

# Ohioans' Experiences with Health Insurance Coverage



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. Since nearly all Ohioans ages 65 and over (99%) are insured, this summary focuses on Ohioans ages 18-64, unless otherwise noted.

## Uninsurance Rates Consistent From 2009

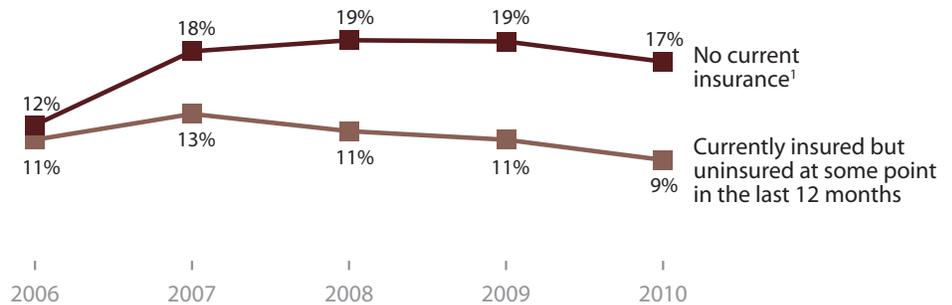
Having health insurance is an important factor in being able to get needed healthcare. One in six Ohioans ages 18-64 (17%) did not have health insurance at the time of the 2010 *Poll*.<sup>1</sup> This was up from 12% in 2006, but consistent with recent results.

## Rate of Adults Uninsured at Some Point in the Last 12 Months Holds Steady

Another important factor in being able to get healthcare services is how stable a person's health insurance coverage is. One measure of this is whether a person has been covered

<sup>1</sup> In an effort to provide the most accurate estimates on the uninsured, we added a question to the *Poll* not asked in previous years asking about nontraditional coverage such as TRICARE, Champ-VA, Indian Health Service, and COBRA. If we remove people who indicated they had this coverage to better match what we asked in previous years, we would have reported 20% of Ohio adults ages 18-64 were uninsured in 2010.

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



continuously for the past 12 months.

Just under 1 in 10 Ohioans ages 18-64 (9%) were insured at the time of the *Poll* but had been uninsured at some point in the past 12 months. This rate has remained fairly consistent for the last five years.

## Rate of Household Members who Are Uninsured Holds Steady

One in five Ohio adults of all ages (20%) reported that a member of their household, besides themselves, was currently uninsured. This is up from 12% in 2006, but the rate has stayed in the 15-20% range since then.

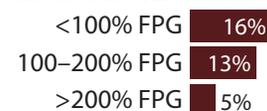
## Poverty Influences Insurance Status

Ohio adults with lower household incomes reported much higher rates of being currently uninsured, of being currently insured but uninsured at some point in the last 12 months, and of having a household member who is uninsured.

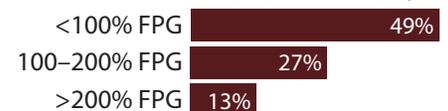
### Currently uninsured (ages 18-64)



### Insured, but uninsured at some point in the last 12 months (ages 18-64)



### Household member is uninsured (all adults)



\*100% of the federal poverty guidelines (FPG) in 2009 was an annual household income of \$22,050 for a family of 4.

These findings unless otherwise noted are from The Health Foundation of Greater Cincinnati's *Ohio Health Issues Poll*, part of the *Ohio Poll* conducted May 11-20, 2010, by the Institute for Policy Research at the University of Cincinnati. A random sample of 898 adults from throughout Ohio was interviewed by telephone. This included 818 landline interviews and 80 cell phone interviews with people who did not have a landline telephone. In 95 of 100 cases, statewide estimates will be accurate to  $\pm 3.3\%$ . In addition to sampling error, there are other sources of variation inherent in public opinion studies, such as non-response, question wording, or context effects that can introduce error or bias. For more information about the *Ohio Health Issues Poll*, please visit [www.healthfoundation.org/ohip.html](http://www.healthfoundation.org/ohip.html).