



# What Ohioans Think about *How Satisfied They Are with their Health Insurance*

October 2009



Results From The Health Foundation of Greater Cincinnati



In general, insured Ohioans are satisfied with that insurance, with 86% of adults saying they were completely, very, or somewhat satisfied with their current health insurance plan. Not all insured Ohioans are equally satisfied with their insurance, the Fall 2009 *Ohio Health Issues Poll* found, with some groups showing more or less satisfaction than others.

Of Ohioans with insurance, Whites were more satisfied with their current health insurance than African Americans, college graduates were more satisfied than Ohioans without a college degree, and Ohioans living above 200% of the federal poverty guidelines (FPG)<sup>1</sup> were more satisfied than Ohioans living below 200% FPG.

## Older Ohioans Are Most Satisfied with Insurance

Insured Ohioans ages 65 and over were the most satisfied with their health insurance, according to the Fall 2009 *Ohio Health Issues Poll*. Just under 96% of insured Ohioans ages 65 and

over reported being satisfied with their health insurance, compared to 83% of insured Ohioans ages 18–64.

The vast majority of Ohioans ages 65 and over are covered by Medicare, a publicly funded, government-run health insurance plan.

## Ohioans whose Insurance Company Has Ever Refused to Pay for Care Are Least Satisfied with Insurance

The Fall 2009 *Poll* also asked insured Ohioans if their insurance company had ever refused to pay for care that their doctor advised them to get. Just under 1 in 5 Ohio adults (18%) reported that this had happened to them.

Insured Ohioans whose insurance company refused to pay for care were the least satisfied with their current insurance plan. Only 68% of insured Ohioans whose insurance had refused to pay for care were satisfied with their insurance, compared to 90% of insured Ohioans whose insurance company had not refused to pay for care.

*Insured Ohioans more and less likely to be satisfied with their current health insurance*

Demographic Group	% satisfied
<b>Ohio</b>	86%
<b>Ethnicity</b>	
White	86%
African American	78%
<b>Age</b>	
65 and over	96%
18 to 64	83%
<b>Education</b>	
College graduate	91%
No college degree	84%
<b>Family Income</b>	
Above 200% FPG*	89%
Below 200% FPG	78%
<b>Payment for Care Has Been Denied</b>	
Never denied payment	90%
Denied payment	68%

\* 200% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$42,400 for a family of 4.

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