



Ohioans' Experiences with *Changes in the Economy since September 2008*

September 2009



Results From The Health Foundation of Greater Cincinnati



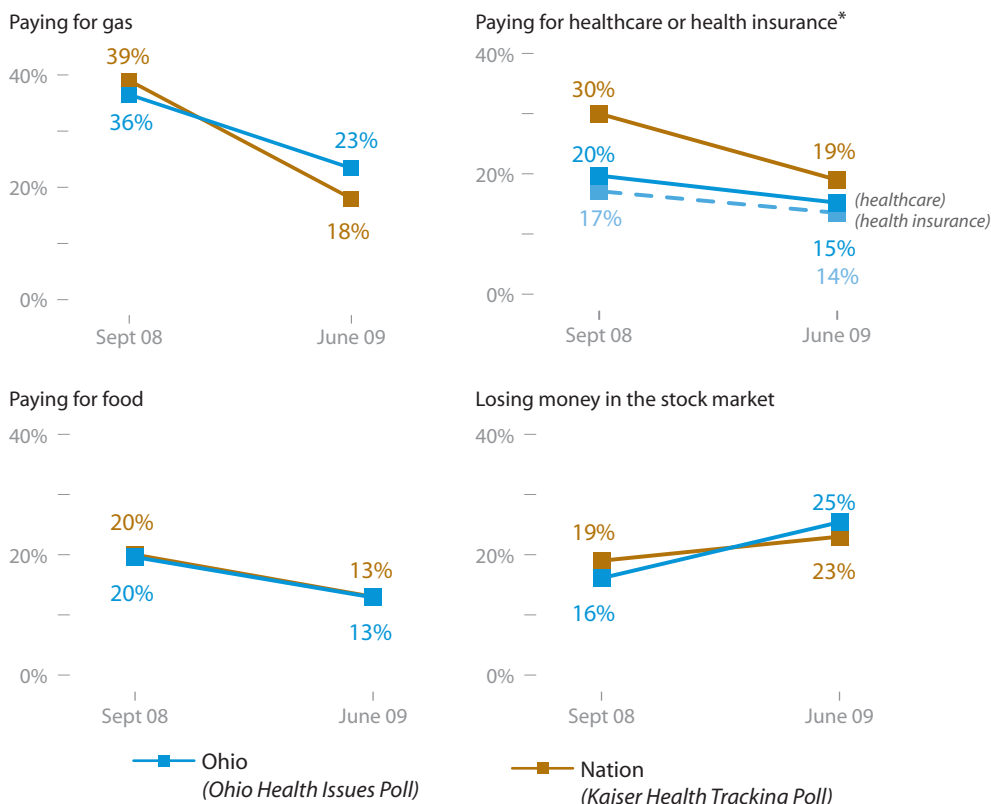
In September 2008, Ohioans were experiencing serious problems paying for gas, getting a good-paying job, and paying for healthcare and health insurance, according to the Fall 2008 *Ohio Health Issues Poll*. Nine months later, the 2009 *Ohio Health Issues Poll* revisited the topic of problems Ohioans are facing due to changes in the economy. *The Kaiser Health Tracking Poll*¹ asked adults across the nation similar questions at the same time.

The percentage of Ohio adults reporting *any* serious problem or serious problems getting a good paying job, paying their rent or mortgage, or paying credit card or other personal debt remained about the same between September '08 and June '09.

Fewer Reported Serious Problems Paying for Gas, Healthcare, and Food

Fewer Ohio adults and adults across the nation reported serious problems with paying for gas in June '09 than September '08. Gas prices also fell during that time, from a U.S. average of \$3.65 per gallon the week ending September 8, 2008, to

As a result of recent changes in the economy, have you or your family experienced any of the following problems, or not? Was this a serious problem, or not? (% reporting serious problems)



* The Ohio Health Issues Poll had "problems paying for healthcare" and "problems paying for health insurance" as two separate choices, while the Kaiser Health Tracking Poll had them as one choice.

\$2.62 per gallon the week ending June 8, 2009.²

Fewer Ohio adults and adults across the nation also reported serious problems paying for healthcare or health insurance and paying for food between September '08 and June '09.

More Reported Serious Problems Losing Money in the Stock Market

More Ohio adults and adults across the nation reported serious problems with losing money in the stock market. The Dow Jones Industrial Average closed at 11,510.74 on September 8, 2008, and at 8,764.49 on June 8, 2009.³

¹ Data from the Kaiser Health Tracking Poll can be found at <http://www.kff.org/kaiserpolls/trackingpoll.cfm>.

² Gas price data from the Energy Information Administration can be found at http://tonto.eia.doe.gov/dnav/pet/hist/mg_rt_usw.htm.

³ Dow Jones closing data can be found at CNN Money at <http://money.cnn.com/quote/historical/historical.html?symb=INDU>.



Ohioans' Experiences with Problems Due to Recent Changes in the Economy

September 2009



Results From The Health Foundation of Greater Cincinnati



One in four Ohio adults (26%) reported that the current economy is a source of serious stress in their lives, according to the 2009 *Ohio Health Issues Poll*. Another 1 in 3 Ohio adults (36%) reported that the economy is a source of stress, but not a serious one.

The *Poll* went on to ask about specific problems Ohio adults have experienced as a result of the economy. *The Kaiser Health Tracking Poll*¹ asked adults across the nation similar questions.

Ohioans Having Serious Problems Getting Good-Paying Jobs and Losing Money in Stock Market

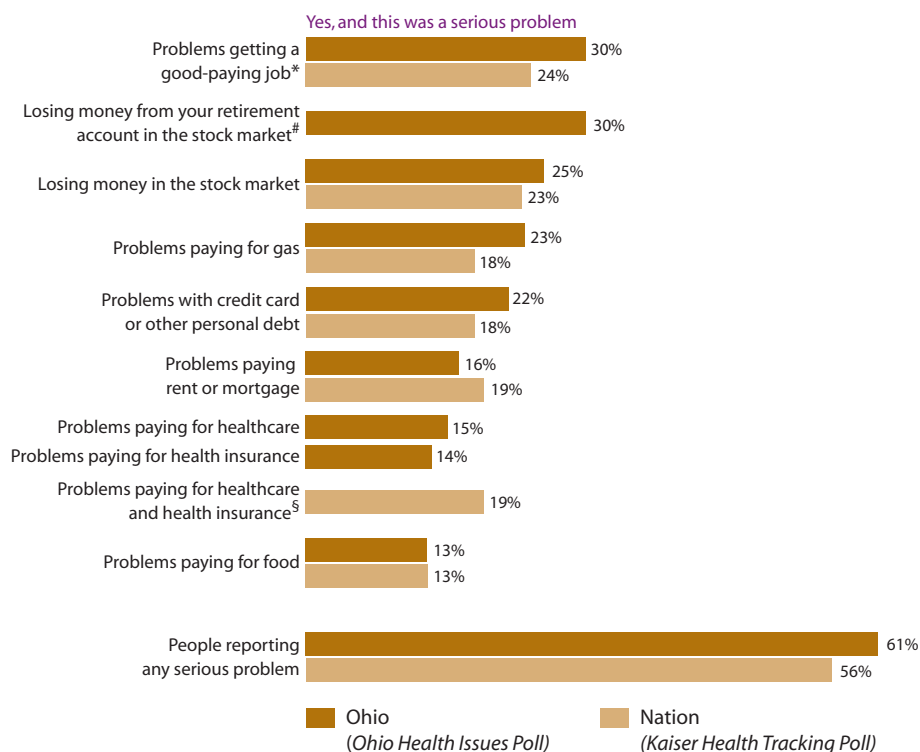
About 1 in 3 Ohio adults (30%) reported having serious problems getting a good-paying job, compared to 1 in 4 adults in the nation (24%). Ohio adults more likely than other demographic groups to report this included those who were:

- Living below 100% of the federal poverty guidelines (FPG; 63%)²
- African American (59%)
- uninsured (49%)

¹ Data from the Kaiser Health Tracking Poll can be found at <http://www.kff.org/kaiserpolls/trackingpoll.cfm>.

² 100% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$21,200 for a family of 4.

As a result of recent changes in the economy, have you or your family experienced any of the following problems, or not? Was this a serious problem, or not? (Graphs present percentage of people reporting this was a serious problem only.)



* The Ohio Health Issues Poll asked if the respondent had "problems getting a good-paying job", while the Kaiser Health Tracking Poll asked if the respondent had "problems getting a good-paying job or a raise in pay."

[#] The Kaiser Health Tracking Poll did not ask this question.

[§] The Ohio Health Issues Poll had "problems paying for healthcare" and "problems paying for health insurance" as two separate choices, while the Kaiser Health Tracking Poll had them as one choice.

About 1 in 3 Ohio adults (30%) reported having serious problems losing money from retirement accounts in the stock market. Ohioans who had at least some college education, including a college degree, were most likely at 41% to report having serious problems losing money from their retirement accounts. There were minor differences among other demographic groups.

About 1 in 4 Ohio adults (25%) and adults across the nation (23%) reported having serious problems losing money in the stock market. Ohioans more likely than other demographic groups to report this included those who were:

- college graduates (38%)
- over age 65 (36%)
- living above 200% PFG (32%)
- insured (29%)



Ohioans' Experiences with *Reductions in Salaries and Benefits*

September 2009



Results From The Health Foundation of Greater Cincinnati



Almost $\frac{2}{3}$ of Ohioans (62%) reported that the current economy was a cause of stress in their lives, according to the 2009 *Ohio Health Issues Poll*. In addition, 37% reported having problems finding a good-paying job. Over half of Ohio's adults also reported that they or their family members had a cut in pay or benefits over the last year.

Over Half of Ohio's Adults Had a Cut in Salary or Benefits

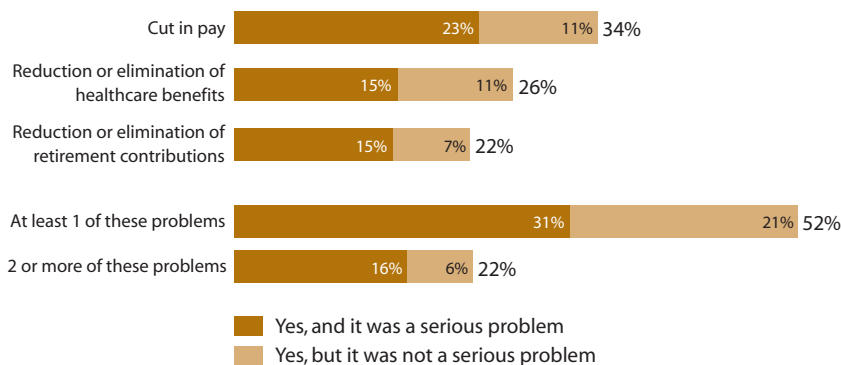
The *Poll* asked Ohio adults if they or their family members experienced specific problems in the last 12 months:

- 34% reported a cut in pay
- 26% reported a reduction or elimination of healthcare benefits, and
- 22% reported a reduction or elimination of retirement contributions.

One in two Ohio adults (52%) reported that they had at least 1 of these 3 problems, and almost 1 in 4 Ohio adults (22%) said they had 2 or more of these problems.

In addition, 21% of Ohio adults said that they had a reduction or elimination of retirement income.

Have you or your family experienced any of the following problems in the past 12 months, or not? Was this a serious problem, or not? (Graphs present percentage of people reporting this was a problem only.)



Cuts in Pay

One in four Ohio adults (23%) reported that they or their family experienced a serious problem with a cut in pay. Ohio adults more likely to report a **serious** problem experiencing a cut in pay over the last 12 months included Ohioans who:

- were ages 30–45 (37%)
- had fair or poor health status (36%)

Reduction or Elimination of Healthcare Benefits

One in six Ohio adults (15%) reported that they or their family experienced a serious problem with a reduction or elimination of healthcare benefits.

Reduction or Elimination of Retirement Contributions

One in six Ohio adults (15%) reported that they or their family experienced a serious problem with a reduction or elimination of retirement contributions. Ohio adults ages 30–45 were more likely to report a **serious** problem experiencing a reduction or elimination in retirement contributions over the last 12 months, with 1 in 4 (25%) reporting a serious problem.

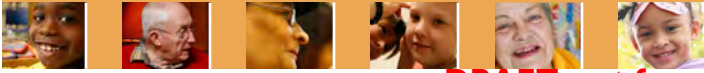
Reduction or Elimination of Retirement Income

One in seven Ohio adults (14%) reported that they or their family experienced a serious problem with a reduction or elimination of retirement income.



What Ohioans Think about *How the Cost of Employer-Based Insurance Affects Competitiveness*

August 2009



Results From The Health Foundation of Greater Cincinnati



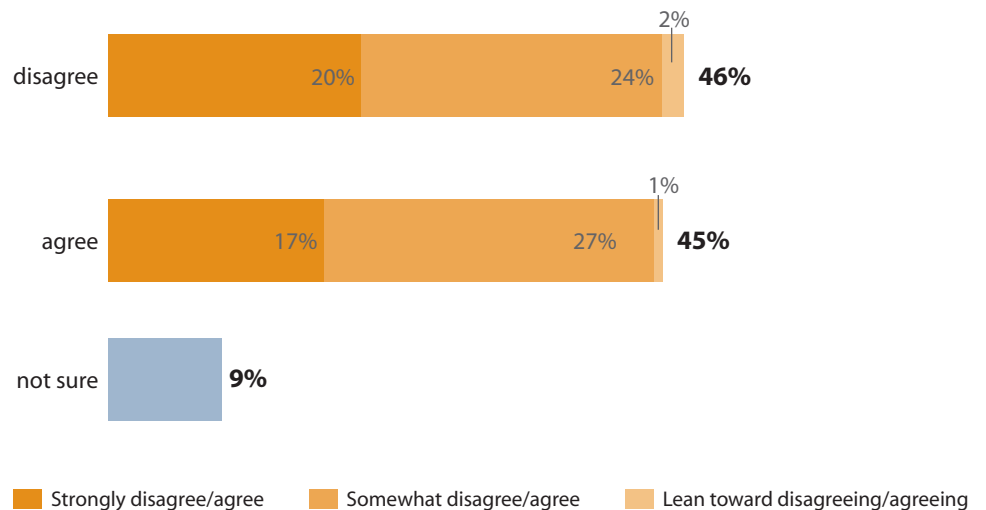
DRAFT—not for publication or distribution

The current U.S. health insurance system is an employer-based system, in which the majority of people get their health insurance through their or their head of households' employer. Most employers pay some of their employees' insurance premiums as a benefit to the employees.

Some people are concerned that this employer-based system has a negative affect on the U.S.'s competitiveness in the global marketplace. Other countries' governments help pay for insurance premiums, lessening the burden on employers. As a result, businesses in these other countries can charge lower prices because they do not have to make up the cost of health insurance. American companies, on the other hand, have to charge higher prices to recover these costs.

Do Ohioans think that the cost of healthcare effects the competitiveness of American

Do you agree or disagree ... the cost of health insurance that is paid by employers makes American businesses less competitive in the global marketplace?



businesses in the global marketplace? To find out, the 2009 Ohio Health Issues Poll asked Ohio adults this question.

Ohio adults are split on whether the cost of healthcare affects American businesses competitiveness in the global

marketplace with 45% agreeing that the cost of health insurance makes American businesses less competitive, 46% disagreeing and 9% unsure.

DRAFT—not for publication or distribution

These findings unless otherwise noted are from The Health Foundation of Greater Cincinnati's *Ohio Health Issues Poll*, part of the *Ohio Poll* conducted June 1–12, 2009, by the Institute for Policy Research at the University of Cincinnati. A random sample of 812 adults from throughout Ohio was interviewed by telephone. In 95 of 100 cases, statewide estimates will be accurate to ±3.4%. 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.



What Ohioans Think about *Federal Healthcare Reform*

August 2009



Results From The Health Foundation of Greater Cincinnati



Healthcare reform is currently in the spotlight as a top issue as Congress begins debating various healthcare reform proposals. The 2009 Ohio Health Issues Poll asked Ohio adults their opinions about healthcare reform and elements that are likely to be part of various proposed healthcare reform plans.

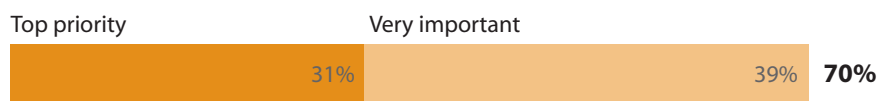
Healthcare Reform is Important to Most Ohio Adults

In general, Ohio adults think that healthcare reform is important: 7 in 10 Ohio adults identified healthcare reform as a top priority (31%) or very important (39%) for the President and Congress to deal with in the next 12 months.

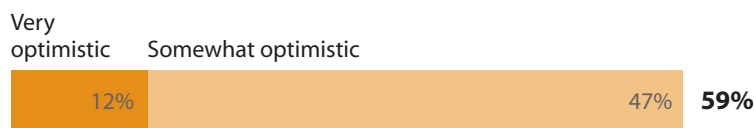
Larger percentages of young adults ages 18-29, African Americans, and Ohioans living below 100% of the federal poverty guidelines (FPG)¹ than other demographic groups stated that healthcare reform is important in the next year.

¹ 100% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$21,200 for a family of 4.

Thinking about the next twelve months, do you think healthcare reform should be a top priority for President Obama and Congress, very important but not a top priority, somewhat important, or not that important? (Graph presents the percentage of respondents reporting it was a top priority or very important only.)



Would you say you are very optimistic, somewhat optimistic, somewhat pessimistic or very pessimistic that meaningful health care reform will be passed by Congress and approved by the President? (Graph presents the percentage of respondents reporting they were very or somewhat optimistic only.)



Ohio Adults Are Optimistic that Meaningful Health Reform Will Happen

About 6 in 10 Ohio adults (59%) are very (12%) or somewhat (47%) optimistic that meaningful health care reform will be passed by Congress and approved by the President.

Larger percentages of African Americans, young adults ages 18-29, and Ohioans living below 100% FPG than other demographic groups are very or somewhat optimistic that meaningful health care reform will be passed.



Ohioans' Experiences with *Going without Care because of Cost*

August 2009



Results From The Health Foundation of Greater Cincinnati



The cost of healthcare has been increasing for several decades. For some, the cost of healthcare has become prohibitively expensive. The 2009 *Ohio Health Issues Poll* asked Ohio adults about going without needed medical care, dental care, and prescription medications because of cost.

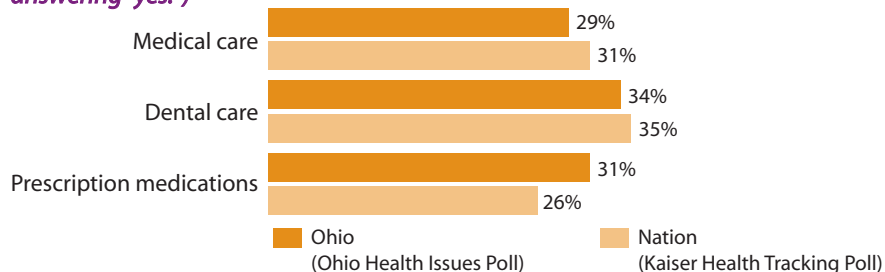
1 in 3 Ohioans Go without Care

Twenty-nine percent (29%) of Ohioans reported that, in the last year, they or a member of their household delayed or went without needed medical care, 34% delayed or went without needed dental care, and 31% delayed filling or did not fill a needed prescription. In general in Ohio, as education and income increased, the percentage of respondents reporting that they went without care because of cost decreased.

These results are comparable to results from a national poll¹ in which 31% of Americans reported that they or a member of their household put off getting needed health care, 35% skipped dental care or checkups, and 26% did not fill a prescription.

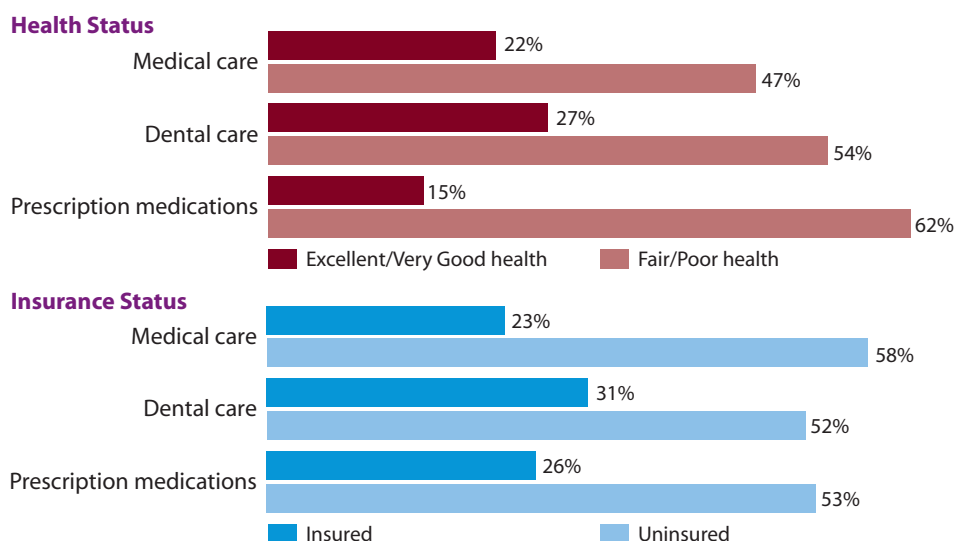
¹ National polling results come from the June 2009 Kaiser Health Tracking Poll available at: <http://www.kff.org/kaiserpolls/posr061609pkg.cfm>.

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



*The question asked of national respondents was comparable, but slightly different: "In the past 12 months, have you or another family member living in your household put off or postponed getting health care you needed, not filled a prescription for medicine, or skipped dental care or checkups because of the cost, or not?"

Ohio adults reporting themselves or a household member delayed getting or did not get care in the past 12 months, by group (Graph reflects the percentage answering "yes.")



Ohioans in Fair or Poor Health and Uninsured Ohioans at Higher Risk
Ohioans reporting fair or poor health status and those without

insurance went without or delayed getting care at a much higher rate than other groups tracked by the *Poll*.



Ohioans' Experiences with *Not Having Health Insurance Coverage*

August 2009



Results From The Health Foundation of Greater Cincinnati



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.

As nearly all Ohioans ages 65 and over (96%) are insured, this summary focuses on Ohioans ages 18–64 unless otherwise noted.

Currently Uninsured

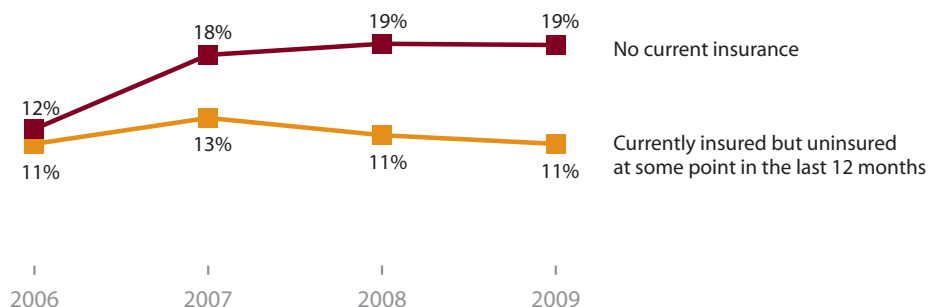
Having health insurance is an important factor in being able to get needed healthcare. Almost 1 in 5 Ohioans (19%) ages 18–64 did not have health insurance at the time of the 2009 *Poll*, up from 12% in 2006 but steady with the 2008 rate.

Ohio adults ages 18–64 who were more likely to be uninsured at the time of the 2009 *Poll* included those:

- living between 100–200% of the federal poverty guidelines¹ (FPG; 46%)
- who were African American (36%)
- ages 18–29 (32%)
- with less than a high school education (30%)

¹ 100% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$21,200 for a family of 4.

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



Uninsured at Some Point in the Last 12 Months

Another important factor in being able to get healthcare is how stable a person's health insurance coverage is. One measure of that is whether a person has been covered continuously over the past 12 months. About 1 in 10 Ohioans ages 18–64 (11%) were insured at the time of the *Poll* but had been uninsured at some point in the past 12 months.

Uninsured Ohioans Are in Poorer Health

Uninsured Ohioans were more likely to self-report poorer health status than Ohioans with insurance, according to the *Poll*. About 25% of Ohio adults ages 18–64 who were uninsured at some point in the last year—including currently—reported their health as being fair or poor, compared to

13% of Ohio adults ages 18–64 who had been continuously insured for the last year.

Household Members who Are Uninsured

About 15% of Ohio adults of all ages reported that a member of their household, besides themselves, was currently uninsured. This is up from 12% in 2006 but down slightly from 18% in 2008.

In 2009, Ohio adults more likely to have a household member besides themselves who was uninsured included those:

- who are currently uninsured (51%)
- living between 100–200% FPG (34%)
- with less than a high school education (31%)
- living below 100% FPG (29%)

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Family Members who Are Uninsured

About 3 in 10 Ohio adults of all ages (33%) reported that they had an immediate or extended family member who did not live in their household who was currently uninsured at the time of the 2009 *Poll*. This is up from 28% in 2006 but down from 39% in 2008.

In 2009, Ohio adults more likely to have an immediate or extended family member not living in their household who was uninsured included those:

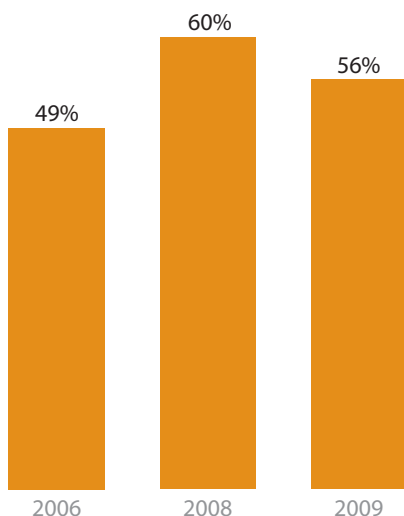
- who are currently uninsured (57%)
- living at 100–200% FPG (47%)
- with less than a high school education (44%)

Ohioans' Experience with Being Uninsured

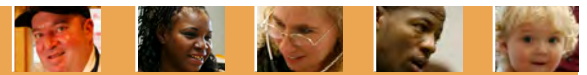
In 2009, 55% of Ohio adults of all ages had some experience with being uninsured, either through their own experience or through the experience of a household or family member. This is down slightly from 2008, when 62% of Ohio adults had some experience with being uninsured.

These are unduplicated counts of all Ohio adults, ages 18 and over, who responded to the questions about insurance status of themselves and their household and family members. This means that if a person answered “yes” to more than one of these questions, we only counted them in one category and not again.

% of all Ohio adults who have experience with being uninsured, either personally or through a household or family member (composite of four questions; unduplicated counts)

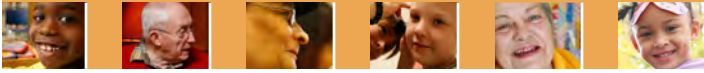


% of all Ohio adults ages 18 and over who were...	2006	2008	2009
currently uninsured	10%	15%	16%
currently insured but were uninsured at some point in the last 12 months	10%	10%	9%
currently insured and insured continually over the last 12 months but have a household member who is currently uninsured	8%	12%	8%
currently insured and insured continually over the last 12 months, who have no uninsured household members but who have an immediate or extended family member not in the household who is currently uninsured	21%	23%	23%



Ohioans' Experiences with *Going into Debt to Pay for Healthcare*

October 2009



Results From The Health Foundation of Greater Cincinnati 

The cost of getting medical care and health insurance has increased annually for many years. These increases have meant that some people have to go without care because they can't afford it or they go into debt to get the care they need. In fact, 24% of Ohio adults reported that they had to change their life significantly in the last 12 months to pay medical bills, according to the 2009 *Ohio Health Issues Poll*.

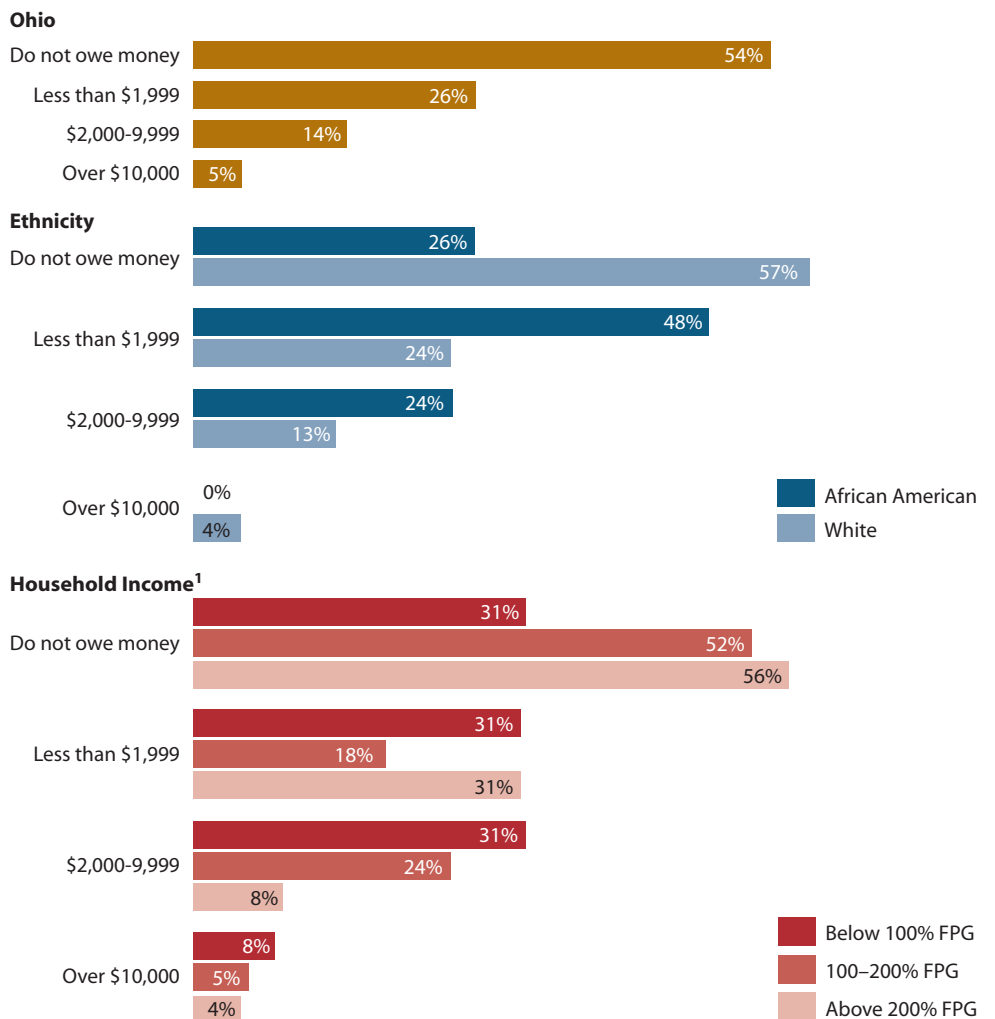
What about Ohioans who are burdened by medical bills? To get a picture of how Ohioans are faring with medical debt, the 2009 *Ohio Health Issues Poll* asked Ohio adults about their unpaid medical and healthcare bills. The majority of Ohio adults (54%) do not have any unpaid medical debt. For those with debt, the largest percentage owe less than \$2,000 (26%).

Unpaid Medical Debt Is High Among some Groups

The total amount of medical debt varies among demographic groups, with some reporting higher levels of medical debt than others:

- **African Americans.** Ohio's African American adults reported a very high percentage of medical debt, with 72% of respondents stating that they have some

How much would you say you currently owe on unpaid medical or healthcare bills? (Percentages will not add to 100% because the percent who said "don't know" are not included.)



¹ 100% of the Federal Poverty Guidelines (FPG) in 2008 was \$21,200 for a family of 4.

medical debt compared to 43% of White respondents. In addition, they reported higher percentages of debt under \$2,000 and between \$2,000 and \$9,999.

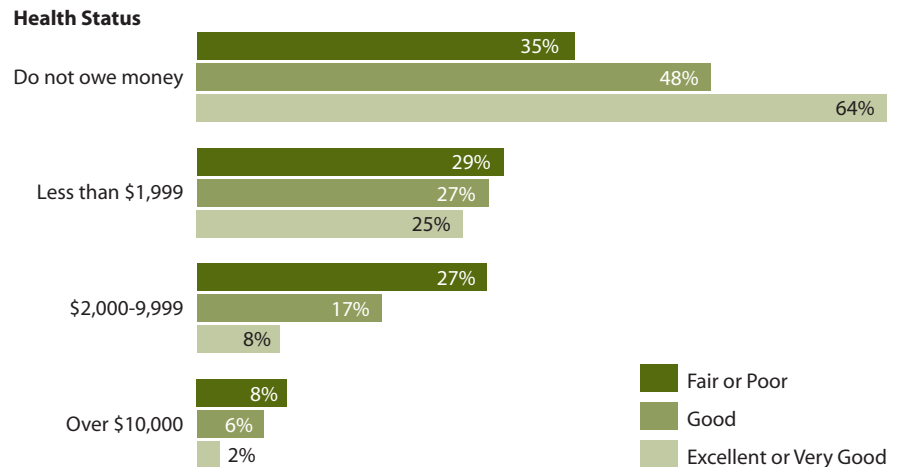
- **People living below 100% FPG.** Almost 7 in 10 Ohio adults (69%) living below 100% of the federal poverty

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guidelines (FPG)¹ reported having some medical debt, while only 43% of Ohio adults living above 200% of FPG reported having some medical debt. The rate of unpaid debt between \$2,000–9,999 was almost 4 times as high for Ohioans living under 100% of FPG as it was for Ohioans living above 200% of FPG.

- **Ohioans with fair or poor health status.** Ohio adults who reported worse health status also reported more medical debt. The rate of unpaid debt between \$2,000–9,999 was over 3 times higher for Ohioans reporting fair or poor health status as it was for Ohioans reporting excellent or very good health status.

How much would you say you currently owe on unpaid medical or healthcare bills? (Percentages will not add to 100% because the percent who said “don’t know” are not included.)



What Do Ohioans Owe the Money for?

Ohioans reported their largest percentage of unpaid medical debt was for tests and diagnostic procedures (25%), emergency room visits (21%), and outpatient treatment and procedures (14%).

Medical Debt for Emergency Room Visits

African-Americans (46%), young adults (40%), and the uninsured (39%) had significantly higher rates of medical debt for emergency room visits as compared to all Ohioans (21%). These three groups are less likely than other demographic groups to have an appropriate medical home—or a doctor’s office, health center, or other place they go when they are sick or need medical advice. They are also more likely to use an inappropriate medical home, such as an emergency room or urgent care center, as their usual source of care. Inappropriate medical homes do not provide the kind of consistent care and follow-up that helps people stay healthy.

¹ 100% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$21,200 for a family of 4.



What Ohioans Think about *Treatment vs. Incarceration for People with Substance Use Disorders*

August 2009



Results From The Health Foundation of Greater Cincinnati



According to The National Center on Addiction and Substance Abuse at Columbia University (CASA), 25% of inmates in federal, state, or local prisons and jails are there because of drug law violations, and another 4% because of alcohol law violations.¹ These include people convicted of possession or use; substance trafficking; driving under the influence; drunkenness, vagrancy, or disorderly conduct; or liquor law violations. In addition, 43% of inmates were under the influence of alcohol or other drugs at the time they committed their crime.

People who are incarcerated for illegal drug and alcohol violations are also more likely to have been arrested previously. CASA found that people incarcerated for a drug law violation had been arrested an average of 4.6 times previously, and people convicted of an alcohol law violation had been arrested an average of 5.4 times previously.

The study by CASA also found that only 11% of inmates with an alcohol or other drug use

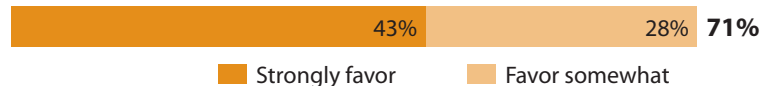
¹ All CASA data come from *The National Center on Addiction and Substance Abuse at Columbia University (2010). Behind Bars II: Substance Abuse and American's Prison Population. Available at: www.casacolumbia.org/articlefiles/575-report2010behindbars2.pdf.*

Would you favor or oppose replacing prison sentences with mandatory drug treatment and probation for... (graph presents only the percentage who responded "strongly favor" or "favor somewhat").

...people convicted of nonviolent illegal drug use?



...people convicted of committing nonviolent crimes under the influence of alcohol?



How important do you think it is that society... (graph presents only the percentage who responded "very important" or "fairly important").

...increase the addiction treatment and recovery support services available to people who are seeking treatment?



...strengthen enforcement of current drug laws for people who use illegal drugs?



disorder had received any type of professional treatment in prison. For many people convicted of illegal drug or alcohol violations, community-based treatment can be more effective than prison for addressing their needs and preventing repeat run-ins with the law. Community-based treatment can also be more cost-effective than prison, and offenders can be diverted to court-mandated treatment rather than to prison or jail.²

² Collins, T. (2009). *The State of Corrections Today. Available at: www.occasionally.org/pdf/home/State_Of_Corrections_Today.pdf.*

3 in 4 Ohioans Favor Treatment over Incarceration for Nonviolent Offenders

Just under half of Ohioans (46%) strongly favor and another one-third (30%) somewhat favor replacing prison sentences with mandatory drug treatment and probation for people convicted of nonviolent illegal drug use.³ Strongly favor was the most

³ This refers to people who were convicted of using illegal drugs, not people who committed other crimes—including violent crimes—while under the influence or to get money to pay for illegal drugs.

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frequent response given by Ohio adults regardless of age, sex, race, education, or income.

Responses were similar for people convicted of nonviolent crimes while under the influence of alcohol, with 43% of Ohioans strongly favoring and 28% somewhat favoring replacing prison sentences with mandatory drug treatment and probation for people convicted of committing non violent crimes under the influence of alcohol. Strongly favor was again the most frequent response given by Ohio adults regardless of age, sex, race, education, or income.

7 in 10 Ohioans Say More Treatment and Enforcement of Current Drug Laws Are Very Important

The majority of Ohio adults (71%) say that it is very important that society increase the addiction treatment and recovery support services available

to people who are seeking treatment. Some groups responded more frequently that this was important, including Ohioans with less than a high school education (89%), African Americans (87%), young adults ages 18-29 (86%), and Ohioans living below 200% of the federal poverty guidelines (FPG⁴; 82%).

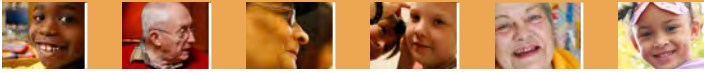
The majority of Ohio adults (67%) also say that it is very important that society strengthen enforcement of current drug laws for people who use illegal drugs. Some groups responded more frequently that this was important, including Ohioans with less than a high school education (85%), African Americans (82%), Ohioans living below 200% FPG (81%), and young adults ages 18–29 (77%).

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



What Ohioans Think about *What Will Improve the Healthcare System*

August 2009



Results From The Health Foundation of Greater Cincinnati



The healthcare reform debate involves many ideas that could improve our healthcare system. The 2009 Ohio Health Issues Poll asked Ohio adults if they thought potential reform elements would improve our current healthcare system or make it worse.

Ohioans Think a Public Option Would Improve the System

Some healthcare reform proposals include a public health insurance option. This would be an insurance plan offered by the federal government rather than a private insurance company.

Over 7 in 10 Ohio adults stated that the option of an affordable public health plan that any American can opt into would improve our current system. Over 6 in 10 Ohioans stated that allowing people who are unemployed and cannot afford health insurance to be eligible for a public health plan (like Medicaid or Medicare) would improve our current health system.

Ohioans Think Electronic Medical Records and Preventing and Managing Illnesses Would Improve the System

A number of proposed healthcare reforms include changes in how

Do you think the following elements would significantly improve, improve, make worse, or make significantly worse our current health care system? (Graph presents the percentage reporting it would significantly improve or improve the system only.)

The option of an affordable public health plan that any American can opt-into



Allowing people who are unemployed and cannot afford health insurance to be eligible for a public health plan (like Medicaid or Medicare)



Increasing the use of electronic medical records in patient care



Changes in payment structure so that your main doctor is paid more to prevent and manage chronic illness rather than paid for every test or procedure



Having a national health plan in which all Americans would get their insurance from a single government plan



Significantly improve the system

Improve the system

healthcare is delivered. About 3 out of 4 Ohioans stated that increasing the use of electronic medical records (EMR) in patient care would improve our current healthcare system. In addition, 6 out of 10 Ohio adults stated that changes in the payment structure so that your main doctor is paid more to prevent and manage chronic illness rather than paid for every test or procedure would improve our current system.

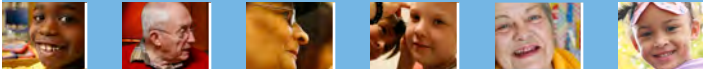
Ohioans Split on Whether a Single Payer Plan Would Improve System

Some would like to see a single payer system in the U.S. This would mean that everyone in the country would get their health insurance from a single source. Ohioans were split about 50/50 on whether having a single government plan would improve our current system or make it worse.



What Ohioans Ages 65 and over Think about *Healthcare Reform*

December 2009



Results From The Health Foundation of Greater Cincinnati



Americans over the age of 65 are an important demographic group to understand when thinking about healthcare reform. They have possibly the most to lose with healthcare reform: their access to Medicare, an affordable, government-run, essentially universal health insurance system that covers the vast majority of Ohioans and Americans ages 65 and older.

Both supporters and opponents of healthcare reform see older adults as a key audience that could affect next year's Congressional elections. Senior citizens are more likely to vote than adults ages 18-64, and the difference is much larger in elections that do not include presidential races.

Older adults are paying more attention to the healthcare reform debate than adults ages 18-64. Some groups are playing on the fears of older adults with discussions of death panels and Medicare benefit cuts. But despite all this noise, results from the Fall 2009 *Ohio Health Issues Poll* show that Ohio adults ages 65 and older largely support healthcare reform.

Older Ohioans Satisfied with, Want to Keep their Insurance

Nine out of ten Ohio adults ages 65 and over (93%) are insured, compared to three out of four Ohio adults ages 18-64 (77%). Almost all Ohioans ages 65 and

Health Insurance

Currently insured



Satisfied with my current health insurance plan (asked of insured Ohioans only)



Being able to keep the health insurance plan I have now is extremely important



Proposed Healthcare Reform Changes

Think a public option will improve the healthcare system



Think that paying doctors to prevent and manage illness rather than for each test and procedure will improve the healthcare system



Favor a mandate requiring all Americans to have health insurance



Favor tax breaks to help people buy private insurance



Favor a mandate requiring all employers to offer insurance or pay into a fund to cover those without insurance



older (96%) were satisfied with their current health insurance plan. And Older Ohioans want to keep their current insurance: 3 out of 4 Ohioans ages 65 and older (77%) said it was extremely important to be able to keep their current health insurance.

Older Ohioans Support Changes to the Healthcare System

The healthcare reform debate includes many changes to the system, some of which are supported by older Ohioans. Two-thirds of Ohioans ages 65

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These findings unless otherwise noted are from The Health Foundation of Greater Cincinnati's *Ohio Health Issues Poll*, part of the *Ohio Poll* conducted September 16-26, 2009, by the Institute for Policy Research at the University of Cincinnati. A random sample of 818 adults from throughout Ohio was interviewed by telephone. In 95 of 100 cases, statewide estimates will be accurate to $\pm 3.4\%$. 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.

and over (66%) thought that a public option would improve the current healthcare system. Just over half of older Ohioans (57%) thought a change in the way that doctors are paid to focus on preventive care would improve the current healthcare system. Over 60% of older Ohioans also favor having individual and employer mandates and offering tax breaks to help people buy private health insurance.

Choice and Affordability Important to Older Ohioans, but Keeping Current Plan MOST Important

Choice and affordability in healthcare and insurance are extremely important to Ohioans ages 65 and over. For example, older Ohioans felt it was extremely important to be able to choose any doctor or hospital (83%), to keep their current health insurance plan (77%), and to get affordable insurance regardless of age or medical history (74%).

Not surprisingly, Ohioans ages 65 and over have slightly different healthcare priorities than Ohio adults ages 18–64. When asked to identify what was MOST important, keeping their current health insurance plan topped the list for seniors. For Ohio adults ages 18–64, the MOST important issue was having their health insurance plan cover any medical test or treatment they and their doctor think they need.

Seniors Say Healthcare Reform Will Not Increase Costs, Lower Healthcare Quality

Despite the discussions of death panels and Medicare cuts that flooded the media in August and September, Ohio’s seniors think that healthcare reform will not increase their costs or lower the quality of their healthcare. Ohioans ages 65 and older seem to think that healthcare reform will mostly keep things the same for them, if not make them better.

Important Healthcare Issues

Being able to choose any doctor or hospital is extremely important



Being able to keep the health insurance plan I have now is extremely important



Being able to get affordable health insurance regardless of age or medical history is extremely important



Having my health insurance plan cover any medical test or treatment I or my doctor think I need is extremely important



Being able to get affordable health insurance regardless of whether I am employed or not is extremely important



Individual Effects of Healthcare Reform

Healthcare reform will make the quality of my healthcare better or keep it the same



Healthcare reform will make the cost of insurance better or keep it the same



Healthcare reform will make out-of-pocket costs better or keep them the same



Healthcare reform will make wait times for nonemergency procedures better or keep them the same



Healthcare reform will make my choice of doctors better or keep it the same



■ Better ■ About the same



What Ohioans Think about *How Healthcare Reform Will Affect Them*

October 2009



Results From The Health Foundation of Greater Cincinnati



Healthcare reform continues to make national news. However, the real opinions of the public are not always heard among the noise. To find out what Ohioans think, The Health Foundation of Greater Cincinnati conducted a Fall 2009 *Ohio Health Issues Poll* focused entirely on healthcare reform.

The *Poll* asked Ohio adults how healthcare reform would affect the quality and cost of their own healthcare. Despite the millions of dollars invested in anti-healthcare reform campaigns, a large majority of adults in Ohio and across the nation¹ think that healthcare reform will either make their healthcare better or keep it about the same.

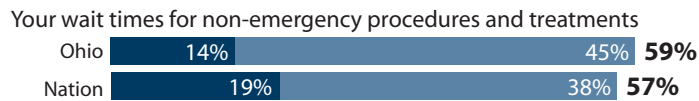
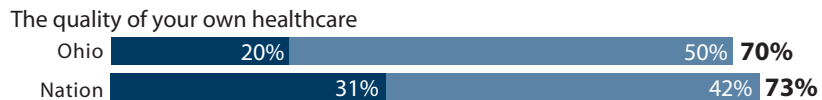
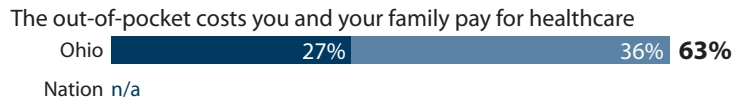
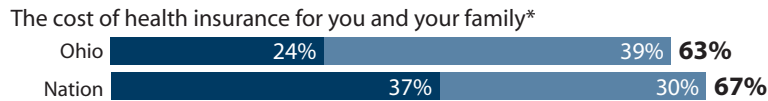
Ohioans Say that Healthcare Reform Will Not Increase Healthcare Costs

The majority of Ohioans and adults across the nation thought that healthcare reform would not increase the cost of their healthcare:

- 63% of Ohio adults and 67% of adults in the nation²

¹ National data are from the September 2009 Kaiser Health Tracking Poll, available at www.kff.org/kaiserpolls/posr092909pkg.cfm
² The Kaiser Health Tracking Poll asked about "the cost of health care for you and your family."

If the President and Congress pass healthcare reform, do you think that would make the following issues better, worse, or about the same for you? (Graph presents only those who said reform would make each issue better or the same.)



■ Better ■ About the same

Sources: Ohio data are from the Fall 2009 Ohio Health Issues Poll, available at www.healthfoundation.org/ohip.html. National data are from the September 2009 Kaiser Health Tracking Poll, available at www.kff.org/kaiserpolls/posr092909pkg.cfm.

* The Kaiser Health Tracking Poll asked about "the cost of health care for you and your family."

** The Kaiser Health Tracking Poll asked about "your choice of doctors and hospitals."

said that healthcare reform would make the cost of health insurance better for them and their families or keep it about the same.

- 63% of Ohio adults said that healthcare reform would make the out-of-pocket costs

they and their family pay for healthcare better or about the same. (Note: The Kaiser Health Tracking Poll did not ask this question.)

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Ohioans who said more often that healthcare reform would make the cost of their healthcare better included:

- African Americans,
- the uninsured,
- Ohioans ages 18-29,
- Ohioans living below 200% of the federal poverty guidelines (FPG)³, and
- Ohioans reporting fair or poor health status.

Ohioans Say that Healthcare Reform Will Not Lower Healthcare Quality

The majority of Ohioans and adults across the nation thought that healthcare reform would not lower the quality of their healthcare:

- 70% of Ohio adults and 73% of adults in the nation said that healthcare reform would make the quality of their own healthcare better or keep it about the same.
- 67% of Ohio adults and 68% of adults in the nation⁴ said that healthcare reform would make their choice of doctors better or keep it about the same.
- 59% of Ohio adults and 57% of adults in the nation said that healthcare reform would make their wait times for non-emergency procedures and treatment better or keep them about the same.

Ohioans who said more often that healthcare reform would make the quality of their healthcare better included:

- African Americans,
- Ohioans living below 200% FPG , and
- Ohioans on Medicaid.

³ 200% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$42,400 for a family of 4.

⁴ The Kaiser Health Tracking Poll asked about "your choice of doctors and hospitals."

Ohioans who Are Dissatisfied with their Health Insurance Are More Optimistic about the Personal Effects of Healthcare Reform

The Poll asked Ohio adults if they were satisfied or dissatisfied with their current health insurance plan. About 86% of Ohioans were satisfied and 14% were dissatisfied with their current insurance. However, Ohioans who were dissatisfied with their current insurance were twice as likely than satisfied Ohioans to report that healthcare reform would make the quality and cost of their healthcare better.

If the President and Congress pass healthcare reform, do you think that would make the following issues better, worse, or about the same for you? (Graph presents only Ohioans who said reform would make each issue better.)

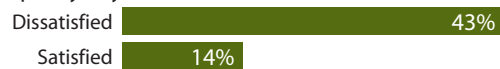
The cost of health insurance for you and your family



The out-of-pocket costs you and your family pay for healthcare



The quality of your own healthcare



Your choice of doctors



Your wait times for non-emergency procedures and treatments



Source: Data are from the Fall 2009 Ohio Health Issues Poll, available at www.healthfoundation.org/ohip.html.



What Ohioans Think about *Ways to Increase the Number of Insured Americans*

October 2009



Results From The Health Foundation of Greater Cincinnati



Healthcare reform is in the national news. However, the real opinions of the public are not always heard among the noise. To find out what Ohioans think, The Health Foundation of Greater Cincinnati conducted a Fall 2009 *Ohio Health Issues Poll* focused entirely on healthcare reform.

One of the stated goals of healthcare reform is to increase the number of Americans covered by health insurance. There are many ways to do that. The *Poll* asked Ohio adults if they favored or opposed specific strategies to increase the number of insured Americans, including individual mandates, employer mandates, and tax breaks.

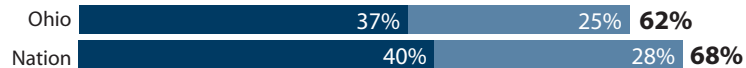
Ohioans Favor an Individual Mandate

All healthcare reform proposals currently being reviewed in Congress include an individual mandate. This would require that every American have some form of health insurance, either from their employer, from a public program like Medicare or Medicaid, or another source. All the proposals also provide financial assistance or exemptions for individuals and families with lower incomes.

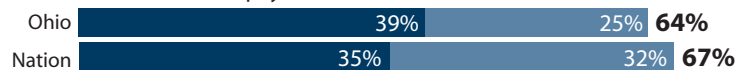
Over 6 in 10 Ohioans (62%) favored requiring all Americans

Do you favor or oppose the following strategies to help increase the number of Americans with health insurance? (Graph presents only those who said they strongly or somewhat favor each strategy.)

Requiring all Americans to have health insurance, either from their employer or from another source, with financial help for those who can't afford it



Requiring employers to offer health insurance to their workers or pay money into a government fund that will pay to cover those without insurance



Offering tax breaks to help people buy private insurance



■ Strongly favor ■ Somewhat favor

Sources: Ohio data are from the Fall 2009 Ohio Health Issues Poll, available at www.healthfoundation.org/ohip.html. National data are from the September 2009 Kaiser Health Tracking Poll, available at www.kff.org/kaiserpolls/posr092909pkg.cfm.

to have health insurance. This is slightly lower than the percentage of respondents nationally (68%) who favor the individual mandate.¹

Ohioans Favor an Employer Mandate

Many healthcare reform proposals currently being reviewed in Congress include an employer mandate. This would that require every employer, with some

subsidies and exceptions for small businesses, offer health insurance or pay a fine. The money would go into a government fund that will help low-income people pay their premiums.

Over 6 in 10 Ohioans (64%) favored requiring all employers to offer health insurance to their workers or pay the fine. This is slightly lower than the percentage of respondents nationally (67%) who favor the employer mandate.

¹ National data are from the September 2009 Kaiser Health Tracking Poll, available at www.kff.org/kaiserpolls/posr092909pkg.cfm

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Ohioans Favor Offering Tax Breaks to Buy Private Health Insurance

None of the healthcare reform proposals currently being reviewed in Congress include tax breaks for people buying health insurance on their own. These tax breaks would offset the higher rates these people pay compared to those who get their health insurance through their employer.

Almost 3 out of 4 Ohioans (74%) favored offering tax breaks for purchasing private health insurance. This is slightly higher than the percentage of respondents nationally (67%) who favor this.



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)¹ 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
Ohio	86%
Ethnicity	
White	86%
African American	78%
Age	
65 and over	96%
18 to 64	83%
Education	
College graduate	91%
No college degree	84%
Family Income	
Above 200% FPG*	89%
Below 200% FPG	78%
Payment for Care Has Been Denied	
Never denied payment	90%
Denied payment	68%

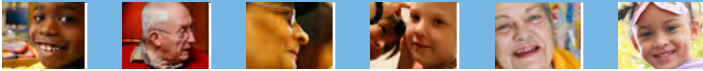
* 200% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$42,400 for a family of 4.

¹ 200% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$42,400 for a family of 4.



What Ohioans Think about Healthcare Reform Going too Far or not Far Enough

December 2009



Results From The Health Foundation of Greater Cincinnati



Healthcare reform continues to make national news. However, the real opinions of the public are not always heard among the noise. To find out what Ohioans think, The Health Foundation of Greater Cincinnati conducted a Fall 2009 *Ohio Health Issues Poll* focused entirely on healthcare reform.

To understand what Ohio adults think about proposed changes to the healthcare system, the *Poll* asked Ohioans if proposed changes go too far or not far enough.

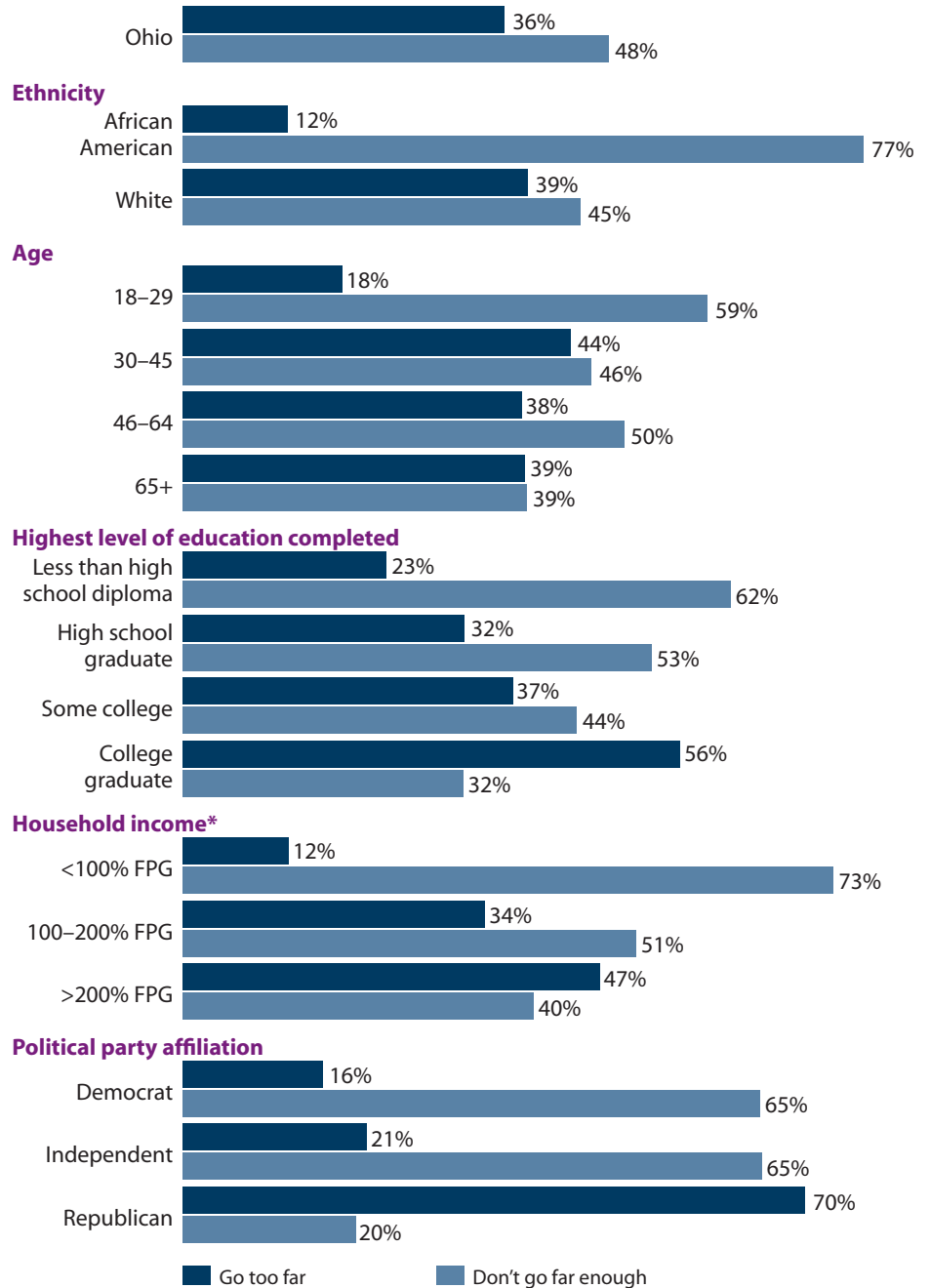
More Ohioans Say Changes Don't Go Far Enough

Just under half of Ohio adults (48%) said that proposed changes to the healthcare system don't go far enough, but just over one-third (36%) said they go too far. Some groups have much wider margins of difference between respondents who said the proposed changes don't go far enough and those who say they go too far.

Ohioans More Likely to Be Uninsured Say Proposed Changes Don't Go Far Enough

Subgroups that typically are more likely to not have health insurance say much more frequently that the

Do you think proposed changes to the healthcare system go too far or don't go far enough? (Graph presents only those who said the changes go too far or don't go far enough.)



* 100% of the federal poverty guidelines (FPG) in 2008 was \$21,200 for a family of 4.

Source: Fall 2009 Ohio Health Issues Poll, available at www.healthfoundation.org/ohip.html

These findings unless otherwise noted are from The Health Foundation of Greater Cincinnati's *Ohio Health Issues Poll*, part of the *Ohio Poll* conducted September 16-26, 2009, by the Institute for Policy Research at the University of Cincinnati. A random sample of 818 adults from throughout Ohio was interviewed by telephone. In 95 of 100 cases, statewide estimates will be accurate to $\pm 3.4\%$. 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.

proposed changes don't go far enough, including Ohioans who:

- are African American,
- are ages 18–29,
- have not graduated from high school, and
- are living below 100% of the federal poverty guidelines (FPG).¹

Ohioans More Likely to Have Insurance Say Proposed Changes Go too Far

Respondent groups that typically have health insurance coverage say much more frequently that the proposed changes go too far, including Ohioans who:

- are college graduates and
- are living above 200% FPG.

Division along Party Lines

Republicans and Democrats have identified healthcare reform as important, but each party has a different vision for how to reform the current system. Not surprisingly, a large majority of Ohioans who identified themselves as Democrats (65%) think that the proposed changes don't go far enough, and a large majority of Ohioans who identified themselves as Republicans (70%) say that they go too far.

¹ 100% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$21,200 for a family of 4.



What Ohioans Think about *the Medical Malpractice System*

December 2009



Results From The Health Foundation of Greater Cincinnati



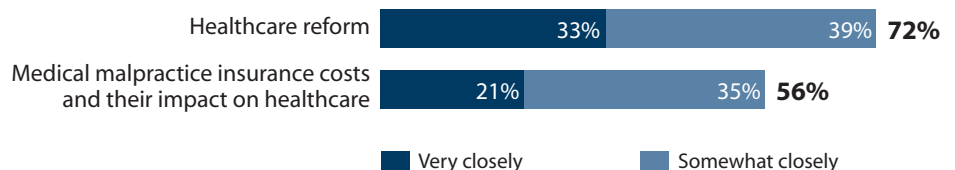
Healthcare reform continues to make national news. However, the real opinions of the public are not always heard among the noise. To find out what Ohioans think, The Health Foundation of Greater Cincinnati conducted a Fall 2009 *Ohio Health Issues Poll* focused entirely on healthcare reform.

The increasing cost of healthcare is a central part of the healthcare reform discussion. One way to control costs, some believe, is by changing how much money can be awarded in medical malpractice lawsuits, also known as “tort reform.” By limiting how much can be awarded, supporters of tort reform believe that there will be fewer frivolous lawsuits and that medical malpractice insurance costs and other healthcare costs will go down.

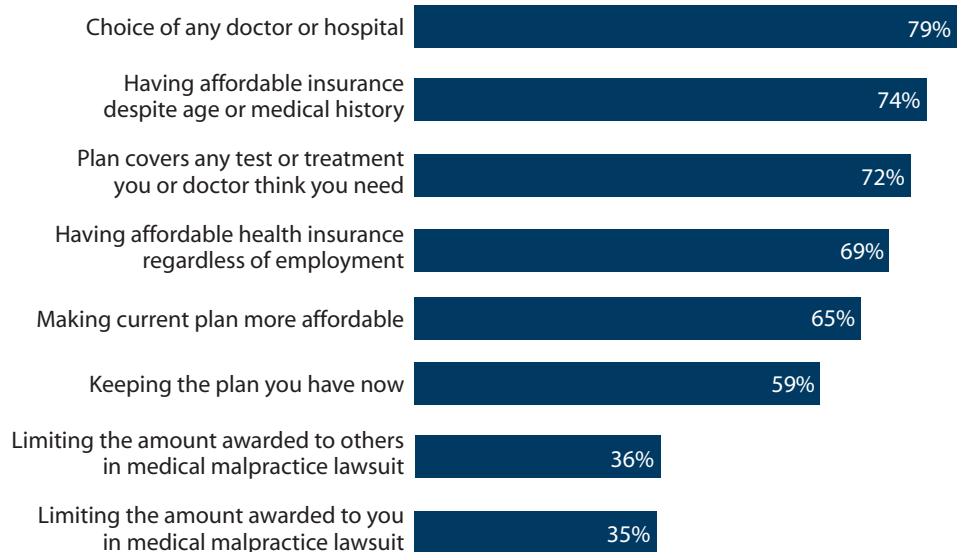
To understand what Ohioans think about the medical malpractice system, the *Poll* asked Ohio adults several questions about medical malpractice. While over half of Ohioans are closely following the discussions about medical malpractice insurance costs and their effect on the healthcare system, limiting how much can be awarded in medical malpractice lawsuits is less important to them than other healthcare reform issues.

How closely have you been following discussions in Washington about...

(Graph presents only those who said they were following the discussions very or somewhat closely.)



Congress is currently considering major changes to the way the healthcare system works in this country. Thinking about how such changes might affect you, personally, and using a 5 point scale, how important is ...? *(Graph reflects the percent of Ohio adults who rated the item as 5, extremely important.)*



The Majority of Ohioans are Following Discussion on Medical Malpractice Insurance Costs

Just over half of Ohio adults (56%) said they were closely following the discussions in Washington about the cost of medical malpractice insurance and its effect on healthcare. This is lower

than the 72% of Ohioans who are closely following the discussions about healthcare reform.

About 1 in 5 Ohioans (21%) said they were following the medical malpractice discussions very closely, with some Ohioans following the discussions more closely more than others. Ohioans

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who said they were following the malpractice discussions very closely included:

- Ohioans who said they were following the healthcare debate very closely (57%)
- college graduates (31%)
- Ohioans ages 65 and older (31%)

Malpractice Award Limits Lowest Priority for Healthcare Reform

The *Poll* also asked Ohioans to identify how important different changes to the healthcare system were to them. These changes included issues of healthcare choice, affordability, portability, and malpractice award limits. Limits

to medical malpractice lawsuits was the lowest rated issue, rated as extremely important by only one-third of Ohioans. In comparison, 60–79% of Ohioans rated issues of healthcare choice, affordability, and portability as extremely important.

Ohioans were then asked to choose the one issue of the eight that was MOST important to them. Again, medical malpractice lawsuit limits was at the bottom of the list, with only 2% of Ohioans identifying medical malpractice lawsuit limits as the most important healthcare issue to them. In comparison, 14–19% of Ohioans chose issues of healthcare choice, affordability, and portability.



What Ohioans Think about *What Is Important to Them about Healthcare*

October 2009



Results From The Health Foundation of Greater Cincinnati



Congress is currently debating various healthcare reform options. How important are these various options to Ohioans? What matters most to Ohio's residents?

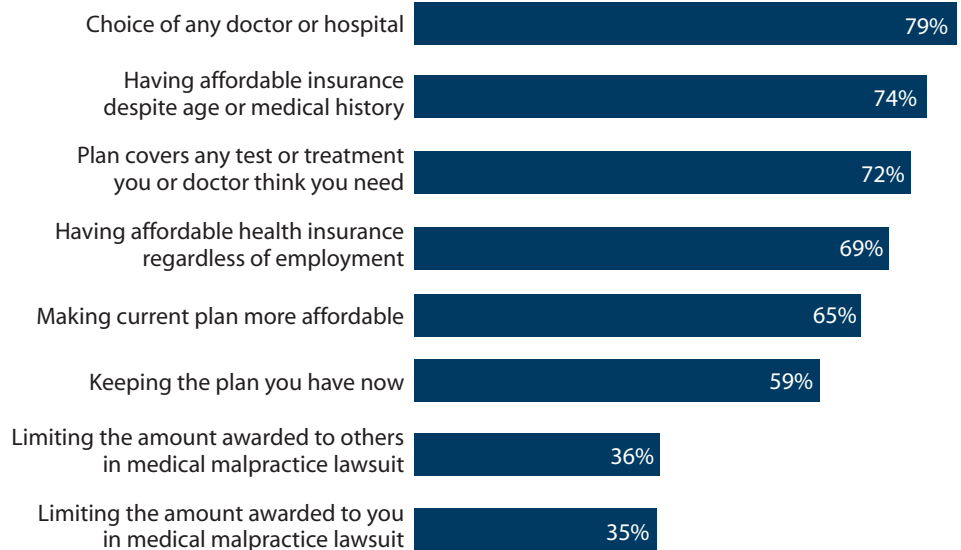
Choice, Affordability Are Important

The Fall 2009 *Ohio Health Issues Poll* found that almost 8 out of 10 Ohio adults (79%) felt that having the choice of any doctor or hospital was extremely important. Almost 3 out of 4 Ohio adults felt that having affordable insurance despite age or medical history was extremely important (74%) or that having a plan cover any test or treatment you or your doctor think you need was extremely important (72%).

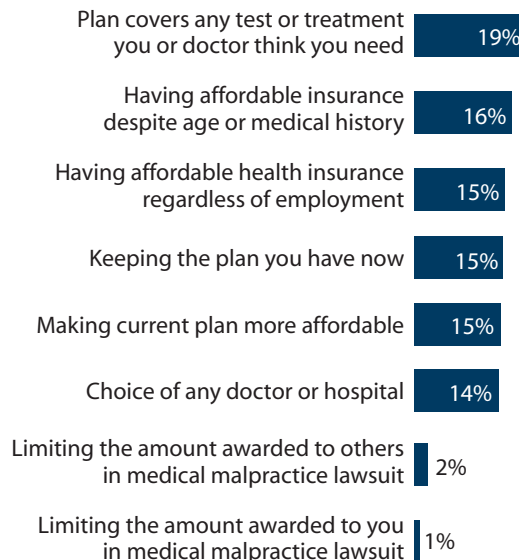
Ohioans Divided on What Is Most Important

When asked what single issue was the MOST important, Ohioans were divided on what was most important to them. The most frequent responses were having a plan that covers any test or treatment they or their doctor think they need (19%) and having affordable insurance despite age or medical history (16%).

Congress is currently considering major changes to the way the healthcare system works in this country. Thinking about how such changes might affect you, personally, and using a 5 point scale, how important is ...? (Graph reflects the percent of Ohio adults who rated the item as 5, extremely important.)



Which of these is MOST important to you? (Respondents could pick only one. Question was asked only of respondents who rated at least one of the above items as 5, extremely important.)



These findings unless otherwise noted are from The Health Foundation of Greater Cincinnati's *Ohio Health Issues Poll*, part of the *Ohio Poll* conducted September 16–26, 2009, by the Institute for Policy Research at the University of Cincinnati. A random sample of 818 adults from throughout Ohio was interviewed by telephone. In 95 of 100 cases, statewide estimates will be accurate to $\pm 3.4\%$. 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.



What Ohioans Think about *What Will Improve the Healthcare System*

October 2009



Results From The Health Foundation of Greater Cincinnati



The healthcare reform debate continues to make national news. However, the opinions of the public are not always heard among the noise. To find out what Ohioans think, The Health Foundation of Greater Cincinnati conducted a Fall 2009 *Ohio Health Issues Poll* focused entirely on healthcare reform.

The *Poll* repeated two questions asked of Ohio adults in June, among other questions. Despite well-publicized, rowdy town hall meetings in August and on-going anti-healthcare reform campaigns, a large majority of Ohioans still think that a public health plan and changes to payment structures for primary care would improve our current system.

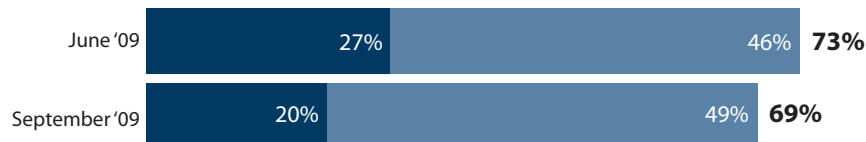
Ohioans Consistently State that a Public Option Would Improve System

Some healthcare reform proposals include a public health insurance option, or an insurance plan offered by the federal government rather than a private insurance company.

Almost 7 in 10 Ohio adults (69%) stated in September that the option of an affordable public health plan that any American can opt into would improve our

Do you think the following elements would significantly improve, improve, make worse, or make significantly worse our current healthcare system? (*Graph presents the percentage reporting it would significantly improve or improve the system only.*)

The option of an affordable public health insurance plan that any American can opt into



Changes in payment structure so that your main doctor is paid more to prevent and manage chronic illness rather than paid for every test or procedure



■ Significantly improve the system

■ Improve the system

current system. This is consistent with the June results, when just over 7 in 10 (73%) Ohioans thought a public plan would improve the system.

Even larger majorities of Ohioans who are African American (92%), uninsured (88%), ages 18-29 (85%), and living below 200% FPG¹ (80%) thought that a public health plan would improve our current healthcare system.

¹ 200% of the federal poverty guidelines (FPG) in 2008 was an annual income of \$42,400 for a family of 4.

Ohioans Consistently State that Paying for Prevention, Illness Management Would Improve System

Many healthcare reform proposals include systematic changes so that doctors are paid for management and prevention of illness rather than paid per test or procedure. Over 6 in 10 Ohio adults (65%) said that changes in payment structure so that your main doctor is paid more to prevent and manage chronic illness rather than paid for every test or procedure would improve our current healthcare system. This is also consistent with what Ohioans said in June.