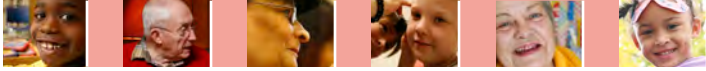




## Ohioans' Experiences with Type of Health Insurance Coverage

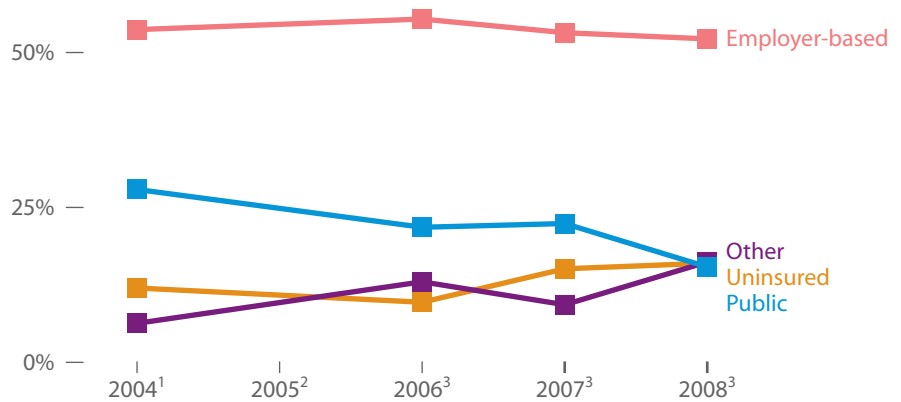


Results From The Health Foundation of Greater Cincinnati



The percent of uninsured Ohio adults has risen slightly to 16% in 2008, according to the *Ohio Health Issues Poll*. This is up from 12% in 2004. At the same time, the percentage of Ohio adults insured through employer-based plans<sup>1</sup> remained relatively consistent but the percentage insured through the public system decreased from 28% to 15%. In 2008, 16% of Ohio adults reported they got their insurance from somewhere other than an employer-based plan or public coverage, up from 6% in 2004.

### Type of insurance coverage for Ohio adults, ages 18 and older



<sup>1</sup> Data from 2004 are from the Ohio Family Health Survey.

<sup>2</sup> Data from 2005 are not available.

<sup>3</sup> Data from 2006–2008 are from the Ohio Health Issues Poll.

### Type of Insurance for Ohioans Ages 18–64

In general, trends among Ohioans ages 18–64 mirror the state trends for all adults:

- a slight decrease in employer-based coverage (64% in 2004 to 60% in 2008)
- a decrease in public coverage (15% in 2004 to 9% in 2008)
- a slight increase in other sources of insurance (7% in 2004 to 12% in 2008)
- a slight increase in the uninsured (14% in 2004 to 19% in 2008)

<sup>1</sup> Employer-based plans are plans provided by a respondent's or his or her spouse's employer. Public coverage includes plans provided by Medicare, Medicaid, or some combination.

### Type of Insurance for Ohioans Ages 65+

When a U.S. citizen turns 65 years old, he or she is eligible for Medicare, a public health insurance program for older adults. Some adults over age 65 are also eligible for Medicaid-assisted Medicare, in which the Medicaid program pays for part of the Medicare insurance premiums. Historically, the vast majority of Americans ages 65 and older have been covered by public insurance. In 2008, only 2% of Ohio adults ages 65 and older reported being uninsured.

Although almost all Ohioans ages 65 and older are insured, the type of insurance they have has changed. According to the 2004 *Ohio Family Health Survey*,

96% of Ohioans ages 65 and older reported being covered by public insurance and 2% reported being covered by employer-based insurance. According to the 2008 *Ohio Health Issues Poll*, 45% of Ohioans ages 65 and older reported being covered by public insurance, 17% reported having employer-based coverage, and 36% reported getting their coverage from elsewhere.

These changes are possibly a sign that Ohioans are working longer than the traditional retirement age. Or, it could be that retired Ohioans are opting to retain employer-based coverage offered as part of a retirement package or find their own insurance rather than enroll in public insurance.