



Going into debt to pay for healthcare in Ohio

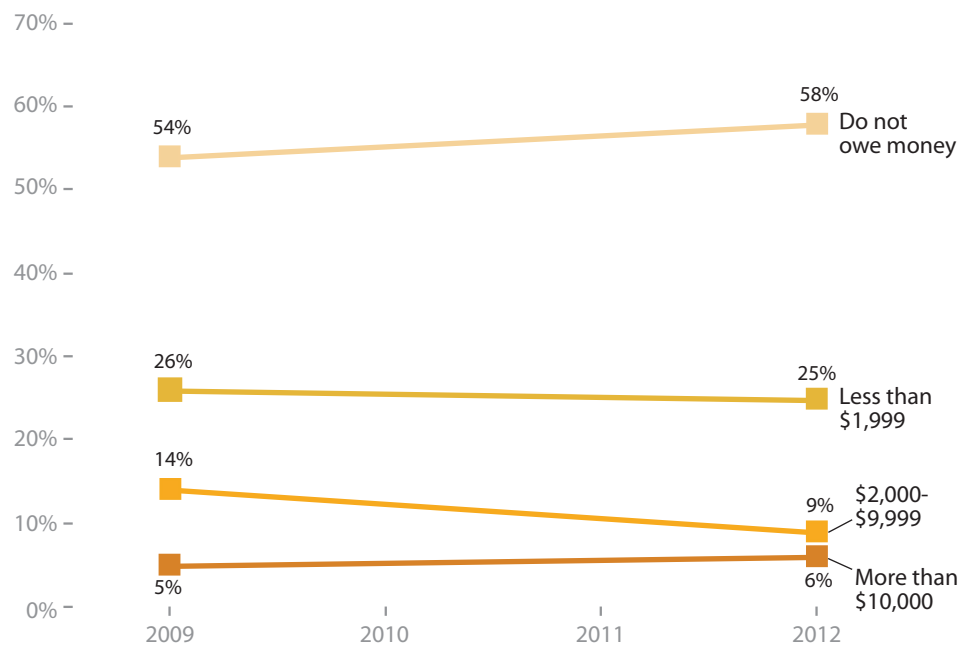
The cost of getting medical care and health insurance has increased annually for many years. These increases have meant that some people go without care because they can't afford it or they go into debt to get the care they need. More than 1.6 million Ohio adults (19%) reported that they had to change their life significantly in the last 12 months to pay medical bills, according to the 2012 **Ohio Health Issues Poll (OHIP)**. This is down slightly from 1 in 4 (24%) in 2009.

To learn how Ohioans are faring with medical debt, OHIP asked Ohio adults about their unpaid medical and healthcare bills. The majority of Ohio adults (58%) do not have any unpaid medical debt. Among people with medical debt, the largest percentage owes less than \$2,000 (25%). These percentages are similar to results from 2009.

Unpaid medical debt greater for some groups

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

How much would you say you currently owe on unpaid medical or healthcare bills?
(Percentages do not add to 100% because the response "don't know" is not included.)



- **The uninsured:** Nearly 6 in 10 uninsured Ohio adults (58%) have some medical debt, compared with fewer than 4 in 10 (38%) insured Ohio adults. A much higher percentage of uninsured Ohio adults (37%) had less than \$2,000 in medical debt compared with insured Ohio adults (23%).

- **People with fair or poor self-reported health status¹:** Ohio

adults who reported being in poor health also reported more medical debt. The rate of unpaid debt greater than \$2,000 was more than three times higher for Ohioans reporting fair or poor health status (33%) as it was for those reporting excellent or very good health (10%).

Continued on back

¹OHIP asked "Would you say that in general your health is excellent, very good, good, fair or poor?"

• **People living below 200% FPL:**

More than half of Ohio adults (51%) living below 100% of the federal poverty level (FPL²) reported having some medical debt. Similarly, 54% of Ohio adults living between 100% and 200% FPL had medical debt. That compares with only 35% of Ohio adults living above 200% FPL who reported having medical debt. The rate of unpaid debt greater than \$10,000 was more than four times as high for Ohioans living at or below 100% FPL (17%) as it was for Ohioans living above 200% FPL (4%).

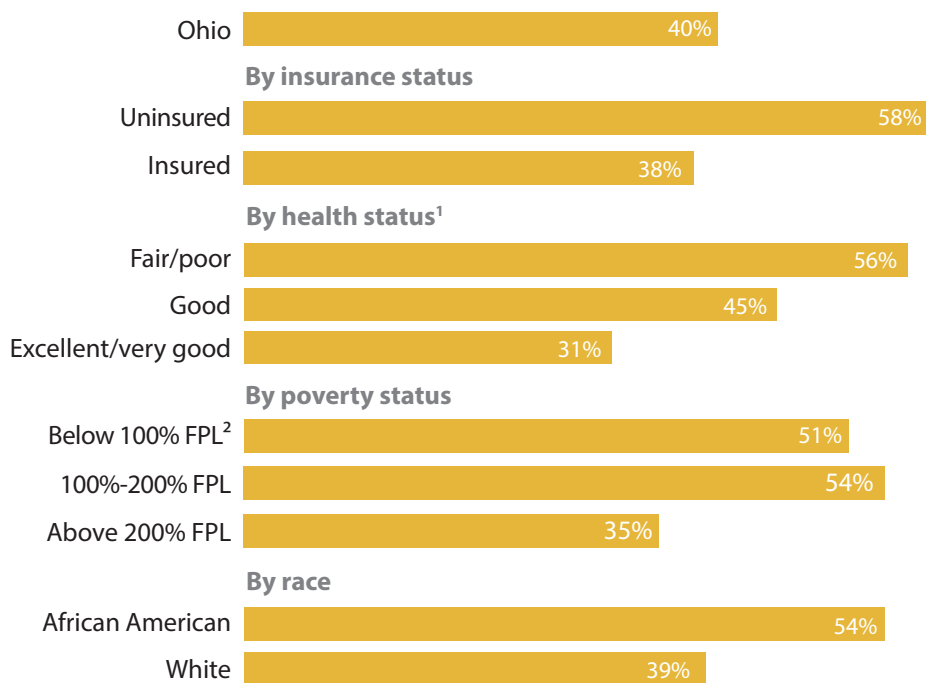
• **African Americans:** Ohio’s African Americans reported a higher percentage of medical debt than White respondents, with 54% of respondents stating that they have some medical debt compared with 39% of White respondents.

What do Ohioans owe money for?

Ohioans reported their largest percentage of unpaid medical debt was for tests and diagnostic

¹100% of the federal poverty level (FPL) in 2011 was an annual household income of \$22,350 and 200% FPL was \$44,700, both for a family of four.

Percentage of Ohio adults who owe money for unpaid medical or healthcare bills



procedures (23%), in-hospital stays (20%) and emergency room visits (20%).

Medical debt for emergency room visits

African Americans (38%), young adults (36%) and the uninsured (31%) had significantly higher rates of medical debt for emergency room visits compared with all Ohioans

(20%). Other surveys have shown that these groups are less likely than other demographic groups to have an appropriate medical home – a doctor’s office, health center or other place they go when they are sick or need medical advice. Inappropriate medical homes, such as an emergency room or urgent care center, do not provide the kind of consistent care and follow-up that help people stay healthy.