

# Health Care Coverage

## Key Findings

*The 2005 health assessment data has identified that 7% of Sandusky County adults were without health care coverage. Those most likely to be uninsured were females, adults under age 30, and those with an income level under \$25,000. In addition, 8% of adults with children living in their household lacked health coverage for themselves. In the state of Ohio, 2 out of every 3 residents without health insurance live at or near poverty. (Source: Ohio Family Health Survey Bulletin: Uninsured Rates in Ohio by County, 1998)*

## General Health Coverage

- ◆ In 2005, most (93%) Sandusky County adults had health care coverage, leaving 7% who were uninsured. The 2002 BRFSS reports uninsured prevalence rates for Ohio (11%) and the U.S. (14%).
- ◆ 22% of those with an income less than \$25,000, 21% of those under the age of 30, and 12% of women did not have health coverage sometime in the past 12 months.
- ◆ The top five reasons Sandusky County adults gave for being without health care coverage were:
  1. They lost their job or changed employers (34%);
  2. They could not afford to pay the insurance premiums (18%);
  3. Their employer did not offer or stopped offering coverage (10%);
  4. Their spouse or parent lost their job or changed employers (10%); and,
  5. They lost their Medicaid eligibility (6%)
- ◆ The Sandusky County Health Assessment Project found that 8% of adults with children living in their household were without coverage for themselves.
- ◆ Of those who had coverage, 52% had a plan through their employer, 12% had a plan through someone else's employer, 10% had Medicare, 4% bought a plan on their own, and 4% had Medicaid.

## Sandusky County and Ohio Medicaid Statistics

	Sandusky	Ohio
Population enrolled in Medicaid (2003)	16%	17%
Population below poverty (2003)	8%	10%
Medicaid pregnant women with 2 or more risk factors for poor birth outcomes (2003)	54%	65%
Very low birth weight babies born to Medicaid eligible pregnant women (2003)	0.3%	2%
Statewide Medicaid expenses (2003)	0.5%	N/A
Healthy Family/Healthy Start population enrolled in Medicaid HMOs (2003)	0%	N/A
Hospital services received outside of county (2003)	63%	22%
Physician visits received outside of county (2003)	65%	35%

*(Source: Ohio Medicaid Report, January 2005 Update for SFY 2003, Office of Ohio Health Plans (OHP), Ohio Job & Family Services)*

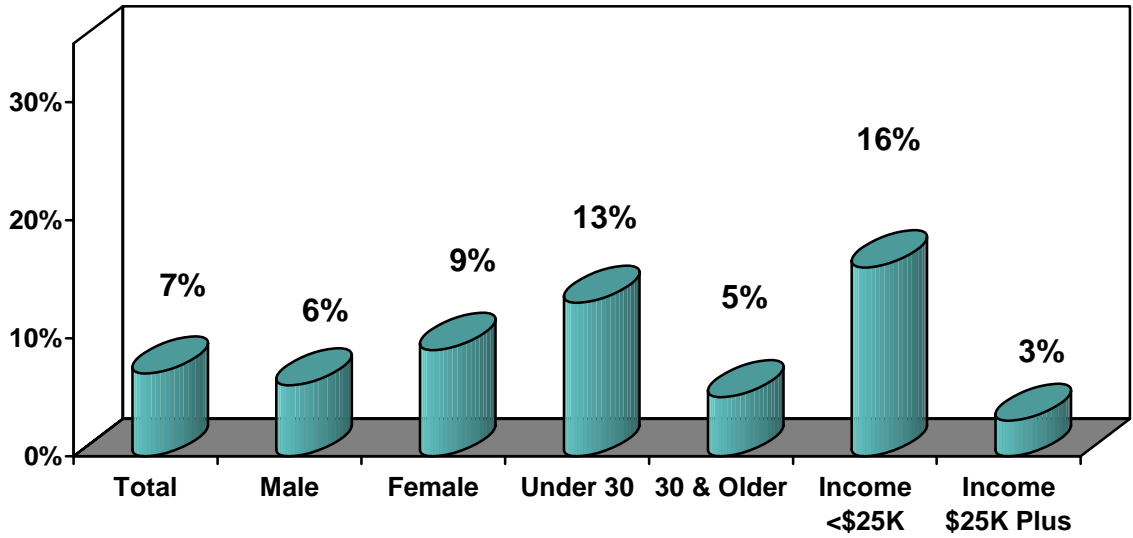
## 2001-2004 Ohio Children's Health Insurance Coverage Facts

- ◆ 2001-21% of Ohio children were insured by Medicaid, 72% by job-based coverage and 8% remained uninsured.
  - ◆ 2004-27% of Ohio children were insured by Medicaid, 64% by job-based coverage and 5% remained uninsured.
  - ◆ 2001-The uninsured rate for children between the ages of 12-17 was twice the rate for children under 6 years.
  - ◆ 2004-Over half of African American children rely on Medicaid coverage, compared with just over 20% of white children.
  - ◆ 2001-There was a statistically significant increase in Medicaid coverage for children < 12 years, but not for older children.
- (Sources: Data Bulletin-Children's Health Insurance Coverage in Ohio, 1999-2001; Health Insurance Coverage in Ohio, 2004, Results from the Ohio Family Health Survey.)*

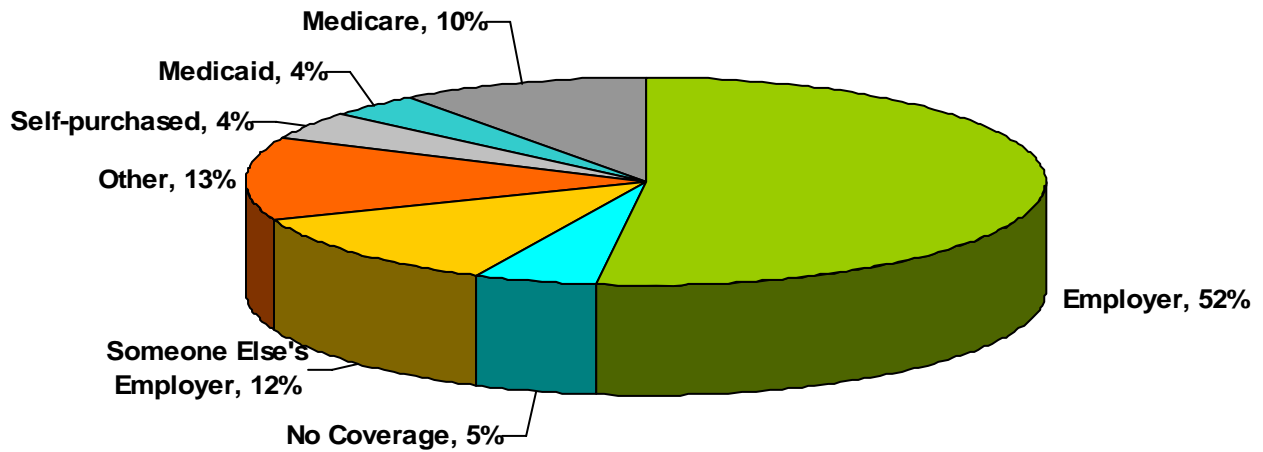
# Health Care Coverage

The following graphs show the percentages of Sandusky County adults who were uninsured by demographic characteristics and the sources of health coverage for those with insurance. Examples of how to interpret the information in the first graph include: 7% of all Sandusky County adults were uninsured, 16% of adults with an income less than \$25,000 reported being uninsured and 13% of those under age 30 lacked health care coverage.

### Uninsured Sandusky County Adults



### Source of Health Coverage for Sandusky County Adults in 2005



## Health Care Coverage

The following table shows insurance sources for the U.S., Ohio, and Sandusky County populations.

Health Insurance Source	Sandusky County Health Assessment - 2005	Ohio-2003*	U.S.-2005*
<b>All ages</b>			
Employer	52%	68%	60%
Individual	4%	8%	9%
Government (Medicare, Medicaid, VA, IHS)	15%	25%	27%
Uninsured	7%	11%	19%
<b>Children under age 18</b>			
Employer	NA	70%	61%
Individual	NA	4%	6%
Government (Medicare, Medicaid, VA, IHS)	NA	26%	30%
Uninsured	NA	8%	11%
<b>Adults ages 18-64</b>	<b>Ages 19-64</b>	<b>Ages 18-64</b>	<b>Ages 18-64</b>
Employer	NA	72%	64%
Individual	NA	5%	7%
Government (Medicare, Medicaid, VA, IHS)	NA	11%	13%
Uninsured	NA	15%	20%

*Data Source: U.S. Census: Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2005; & Income, Poverty, and Health Insurance Coverage in the United States: 2005*

*\*The U.S. and Ohio information comes from a different dataset than the Sandusky County information and comparisons between the data should be done with caution.*