

## Health Insurance, Access, and Usage Among Adults Aged 18 to 64

### Uninsurance in Ohio

In 2011, 16.7% (1,189,278) of the Ohio population aged 18 to 64 (7,101,086) was medically uninsured. This share was lower than that for the nation as a whole; 21.0% of 18 to 64 year olds in the United States were uninsured in 2011.<sup>2</sup>

Women and men differed in their uninsurance rates, particularly by age group. Between ages 18 and 24, 23.7% of men and 16.6% of women were uninsured. This gap was larger between the ages 25 and 34 where 26.4% of men and 16.2% of women were uninsured. The gap diminished between men (19.1%) and women (14.7%) between ages 35 and 44. Further, for men and women aged 45 to 54, the uninsurance rates were 16.5% and 14.5% respectively. Between the ages 55 and 64, the difference in uninsurance rates between men and women was very small (11.1% and 11.9% respectively). After age 65, the uninsurance rate for Ohioans was about .5% for both men and women.<sup>1</sup>

Racial and ethnic differences in uninsurance rates also varied by age group among Ohioans. For each age group shown in Figure 1, Hispanics experienced higher levels of uninsurance than non-Hispanic Whites or Blacks.<sup>1</sup>

Uninsurance rates varied across Ohio for the population aged 18 to 64. For the major metropolitan areas in Ohio, the uninsurance rates in 2011 were: 17.0% for the Cincinnati area, 17.7% for the Cleveland area, 18.5% for the Columbus area, and 18.5% for the Toledo area. In the Appalachian area counties, the uninsurance rate was 17.6%. Insurance levels for each county is at this link: <http://www.bgsu.edu/organizations/cfdr/page141038.html>.<sup>2</sup> Overall, in urban areas the uninsurance rate was 17.3% and for rural areas the uninsurance rate was 15.1%.<sup>1</sup>

### Medical Professional Shortage Areas

Areas of medical professional shortage are defined by the Health Resources and Services Administration as an area that has a ratio larger than 3,500 people for every 1 primary-care-physician (PCP) (3500:1) which is shown as a high need area in Figure 2. In 2011, Ohio's ratio was 1349:1. However, this level was not evenly distributed. Counties that had a moderate need for physicians had a population-to-PCP ratio between 2000:1 and 3500:1 (orange borders in Figure 2). Ratios for each county are provided at this link: <http://www.bgsu.edu/organizations/cfdr/page141038.html>.<sup>3</sup>

Figure 1: Uninsurance Rates by Race/Ethnicity and Age Group in Ohio, 2011<sup>1</sup>

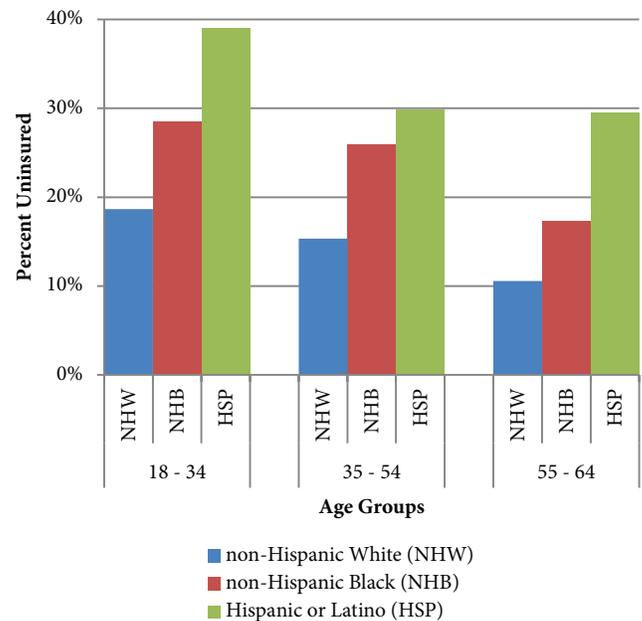
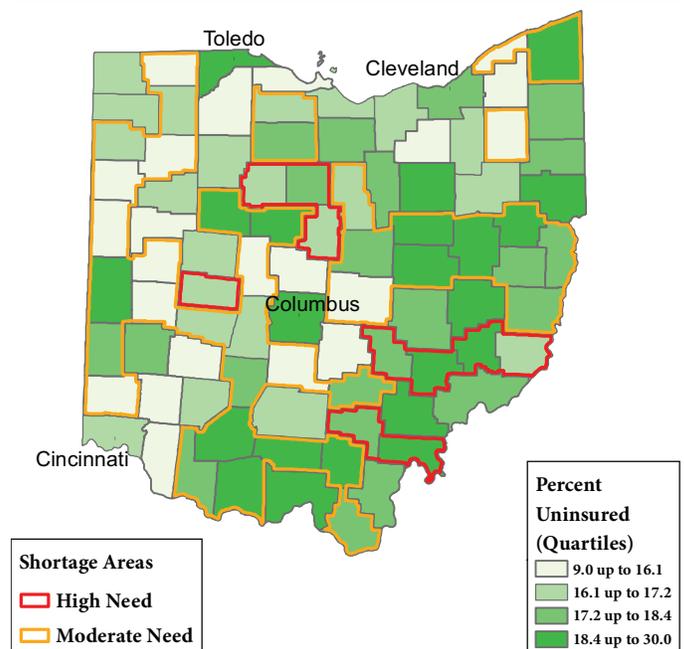


Figure 2: Uninsurance Rates and Shortage Areas by County, 2011<sup>2,3</sup>



Questions or comments? E-mail Michael Castro at [castrom@bgsu.edu](mailto:castrom@bgsu.edu) and visit <http://www.bgsu.edu/cfdr> for the latest information on upcoming workshops, speakers and research.

### Unmet Health Care Needs

People who needed to see a doctor but could not because of cost are defined as having an unmet medical need. In 2011, 16.7% of Ohioans aged 18 to 64 had unmet need. Among insured Ohioans, 10.6% reported an unmet need, compared to 46.9% of those uninsured.<sup>4</sup>

Groups most affected by unmet medical need among 18 to 64 year olds were the unemployed (34.4%) or those unable to work (30.1%). Adults who were retired or who were payroll employees had the lowest share of unmet medical need (9.1% and 12.1% respectively).<sup>4</sup>

Table 1 shows how long it has been since an adult aged 18 to 64 in Ohio had visited a doctor for a routine checkup by their insurance status. In 2011, a majority (70.2%) who were insured had a checkup within the past 12 months, while a minority (37.1%) of the uninsured had a checkup.<sup>4</sup>

Table 1: Recency of Medical Checkup by Insurance Status for Adults Aged 18 to 64, 2011<sup>4</sup>

	Insured	Uninsured
Within Past Year	70.2%	37.1%
Within 1 to 2 Years	12.8%	16.3%
Within 2 to 5 Years	8.3%	19.7%
5 or More Years Ago	7.0%	23.0%
Unsure	1.7%	3.9%
Total	100.0%	100.0%

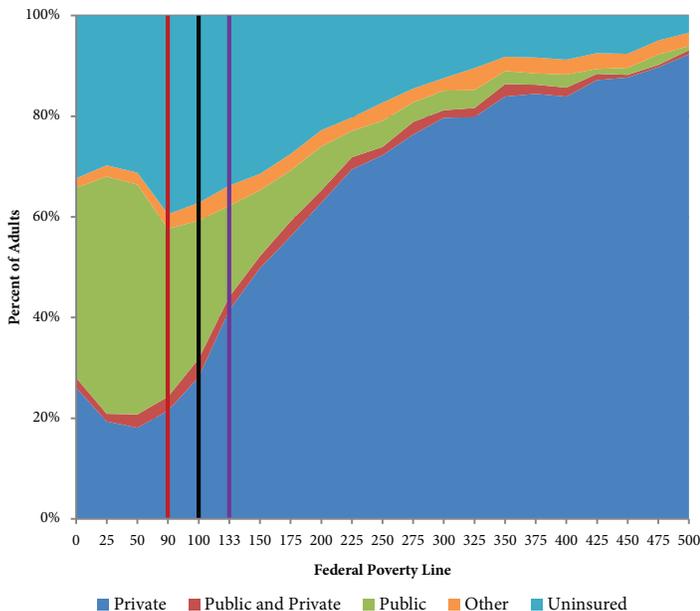
### Updated Medicaid Eligibility

On January 1, 2014, the Medicaid eligibility of Ohio adults between the ages of 18 and 64 will change. The eligibility is based on the federal poverty line (FPL) which is shown as the black line in Figure 3. Previously, adults without children were not eligible for Medicaid nor were parents with incomes above 90 percent of the FPL (red line in Figure 3).<sup>6</sup>

With the proposed changes, the new eligibility criteria for adults with and without children will be 133 percent of the FPL (purple line in Figure 3). For an adult living alone in 2011, this amounts to an annual income of about \$15,270 compared to \$20,620 for a parent with a child.<sup>5,7</sup>

As a result of the proposed changes, new populations will be eligible to enroll in Medicaid. In 2011, approximately 33,000 uninsured parents were eligible for Medicaid, and under the new eligibility criteria an additional 26,500 parents will be newly eligible. Approximately 416,000 adults without children between the ages of 18 to 64 will be newly eligible.

Figure 3: Insurance Type by FPL for Adults Aged 18 to 64, 2011<sup>1</sup>



#### Sources:

- 1 - 2011 1-Year American Community Survey
- 2 - Small Area Health Insurance Estimates, 2011
- 3 - Area Health Resources Files (AHRF) 2012-2013. US Department of Health and Human Services, Health Resources and Services Administration, Bureau of Health Professions, Rockville, MD.
- 4 - Behavioral Risk Factors and Surveillance System, 2011
- 5 - Center for Medicaid & CHIP Services
- 6 - Eligibility Modernization
- 7 - 2011 Poverty Thresholds (Census Bureau)