



Health Insurance Coverage of Ohio Adults and Children, 1999-2001

Key Findings

All Ohio

- More than one in 10 Ohio residents (1.25 million) were without health insurance coverage in 2001. Ohio's uninsured rate increased significantly from 10 percent in 1999 to 11 percent in 2001.
- The uninsured rate for Ohio has remained below the national average due to a higher rate of job-based coverage. In 2001, more than two-thirds (70 percent) of Ohioans had job-based coverage, about one-quarter (24 percent) had government coverage and 8 percent directly purchased insurance. Ohio's coverage rates were close to the average for Midwestern states.

Adults

- From 1999 to 2001, the number of Ohio adults reported to be uninsured for the entire year increased from about 900,000 to more than 1 million.
- The percentage of Ohio adults without coverage increased from 13 percent in 1999 to 15 percent in 2001. This increase was due to a decline in job-based coverage

Adults by Income, Race, Age Group, Gender and Urbanization

- Nearly one-third (32 percent) of low-income adults under age 65 were uninsured in 2001. Only about one-third (35 percent) of these adults had job-based coverage.
- Nearly one-fourth (23 percent) of black adults under age 65 were uninsured in 2001, compared to 13 percent of white non-elderly adults. Black adults were much less likely to have job-based coverage, but more likely to be insured by Medicaid.
- Nearly three-quarters (73 percent) of uninsured adults were under age 45, and about half (49 percent) were between the ages of 18 and 34. One-fourth (25 percent) of adults under age 25 were without coverage in 2001.
- From 1999 to 2001, the uninsured rate for non-elderly men increased significantly due to erosion of job-based coverage, while the rate for women did not change.
- In 1999 and 2001, one-fifth (20 percent) of Ohio adults under age 65 who lived in central city areas were uninsured. Central city residents were less likely to have job-based coverage compared to adults in other urban and rural areas.

Adults by Health Status, Work Status, Educational Attainment and Marital Status

- The percentage of uninsured adults who reported poor or fair health decreased from 17 percent in 1999 to 10 percent in 2001. From 1999 to 2001, the uninsured rate for adults in poor or fair health declined from 20 percent to 15 percent, while the uninsured rate for adults reporting good to excellent health increased significantly.
- In 2001, 86 percent of uninsured adults lived in a family with at least one worker.
- The uninsured rate for adults under age 65 with no high school diploma increased from 25 percent in 1999 to 33 percent in 2001. One-quarter (25 percent) of uninsured adults had no high school diploma in 2001.
- Nearly half (46 percent) of uninsured Ohio adults had never been married, and nearly one-fourth (23 percent) were divorced, separated or widowed. About one-fourth of unmarried adults under age 65 were uninsured in 2001, compared to 8 percent of their married counterparts.

Adult Workers Ages 18 to 64 by Income and Age Group

- One-third (34 percent) of low-income workers were uninsured, and only one of three low-income workers (33 percent) had coverage through their work.
- In 2001, most uninsured workers (58 percent) lived in families with income of more than 200 percent of the Federal Poverty Level. Nearly one-half million Ohio workers from middle-income and high-income families were uninsured in 2001.
- The uninsured rate for adult workers under age 25 increased from 20 percent in 1999 to 25 percent in 2001. The percentage of workers under age 25 who were covered through their work declined from 31 percent to 21 percent.

Adult Workers Ages 18 to 64 by Employment Characteristics

- More than one-fourth (28 percent) of self-employed workers were uninsured in 2001. The percentage of self-employed workers who directly purchased insurance declined from 21 percent in 1999 to 13 percent in 2001.
- From 1999 to 2001, job-based coverage declined significantly for private industry workers, but not for government workers.
- Nearly one-fifth (19 percent) of part-time workers were without coverage in 2001. Only 17 percent of part-time workers obtained insurance through their job. Most part-time workers are not eligible to participate in a health plan through their work.
- In 2001, uninsured rates varied widely by industry group from 33 percent of construction workers to 8 percent of workers employed by manufacturers. Most construction and retail workers did not obtain coverage through their work.

- Nearly half (47 percent) of uninsured Ohio workers were employed by firms with fewer than 25 employees in 2001. Many small business employees lost health coverage between 1999 and 2001. Among workers in firms with fewer than 10 employees, the percentage without coverage increased from 22 percent to 29 percent.
- In 2001, one-fifth (20 percent) of workers in firms of 10 to 24 employees were uninsured.

Children

- In 1999 and 2001, 8 percent of Ohio children were reported to be without coverage for the entire year. There were 201,000 uninsured children in 2001. Children are less likely than non-elderly adults to be without coverage because a much higher percentage of children are eligible for and enrolled in Medicaid.
- From 1999 to 2001, Medicaid coverage for children increased while job-based coverage declined.

Children by Income, Race and Age Group

- In 2001, two-thirds (67 percent) of uninsured children lived in low-income families. Children from low-income families were about four times more likely than other children to be uninsured (15 percent versus 4 percent). Although many low-income children gained Medicaid coverage from 1999 to 2001, the uninsured rate for low-income children did not decline because of a sharp decrease in job-based coverage.
- From 1999 to 2001, the estimated number of uninsured children living in families with income of \$50,000 or more increased from 28,635 to 57,231.
- The uninsured rate for black children declined from 15 percent in 1999 to 10 percent in 2001 due to a large increase in Medicaid coverage.
- In 2001, nearly half (45 percent) of Ohio's uninsured children were ages 12 to 17. From 1999 to 2001, Medicaid coverage rates increased significantly for children under age 12, but not for children ages 12 to 17.

Children by Family Work Status, Family Type and Urbanization

- In 1999-2001, 89 percent of Ohio's uninsured children lived with at least one worker. However, children from non-working families were almost twice as likely as children from working families to be uninsured (14 percent versus 8 percent).
- Despite much higher Medicaid coverage rates in 2001, children in single-adult families were more likely to be uninsured than children living with married adults.
- In 2001, Ohio children living in central city areas were no more likely to be uninsured than children living in other areas of Ohio. Central city children were much more likely to have Medicaid, but much less likely to have job-based insurance.

Notes and Data Limitations

All statistics unless otherwise stated are based on tabulations of the March 2000, 2001 and 2002 Annual Demographic Supplements to the Current Population Survey (CPS) conducted by the U.S. Census Bureau.

CPS respondents were asked whether they had any kind of health insurance coverage at any time in the previous calendar year. "Uninsured" refers to respondents who reported not having any health coverage during the entire year. This means that the 2002 CPS may have understated the effect of the economic recession in 2001 because respondents who lost coverage during 2001 would have been classified as insured if they reported having coverage at any time during the year. However, several studies have suggested that there is significant recall error for these questions because some respondents do not remember coverage that they had in the previous year. Recall error is more likely for respondents who had coverage for a short time period early in the year. The CPS also underreports Medicare and Medicaid coverage compared to enrollment and participation data from the Centers for Medicare and Medicaid Services (CMS). According to the CPS, 1,060,000 Ohioans participated in Medicaid during 2001. However, the Ohio Department of Job and Family Services reported 1,676,000 Medicaid beneficiaries during Fiscal Year 2001.¹

Medicaid coverage in this report refers to both the traditional Medicaid program and the Children's Health Insurance Program (CHIP). Ohio's CHIP program offers Medicaid benefits to children from low-income families who would not otherwise qualify for Medicaid. Children in families with income up to 200 percent of poverty are potentially eligible for coverage. However, some persons in families with reported annual income above this level are also eligible for Medicaid because of income disregards, changes in income during the year and transitional coverage that provides for a temporary extension of benefits if income rises above standard eligibility limits.

Health insurance coverage information in this report may vary slightly from previously published Census Bureau statistics. This is because the Census Bureau recently released an expanded sample for the 2001 CPS and revised weights based on the 2000 Census for the 2000 and 2001 CPS. This report includes the expanded sample and weighting updates that were not included in earlier Census Bureau reports and tabulations.

References to statistical significance refer to 90 percent confidence intervals. In general, this means that the reported difference has a 90 percent or better chance of reflecting an actual difference between populations. Standard errors and tests for statistical significance were based on tables and calculations recommended by the Census Bureau at www.bls.census.gov/cps/ads/adsmain.htm.

The information in this report is not directly comparable to health insurance coverage estimates for earlier years. In 2000, the CPS included a new verification question that significantly increased the reported rate of private health coverage while reducing reported uninsured rates. 1998 Ohio Family Health Survey (OFHS) results were based on different sampling frames and different sets of health insurance coverage questions than the CPS. For example, most of the published information about insurance coverage from the OFHS was based on reported insurance status the week before the survey, while the CPS attempts to measure insurance status during the previous calendar year. Estimates prior to the 2000 CPS also were based on Census Bureau population projections from the 1990 census enumeration, while estimates from the 2000-2002 CPS were based on the 2000 census enumeration and projections.

¹ "Medicaid Overview", Ohio Department of Job and Family Services, Office of Ohio Health Plans, Presentation to Ohio's Medical Care Advisory Committee, House Select Committee on Medicaid Reform, August 7, 2002.