



# Fewer Ohioans go without medical or dental care due to cost

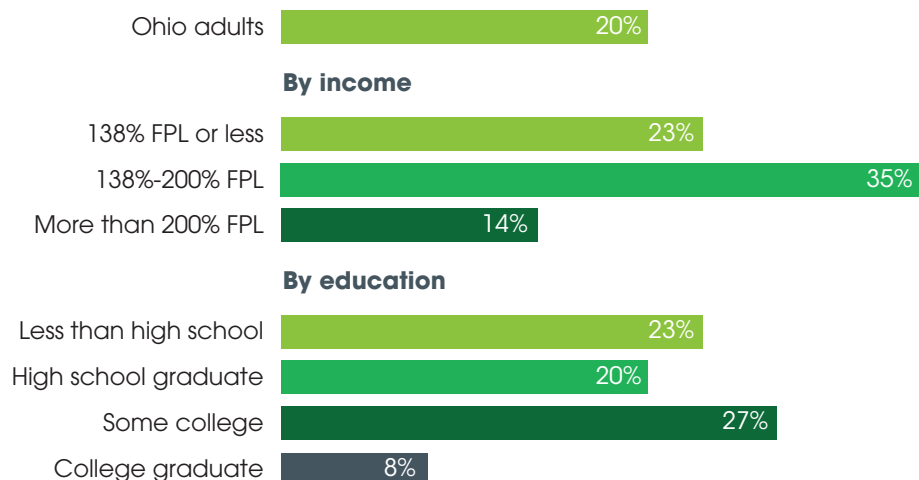
Most people rely on health insurance to help pay for medical visits and healthcare. However, even with health insurance, medical care can be expensive. According to the Kaiser Family Foundation, in the United States the average annual cost per person for out-of-pocket medical, dental, and pharmacy expenses<sup>1</sup> was \$1,036 in 2014.<sup>2</sup>

These out-of-pocket costs can become a barrier that prevents people from receiving the care they need. The 2016 **Ohio Health Issues Poll (OHIP)** asked about the financial burden of adults' medical and dental costs.

## 2 in 10 Ohio adults went without medical care due to cost

OHIP asked, "In the past 12 months was there a time when you or another member of your household needed medical care but did not get it, or delayed

**In the past 12 months was there a time when you or another member of your household needed medical care but did not get it, or delayed getting it, because of the cost?** (Graph shows those saying "yes.")



getting it, because of the cost?" In 2016, 2 in 10 adults (20%) had delayed or gone without medical care due to cost in the previous year. This is better than in 2009 when 3 in 10 Ohio adults (29%) said yes.

Response to this question varied by income. Among adults earning less than 138% of the Federal Poverty Level,<sup>3</sup> about 2 in 10 (23%) had delayed care in the previous year. Among adults earning between 138% and 200% FPL, more than 3 in 10 (35%) had

done so. Among adults earning more than 200% FPL, only 14% had delayed or gone without care. (See graph.)

Under the Affordable Care Act, Ohio expanded Medicaid eligibility for many adults earning up to 138% FPL. This may have contributed to the lower percentage of adults earning less than 138% FPL who delayed or went without care.

Responses also varied by education. Only 8% of college graduates had delayed or gone

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<sup>1</sup> Including coinsurance and deductibles.

<sup>2</sup> Kaiser Family Foundation. (2016). Peterson-Kaiser Health System Tracker. [Interactive tool providing up-to-date information on U.S. health spending by federal and local governments, private companies and individuals.] U.S. Health Expenditures 2000-2014 On All Types of Services by Out of Pocket (per capita \$ inflation adjusted). Retrieved Nov. 4, 2016 from [www.healthsystem-tracker.org/interactive/health-spending-explorer](http://www.healthsystem-tracker.org/interactive/health-spending-explorer).

<sup>3</sup> In 2015, 138% of the Federal Poverty Level was \$33,465 for a family of four.

without medical care due to cost in the previous year, compared with between 20% and 30% for all other education levels. (See graph on first page.)

### **Fewer than 3 in 10 went without dental care due to cost**

OHIP also asked, "In the past 12 months was there a time when you or another member of your household needed dental care but did not get it, or delayed getting it, because of the cost?" In 2016, fewer than 3 in 10 adults (26%) had delayed or gone

without dental care due to cost. This is better than in 2009 when 34% of adults said yes.

### **6 in 10 adults have dental insurance; some still delay care**

About 6 in 10 Ohio adults (61%) reported that they had some form of dental insurance in 2016, the same as in 2013. Adults with higher incomes were more likely to have dental insurance. Among adults earning 200% FPL or more, 74% had dental insurance. That compares with only 43% of adults earning less than 200% FPL.

While dental insurance can help pay for dental care, costs can still be high. Among adults with dental insurance, about 2 in 10 (21%) had delayed or gone without dental care due to cost in the previous year. Among adults without dental insurance, more than 3 in 10 (34%) delayed or went without care.

OHIP also asked whether Ohio adults had delayed or gone without care for any other reason besides cost. About 1 in 10 adults (9%) said yes.