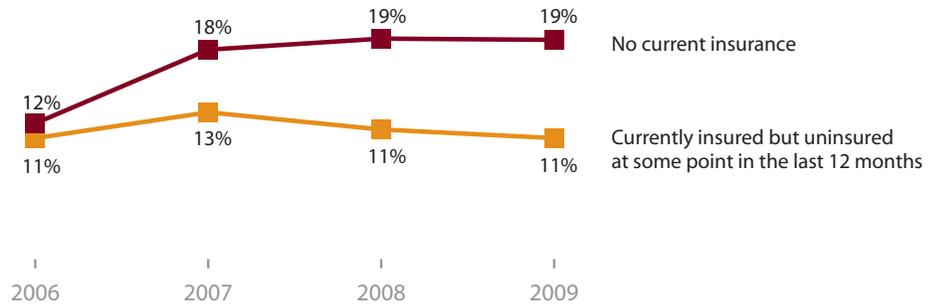
Having health insurance is an important factor in being able to get needed healthcare. Almost 1 in 5 Ohioans (19%) ages 18–64 did not have health insurance at the time of the 2009 *Poll*, up from 12% in 2006 but steady with the 2008 rate.

Ohio adults ages 18–64 who were more likely to be uninsured at the time of the 2009 *Poll* included those:

- living between 100–200% of the federal poverty guidelines¹ (FPG; 46%)
- who were African American (36%)
- ages 18–29 (32%)
- with less than a high school education (30%)

¹ 100% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$21,200 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.

Uninsured Ohioans Are in Poorer Health

Uninsured Ohioans were more likely to self-report poorer health status than Ohioans with insurance, according to the *Poll*. About 25% of Ohio adults ages 18–64 who were uninsured at some point in the last year—including currently—reported their health as being fair or poor, compared to

13% of Ohio adults ages 18–64 who had been continuously insured for the last year.

Household Members who Are Uninsured

About 15% of Ohio adults of all ages reported that a member of their household, besides themselves, was currently uninsured. This is up from 12% in 2006 but down slightly from 18% in 2008.

In 2009, Ohio adults more likely to have a household member besides themselves who was uninsured included those:

- who are currently uninsured (51%)
- living between 100–200% FPG (34%)
- with less than a high school education (31%)
- living below 100% FPG (29%)

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Family Members who Are Uninsured

About 3 in 10 Ohio adults of all ages (33%) 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 2009 *Poll*. This is up from 28% in 2006 but down from 39% in 2008.

In 2009, Ohio adults more likely to have an immediate or extended family member not living in their household who was uninsured included those:

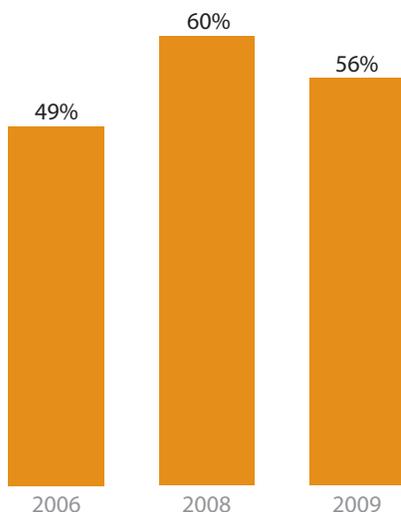
- who are currently uninsured (57%)
- living at 100–200% FPG (47%)
- with less than a high school education (44%)

Ohioans' Experience with Being Uninsured

In 2009, 55% 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 down slightly from 2008, when 62% 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	2009
currently uninsured	10%	15%	16%
currently insured but were uninsured at some point in the last 12 months	10%	10%	9%
currently insured and insured continually over the last 12 months but have a household member who is currently uninsured	8%	12%	8%
currently insured and insured continually over the last 12 months, 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%	23%