



# Chart Book #1

## Health Insurance by Race and Ethnicity Ohio, 2004

**The Ohio Department of Health**

<http://www.odh.ohio.gov>

*To protect and improve the health of all Ohioans*

Bob Taft  
Governor

J. Nick Baird, M.D.  
Director of Health

# **Chart Book #1**

## **Health Insurance by Race and Ethnicity Ohio, 2004**

Mary Lynn  
Researcher

Bureau of Health Services Information and Operational Support (BHSIOS)  
William Ramsini, Ph.D., Chief

Division of Family and Community Health Services  
Karen F. Hughes, Chief

**Ohio Department of Health**

**August 2005**

# Chart Book #1

## Table of Contents

About the Ohio Family Health Survey (OFHS) .....	1
Chart Book Notes and Definitions (OFHS) .....	2
Key Findings .....	3
I. Uninsured .....	5
II. Health Insurance by Type .....	12
III. Employer Health Insurance .....	27
IV. Conclusions and Discussion .....	41
V. Limitations of Data .....	41

## About The Ohio Family Health Survey (OFHS)

The 2004 Ohio Family Health Survey (OFHS) is the second round of the OFHS originally conducted in 1998 by the Ohio Department of Health (ODH). The 2004 OFHS was conducted by the Ohio Department of Job and Family Services (ODJFS), with participation from the ODH and research partners including the Health Policy Institute of Ohio, the Cuyahoga County Department of Job and Family Services, the Center for Community Solutions (formerly Cleveland Federation for Community Planning), the Franklin County Department of Job and Family Services and the Franklin County Health Department.

The 2004 OFHS includes measures of health insurance coverage, health status, tobacco use and caregiving, utilization and quality of health care services and access to care and unmet health needs. ORC Macro, International, administered the telephone survey beginning in late 2003 through August 2004. The survey is a stratified sample of the community-dwelling population of Ohio. A portion of the sample was targeted to obtain coverage of census tracts with large minority populations, and additional minority respondents were sought by obtaining commercially available lists of Hispanic and Asian surnames. The survey was weighted based on the stratified sampling design and the over-sample of minorities, enabling the survey data to generate estimates about the entire Ohio population. Interviews were conducted with one adult in 39,953 Ohio households. Information was also gathered for 15,447 children (ages 0-17) from interviews with adult family members. The number of interviews included 45,316 white, non-Hispanics; 5,396 black, non-Hispanics; 1,014 Asian, non-Hispanics and 3,674 Hispanic Ohioans.

For additional information about the second round of the OFHS, see the OFHS Web site at <http://jfs.ohio.gov/ohp/reports/famhlthsurv.stm> or contact ODJFS Communications at 614-466-6650.

## Chart Book Notes and Definitions

- It is important to note that data presented in this chart book do not control for selected variables. Differences in racial groups may be partially due to differences in other variables such as education, income, age and marital status. Information in this chart book is typically presented as a percent of the population surveyed.
- Confidence intervals were used to report significant differences in findings. The confidence interval is defined as the range of estimates which includes the true population estimate with 95 percent probability. If confidence intervals between two estimates overlap, the population levels in the referenced groups are not significantly different. When information presented in this report is not significant, the terms “similar,” “no difference” or “not significant” are utilized to describe the data. When presenting items that are significant, terms such as “more likely” or “less likely” are utilized. Statistical significance does not necessarily imply clinical significance. Very small differences may be statistically significant without being considered important in the overall assessment of racial/ethnic differences.
- For the purposes of this report, the race/ethnicity categories of white, non-Hispanic, black, non-Hispanic, Asian, non-Hispanic and Hispanic were utilized. Less than 1 percent of respondents identified themselves as a race that was not utilized in this report. In this report, those individuals were categorized with white, non-Hispanics. Whenever possible, all of the racial/ethnic groups were utilized in the analysis; however, due to small numbers of respondents, Asian, non-Hispanics and Hispanics were excluded from certain analyses.
- Insurance data presented in this report are based on the respondent’s primary insurance. In cases where the respondent had both employer-based and another type of insurance, employer-based was considered primary. For cases of dual Medicaid/Medicare coverage, Medicaid was considered primary. “Other” insurance may include (but is not limited to) coverage such as student health insurance, directly purchased insurance, military or veterans coverage.
- The federal poverty level (FPL) varies by family size; for 2003, the year most respondents were asked about their income, the FPL for a family of four was \$18,400. “Poverty” refers to income 100 percent or less of the FPL; “near poverty” refers to income between 101 and 150 percent of the FPL; “low income” refers to income at or under 200 percent of the FPL; and “middle and high income” refers to income greater than 200 percent of the FPL.
- The following definitions of age are used throughout this report unless otherwise specified: Children: 0 through 17 years of age; Adult: 18 years and older.
- A part-time worker is defined as working less than 35 hours per week. A full-time worker is defined as working 35 or more hours per week.
- For the purposes of this report, “estimate may not be reliable” refers to high sampling variability, where the ratio of the standard error to the estimate is greater than 30 percent.

## Health Insurance by Race and Ethnicity, Ohio, 2004

### Key Findings

**Among Ohio's largest racial and ethnic minorities, Hispanics were more likely to be uninsured than any other racial/ethnic group.** More than 20 percent of Ohio Hispanics were without health insurance. Black, non-Hispanics had a 15.5 percent uninsured rate, compared to 9.9 percent for white, non-Hispanics and 10.7 percent for Asian, non-Hispanics.

**In the 18-64 age group, the percent of uninsured Hispanic Ohioans was double the percent of white, non-Hispanic and Asian, non-Hispanics Ohioans.** Nearly 28 percent of Hispanics in the 18-64 age group were uninsured, compared to 22 percent of non-Hispanic blacks, 13.9 percent of white, non-Hispanics and 11.7 percent of Asian, non-Hispanics.

**Employer-based health care coverage dropped from 1998 to 2004 for both white and black, non-Hispanic Ohioans ages 18-64.** Health care coverage through an employer decreased by 16.2 percent for black, non-Hispanics and 11.7 percent for white, non-Hispanics.

**Among Ohio's largest racial/ethnic minorities, Hispanic children were most likely to be uninsured.** Nearly one out of 10 Hispanic children (9.2 percent) lack health insurance. This compares to approximately one out of 15 black, non-Hispanic (6.4 percent) and one out of 20 white, non-Hispanic (5.1 percent) children.

**The percent of uninsured children in Ohio dropped dramatically for both white and black, non-Hispanic children from 1998 to 2004.** The decrease in uninsured children dropped by 54.6 percent for black, non-Hispanics (from 14.1 to 6.4 percent) and 45.2 percent for white, non-Hispanics (from 9.3 to 5.1 percent) during this time period. This is in large part due to the expansion of Medicaid's Children's Health Insurance Program.

**Hispanic Ohioans, ages 18-64, were most likely to be without health insurance for more than a year compared to other racial groups.** Hispanics (77.7 percent) had the highest percent of long-time uninsured (more than one year) followed by black, non-Hispanics (68 percent), white non-Hispanics (62.8 percent) and Asian, non-Hispanics (49.6 percent).

**Black, non-Hispanic and Hispanic children in Ohio had the highest percent of children with Medicaid as their primary health care coverage.** More than one out of two (52.1 percent) of black, non-Hispanic and one out of three (36.4 percent) Hispanic children had Medicaid as their primary health insurance. This compares to one out of five (18.9 percent) white, non-Hispanic and one out of 10 (9.7 percent) Asian, non-Hispanic children.

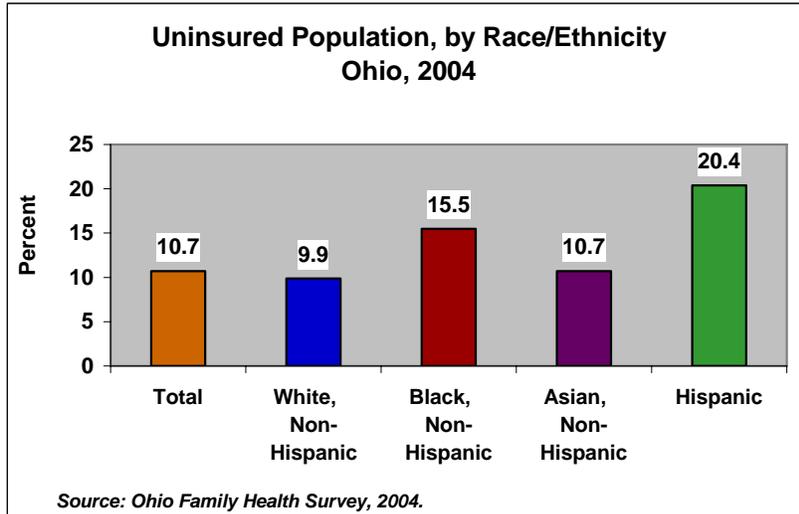
**Black non-Hispanic, and Hispanic children were less likely than white, non-Hispanic and Asian non-Hispanic children to have employer-based health care coverage.** Approximately four out of 10 black, non-Hispanic and five out of 10 Hispanic children in Ohio were covered by employer-based health insurance compared to approximately seven out of 10 white, non-Hispanic and Asian, non-Hispanic children.

# Health Insurance by Race and Ethnicity, 2004

## I. Uninsured

### Uninsured Population

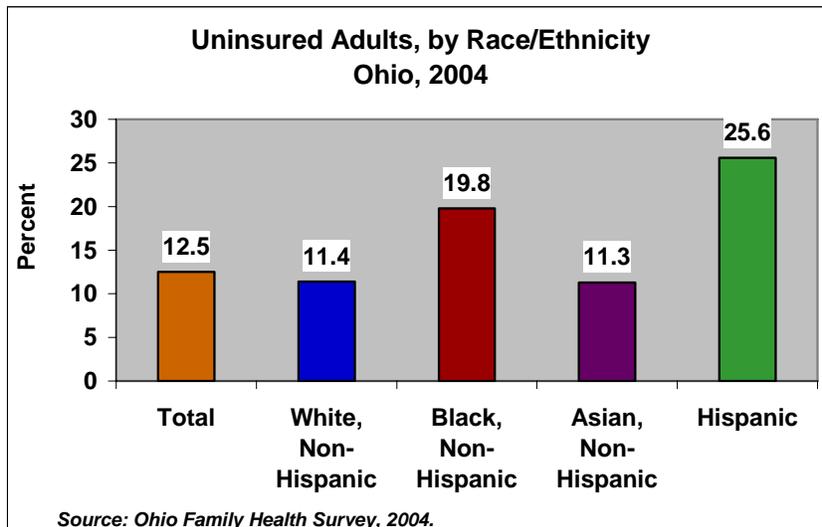
Figure 1.



- Among Ohio's largest racial and ethnic minorities, Hispanics (20.4 percent) were more likely to be uninsured than any other racial group.
- Black, non-Hispanics (15.5 percent) were more likely to be uninsured than white, non-Hispanics (9.9 percent) and Asian, non-Hispanics (10.7 percent).

### Uninsured Adults

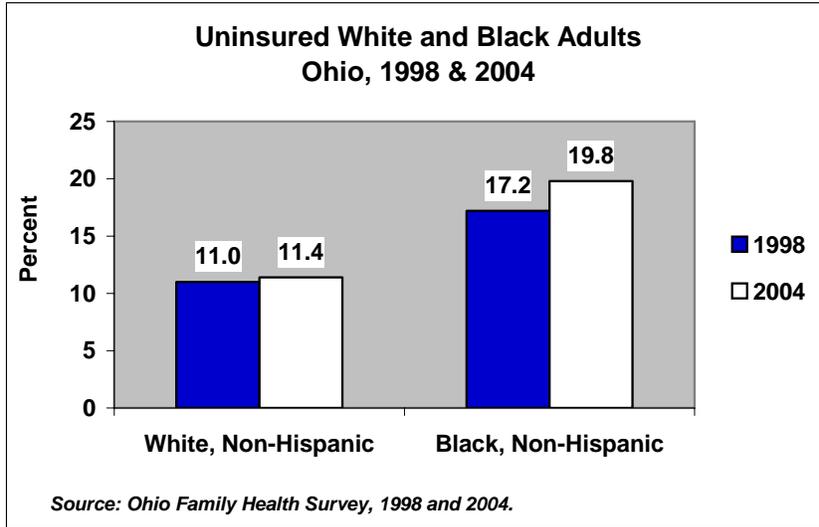
Figure 2.



- More than one out of four Hispanic adults and one out of five black, non-Hispanic adults in Ohio lacked health insurance.
- The percentage of uninsured for Asian, non-Hispanic adult Ohioans was similar to white, non-Hispanics, with just over one out of 10 uninsured.

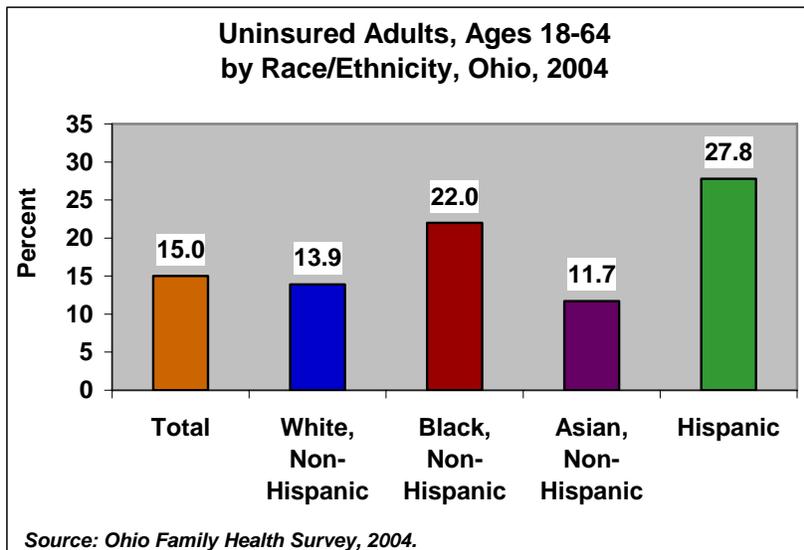
- Hispanic adults were more likely to be uninsured than any other adult racial group.
- Black adults were more likely to be uninsured than white, non-Hispanic and Asian, non-Hispanic adults.

Figure 3.



- Although the percent of uninsured adult Ohioans rose for both white and black, non-Hispanics from 1998 to 2004, the increases were not significant.

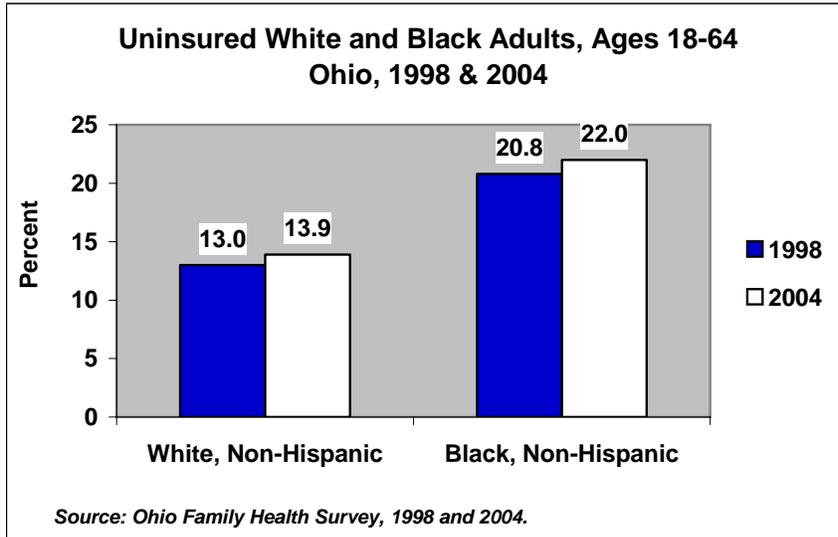
Figure 4.



- In the 18-64 age group, the percent of uninsured Hispanic Ohioans was double the percent of white, non-Hispanic and Asian, non-Hispanic Ohioans.
- More than one out of four Hispanic Ohioans, ages 18-64, and one out of five, black, non-Hispanic Ohioans lacked health insurance coverage.

- Asian, non-Hispanics, ages 18-64, (11.7 percent) and white, non-Hispanics (13.9 percent) were less likely to be uninsured than members of other racial/ethnic groups.
- Hispanic adults, ages 18-64, were more likely to be uninsured than any other racial group.
- Black, non-Hispanic adults, ages 18-64, were more likely to be uninsured than white, non-Hispanic and Asian, non-Hispanic adults.

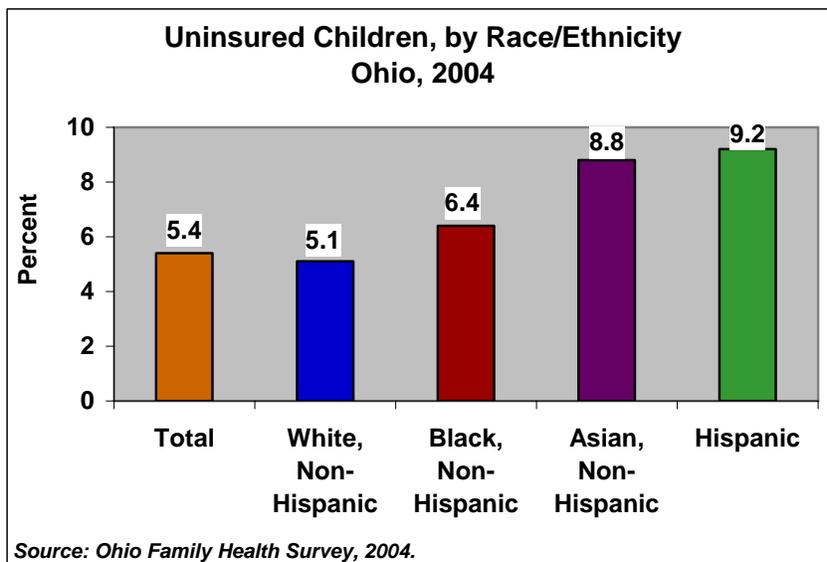
Figure 5.



- Although the percent of uninsured adult Ohioans in the 18-64 age group rose for both white and black, non-Hispanics from 1998 to 2004, the increases were not significant.

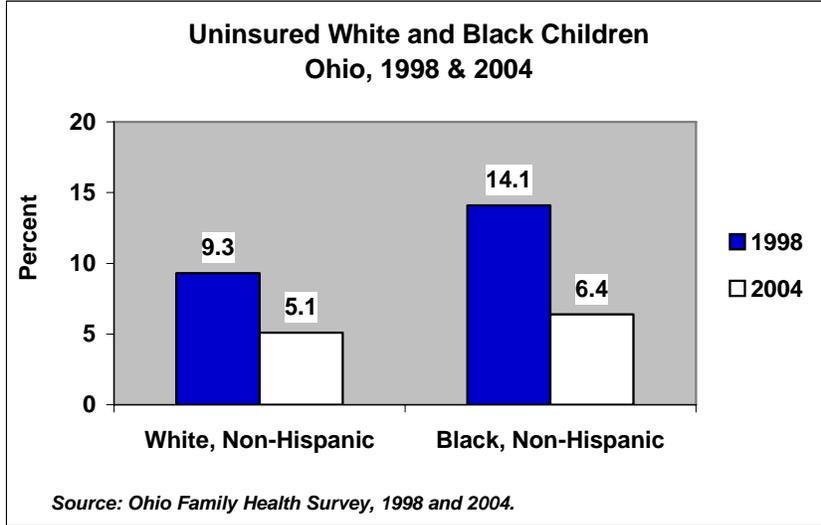
### Uninsured Children

Figure 6.



- Among Ohio's largest racial and ethnic minorities, Hispanic children were more likely than white, non-Hispanic children to lack health insurance.
- The differences in health insurance coverage between other racial/ethnic groups of children were not significant.

Figure 7.

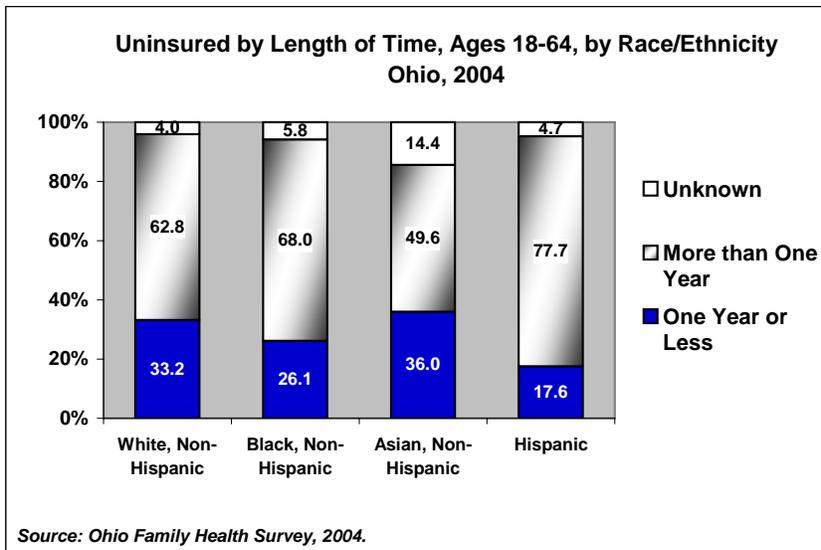


- The percent of uninsured children in Ohio dropped dramatically for both white and black, non-Hispanics from 1998 to 2004. This is in large part due to the expansion of the Medicaid Children's Health Insurance Program.

- The decrease in percent uninsured was 54.6 percent for black, non-Hispanic and 45.2 percent for white, non-Hispanic children between 1998 and 2004.

### Uninsured by Length of Time

Figure 8.



- Among the uninsured white, non-Hispanics, ages 18-64, (33.2 percent) were more likely than black, non-Hispanics (26.1 percent) and Hispanics (17.6 percent) to be uninsured less than a year, while Asian, non-Hispanics (36 percent) were more likely than Hispanics (17.6 percent) to be uninsured for less than one year.

- Among the uninsured, Hispanics, ages 18-64, had a percent uninsured for more than one year (77.7 percent) that was higher than any other racial/ethnic group.

Table 1.

<b>Currently Uninsured and Length of Time Uninsured Ages 18-64, by Race/Ethnicity Ohio, 2004</b>			
Length of Time Uninsured	Percent		
	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
Never Insured	5.5	8.1	32.3
Less than 1 Year	33.2	26.1	17.6
1-2 Years	12.4	8.8	11.2
2-3 Years	10.6	13.8	7.7
3 or More Years	34.3	37.2	26.5
Unknown	4.0	5.8	4.7
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\*May not equal 100 percent due to rounding.  
Source: Ohio Family Health Survey, 2004.

- Approximately one out of three Hispanics, ages 18-64, indicated they had never had health insurance compared to less than one out of 10 black, non-Hispanics and one out of 20 white, non-Hispanics.

- Hispanics (26.5 percent), ages 18-64, were less likely than white, non-Hispanics (34.3 percent) and black, non-Hispanics (37.2 percent) to be without health insurance three or more years.
- White, non-Hispanics (33.2 percent) were more likely than black, non-Hispanics (26.1 percent) and Hispanics (17.6 percent) to be without health insurance less than one year, while Hispanics were less likely than black, non-Hispanics to be without health insurance for the same period of time.

Table 2.

<b>Currently Uninsured and Length of Time Uninsured Ages 18-64, White &amp; Black Ohio, 1998 &amp; 2004</b>				
Length of Time Uninsured	Percent			
	Black, Non-Hispanic		White, Non-Hispanic	
	1998	2004	1998	2004
Never Insured	7.9**	8.1	9.7	5.5
Less than 1 Year	33.1	26.1	31.4	33.2
1 or More Years	57.9	59.9	58.2	57.3
Unknown	1.1	5.8	0.6	4.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\*May not equal 100 percent due to rounding.  
\*\*The estimate may not be reliable.  
Source: Ohio Family Health Survey, 1998 and 2004

- The percent of white, non-Hispanics who reported they had never been insured dropped significantly from 1998 to 2004.
- There were no other significant changes in length of time uninsured for black or white, non-Hispanics from 1998 to 2004.

Table 3.

Currently Uninsured and Length of Time Uninsured Children, by Race/Ethnicity Ohio, 2004			
Length of Time Uninsured	Percent		
	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
Never Insured	11.7	5.5**	35.5
Less than 1 Year	43.2	48.9	19.2
1 Year or More	39.0	27.0	39.2
Unknown	6.0	18.7	6.1
Total*	100.0	100.0	100.0

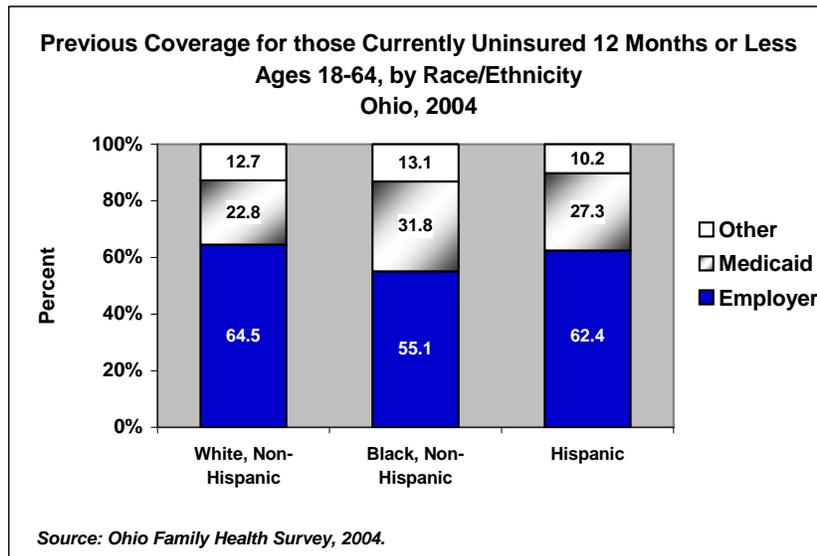
\*May not equal 100 percent due to rounding.  
 \*\*The estimate may not be reliable.  
 Source: Ohio Family Health Survey 1998 and 2004.

- More than one out of three Hispanic children never had health insurance compared to just over one out of 10 white, non-Hispanic children.

- There were no significant differences in racial/ethnic groups that were uninsured one year or more.

### Previous Coverage for Uninsured

Figure 9.



- For all racial/ethnic groups, the majority of uninsured, ages 18-64, had previous health insurance coverage through an employer.
- Uninsured white, non-Hispanics, ages 18-64, (64.5 percent) were more likely than black, non-Hispanics (55.1 percent) to have previous health insurance through an employer.

- There were no significant differences between racial/ethnic groups in the percent of uninsured with previous health insurance through Medicaid.

## Reasons Uninsured

Table 4.

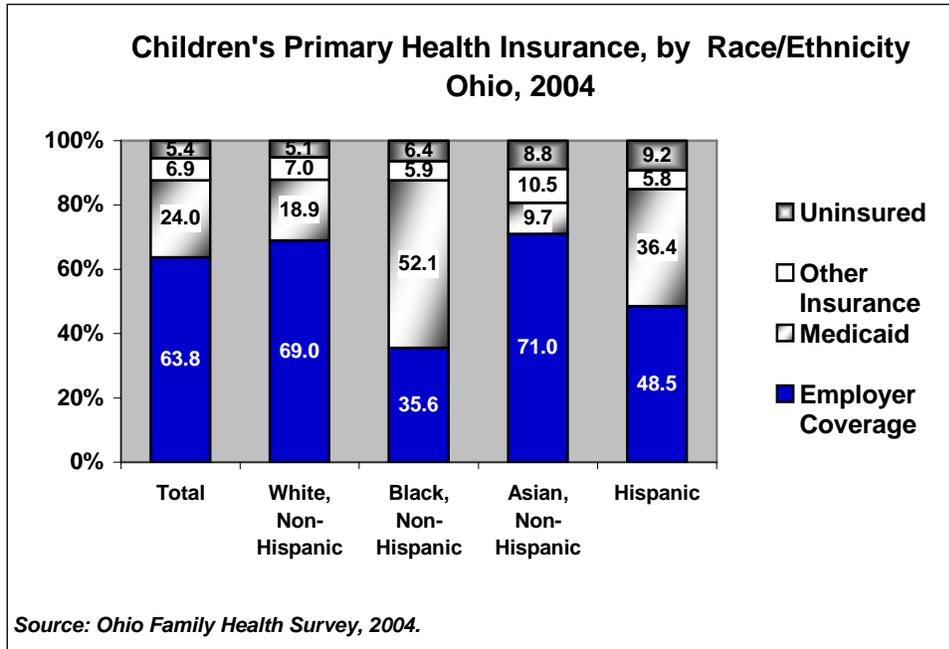
Reasons Uninsured, Ages 18-64, by Race/Ethnicity Ohio, 2004				
Reason Uninsured	White, Non-Hispanic	Black, Non-Hispanic	Asian, Non-Hispanic	Hispanic
	Percent and Rank			
Not working or family member not working or lost job	27.8 (1)	33.0 (1)	26.2 (2)	17.7 (2)
Cost too much/too expensive/could not afford	27.1 (2)	19.9 (2)	32.4 (1)	18.2 (1)
Employer did not provide/or not eligible for employer's coverage	13.2 (3)	7.5 (3)	***	12.2 (3)
Change in marital or student status	5.7 (4)	***	***	***
Self-employed, not eligible, part time	5.2 (5)	4.7 (5)	***	4.0 (5)
Lost coverage, other reasons or reasons not specified	***	5.0 (4)	***	***
Don't need it, in good health	***	***	***	4.1 (4)
Other Reasons	21.0	29.9	***	43.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*** Numbers too small for reliable calculations.				
Source: Ohio Family Health Survey, 2004.				

- The categories of “not working/family member lost job” and “cost too much/too expensive/could not afford” accounted for more than 58 percent of Asian, non-Hispanics, 55 percent of white, non-Hispanics, 53 percent of black, non-Hispanics and 36 percent of Hispanics, ages 18-64, reasons for being uninsured.
- Employer not providing health insurance or being ineligible for health insurance through an employer was the third-most likely reason for being uninsured for white, non-Hispanics, black, non-Hispanics and Hispanics.
- A small number of Hispanics, ages 18-64, (4 percent) indicated they did not need health insurance because they were in good health.

## II. Health Insurance by Type

### Children

Figure 10.



- Asian, non-Hispanic (71 percent) and white, non-Hispanic (69 percent) children in Ohio were more likely than black, non-Hispanic (35.6 percent) and Hispanic (48.5 percent) children to be covered by employer-based health insurance.
- Black, non-Hispanic children (52.1 percent) were more likely to be insured through Medicaid than any other racial/ethnic group, while Hispanic children (36.4 percent) were more likely to be insured through Medicaid than white, non-Hispanic (18.9 percent) and Asian, non-Hispanic (9.7 percent) children.
- Hispanic children (9.2 percent) were more likely to be uninsured than white, non-Hispanic (5.1 percent) children.

Table 5.

<b>Primary Insurance Type of Children by Age and Race/Ethnicity, Ohio, 2004</b>			
<b>Insurance Type</b>	<b>White, Non-Hispanic</b>	<b>Black, Non-Hispanic</b>	<b>Hispanic</b>
	<b>Percent</b>		
	<b>Ages 0-5</b>		
Employer	64.4	29.0	46.3
Medicaid	24.3	59.8	42.5
Other Insurance Coverage	6.7	5.2	5.8
Uninsured	4.5	6.0	5.4
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Ages 6-12</b>		
Employer	71.3	40.1	46.7
Medicaid	16.8	48.8	33.4
Other Insurance Coverage	6.6	5.0	6.6
Uninsured	5.2	6.1	13.3
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Ages 13-17</b>		
Employer	70.5	36.7	54.6
Medicaid	16.1	47.9	31.9
Other Insurance Coverage	8.0	8.1	4.7
Uninsured	5.4	7.3	8.7
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>*Total may not equal 100 percent due to rounding.</b>			
<i>Source: Ohio Family Health Survey, 2004.</i>			

- Medicaid was the main source of health insurance for black, non-Hispanic children in every age group, ranging from 47.9 percent in the 13-17 year age group to 59.8 percent in the 0-5 year age group.
- White, non-Hispanic children were more likely to be covered by employer-based health insurance in every age category compared to black, non-Hispanic and Hispanic children. Hispanic children in the 0-5 and 13-17 year age categories were more likely than black, non-Hispanic children in the same categories to be covered by employer-based health insurance.
- In every age category, black, non-Hispanic and Hispanic children were more likely than white, non-Hispanic children to have Medicaid health care coverage, while black, non-Hispanic children were more likely than Hispanic children to have health care coverage through Medicaid.
- Hispanic children in the 6-12 year age category were more likely than white, non-Hispanic and black, non-Hispanic children to be uninsured.

## Adults

Table 6.

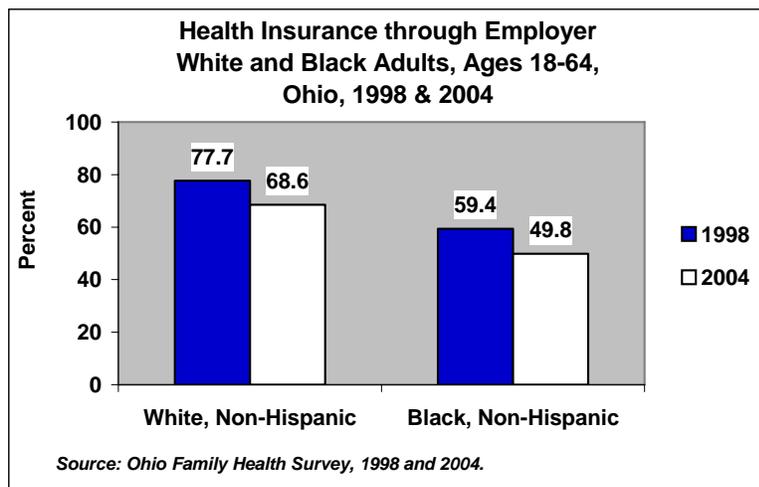
Primary Insurance Type, Ages 18-64, by Race/Ethnicity Ohio, 2004				
Type of Health Insurance	Percent			
	White, Non-Hispanic	Black, Non-Hispanic	Asian, Non-Hispanic	Hispanic
Employer Coverage	68.6	49.8	68.7	54.4
Medicaid	8.4	21.2	3.3	11.6
Other Insurance	9.1	7.0	16.2	6.2
Uninsured	13.9	22.0	11.7	27.8
Total*	100.0	100.0	100.0	100.0

\*May not equal 100 percent due to rounding.  
Source: Ohio Family Health Survey, 2004.

- White, non-Hispanics and Asian, non-Hispanics, ages 18-64, were more likely to have employer-based health coverage than black, non-Hispanics or Hispanics, with just over two out of three in each group having such coverage.

- Black, non-Hispanics, ages 18-64, had the highest percent of health care coverage through Medicaid, with more than one out of five having such coverage. Hispanics (11.6 percent) were more likely than white, non-Hispanics (8.4 percent) and Asian, non-Hispanics (3.3 percent) less likely than white, non-Hispanics to have Medicaid coverage.
- Asian, non-Hispanics, ages 18-64, had the highest percent of “other” health insurance coverage at 16.2 percent. Such coverage can include directly purchased health insurance. White, non-Hispanics (9.1 percent) were more likely than black, non-Hispanics (7 percent) and Hispanics (6.2 percent) to have “other” health insurance coverage.
- Hispanics, ages 18-64, were more likely to be uninsured (27.8 percent) than any other racial group. Black, non-Hispanics (22 percent) were more likely than white, non-Hispanics (13.9 percent) and Asian, non-Hispanics (11.7 percent) to be uninsured.

Figure 11.



- Employer-based health care coverage dropped from 1998 to 2004 for both white and black, non-Hispanics, ages 18-64.
- Health care coverage through an employer decreased by 16.2 percent for black, non-Hispanics and 11.7 percent for white, non-Hispanics, ages 18-64, between 1998 and 2004.

Table 7.

Primary Insurance Type and Income Level Ages 18-64, by Race/Ethnicity Ohio, 2004				
Type of Health Insurance	Percent			
	White, Non-Hispanic	Black, Non-Hispanic	Asian, Non-Hispanic	Hispanic
	Low Income			
Employer Coverage	36.5	25.4	38.6	30.9
Medicaid	23.8	35.4	11.2	20.6
Other Insurance	10.8	9.0	24.2	6.7
Uninsured	28.9	30.2	26.1	41.9
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	Middle or High Income			
Employer Coverage	83.1	80.2	81.3	80.9
Medicaid	1.5	3.6	.1**	1.5
Other Insurance	8.3	4.5	12.9	5.7
Uninsured	7.2	11.7	5.7	11.9
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*May not equal 100 percent due to rounding.				
**The estimate may not be reliable.				
Source: Ohio Family Health Survey, 2004.				

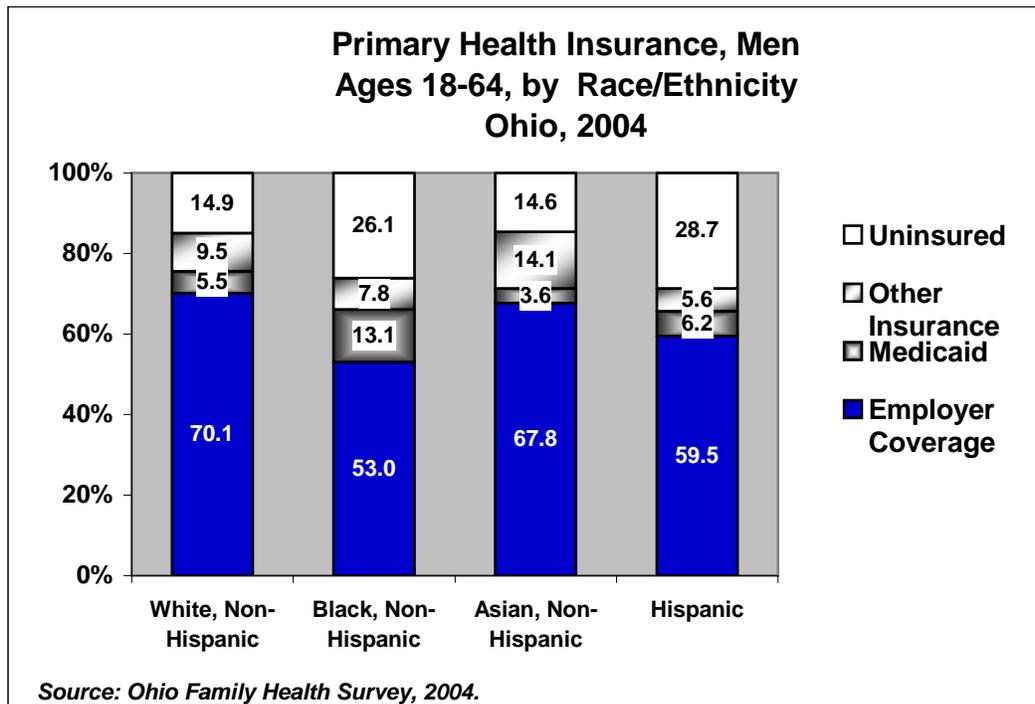
- In each racial/ethnic group, ages 18-64, low-income Ohioans were far more likely to be uninsured and lack employer-based health coverage than Ohioans with middle or higher incomes.
- Employer-based health care coverage was more than 80 percent for all racial/ethnic groups, ages 18-64, with middle to high family incomes.
- At low-income levels, white, non-Hispanics, ages 18-64, (36.5 percent) were more likely than black, non-Hispanics (25.4 percent) and Hispanics (30.8 percent) to have employer-based health care coverage. Asian, non-Hispanics (38.6 percent) were more likely than black, non-Hispanics in this same group to have employer-based coverage. Asian, non-Hispanics were least likely to have Medicaid coverage (11.2 percent) compared to white, non-Hispanics (23.8 percent), black, non-Hispanics (35.4 percent) and Hispanics (20.6 percent). White, non-Hispanics were less likely than black, non-Hispanics and Hispanics to have Medicaid health care coverage. Hispanics (41.9 percent) were more likely to be uninsured than white, non-Hispanics (28.9 percent), black, non-Hispanics (30.2 percent) and Asian, non-Hispanics (26.1 percent).
- At middle or higher income levels (ages 18-64), there were no racial/ethnic differences in employer-based coverage. Black, non-Hispanics (3.6 percent) were more likely than white, non-Hispanics (1.5 percent) to have Medicaid health care coverage. Asian, non-Hispanics (12.9 percent) were more likely than white, non-Hispanics (8.3 percent), black, non-Hispanics (4.5 percent) and Hispanics (5.7 percent) to have "other" health insurance coverage. Black, non-Hispanics (11.7 percent) and Hispanics (11.9 percent) were more likely to be uninsured than white, non-Hispanics (7.2 percent) and Asian, non-Hispanics (5.7 percent).

Table 8.

Primary Insurance Type and Lower Income Levels Ages 18-64, by Race/Ethnicity Ohio, 2004			
Type of Health Insurance	Percent		
	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
	<b>Poverty</b>		
Employer Coverage	19.3	13.4	18.6
Medicaid	40.0	49.1	28.6
Other Insurance	10.9	7.8	6.4
Uninsured	29.8	29.8	46.4
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Near Poverty</b>		
Employer Coverage	40.1	36.9	37.7
Medicaid	16.9	19.3	13.9
Other Insurance	11.1	12.5	8.8
Uninsured	31.9	31.2	39.6
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Low Income</b>		
Employer Coverage	57.4	51.9	55.0
Medicaid	7.1	8.9	7.4
Other Insurance	10.4	9.0	4.7**
Uninsured	25.1	30.3	32.9
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*May not equal 100 percent due to rounding.			
**The estimate may not be reliable.			
Source: Ohio Family Health Survey, 2004.			

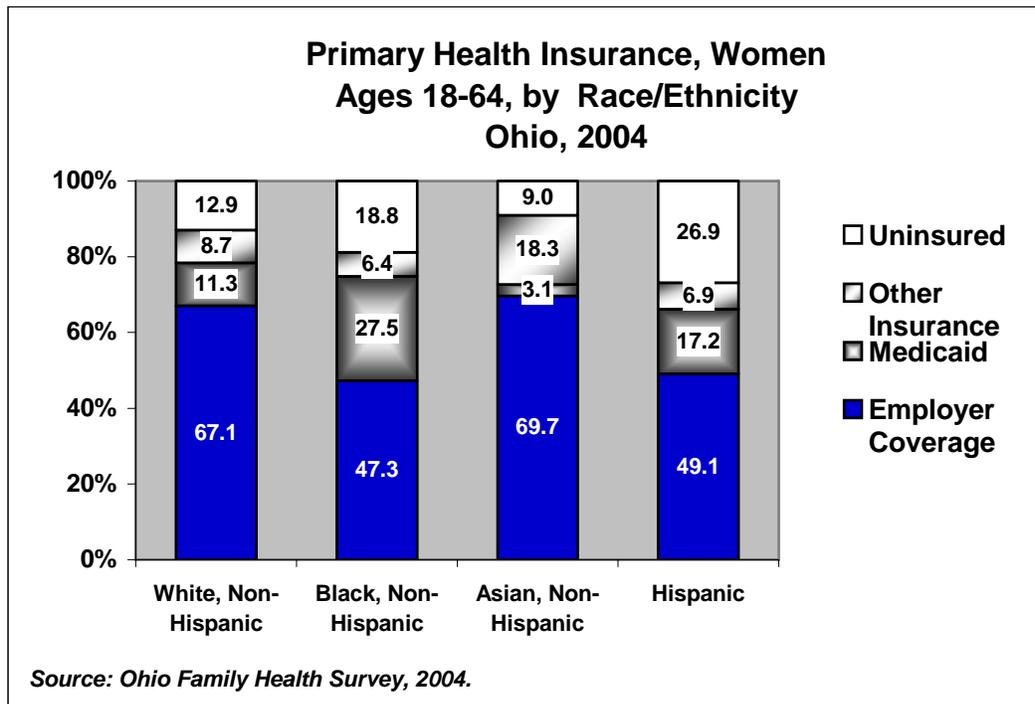
- Medicaid was the dominant source of health care coverage for all racial/ethnic groups, ages 18-64, with family incomes at the federal poverty level or less. Nearly half of black, non-Hispanics in this group had Medicaid as their primary health care coverage compared to 40 percent of white, non-Hispanics and approximately 29 percent of Hispanics.
- The uninsured rate was high (more than 25 percent) for every racial/ethnic group in the poverty, near poverty and low-income categories.
- For those with incomes in the poverty category, white, non-Hispanics, age 18-64, were more likely (19.3 percent) than black, non-Hispanics (13.4 percent) to have employer-based health insurance coverage. Black, non-Hispanics (49.1 percent) were more likely than white, non-Hispanics (40 percent) and Hispanics (28.6 percent) to have health care coverage through Medicaid, while white, non-Hispanics were more likely than Hispanics to have Medicaid coverage. White, non-Hispanics were more likely (10.9 percent) than Hispanics (6.4 percent) to have “other” health insurance coverage. Hispanics (46.6 percent) were more likely than white, non-Hispanics (29.8 percent) and black, non-Hispanics (29.8 percent) to be uninsured.
- There were no significant racial/ethnic differences in the near poverty and low-income groups.

Figure 12.



- White, non-Hispanic men, ages 18-64, were more likely to have employer-based health care coverage (70.1 percent), than Hispanic (59.5 percent) and black, non-Hispanic (53 percent) men. Asian, non-Hispanic men (67.8 percent) were more likely to have employer-based health coverage than black, non-Hispanic men (53 percent).
- Black, non-Hispanic men, ages 18-64, had the highest percent of health care coverage through Medicaid (13.1 percent), compared to Hispanic (6.2 percent), white, non-Hispanic (5.6 percent) and Asian, non-Hispanic (3.6 percent) men.
- Hispanic men, ages 18-64, were less likely (5.6 percent) to have “other” health insurance coverage compared to white, non-Hispanic (9.5 percent) and Asian, non-Hispanic (14.1 percent) men.
- Hispanic (28.7 percent) and black, non-Hispanic (26.1 percent) men, ages 18-64 were more likely to be uninsured compared to white, non-Hispanic (14.9 percent) and Asian, non-Hispanic (14.6 percent) men.

Figure 13.



- White, non-Hispanic women, ages 18-64, (67.1 percent) and Asian, non-Hispanic women (69.7 percent) were more likely to have employer-based health care coverage than black, non-Hispanic (47.3 percent) and Hispanic (49.1 percent) women.
- Black, non-Hispanic women, ages 18-64, were more likely (27.5 percent) to have health insurance coverage through Medicaid than Hispanic (17.2 percent), white, non-Hispanic (11.3 percent) and Asian, non-Hispanic (3.1 percent) women. Hispanic women were more likely to have health insurance through Medicaid than white, non-Hispanic and Asian, non-Hispanic women while white, non-Hispanic women were more likely than Asian, non-Hispanic women to have such coverage.
- Asian, non-Hispanic women, ages 18-64, were more likely (18.3 percent) to have “other” health insurance compared to white, non-Hispanic (8.7 percent), Hispanic (6.9 percent) and black, non-Hispanic (6.4 percent) women, while white, non-Hispanic women were more likely than black, non-Hispanic and Hispanic women to have such coverage.
- Hispanic women, ages 18-64, were more likely to be uninsured (26.9 percent) than black, non-Hispanic (18.8 percent), white, non-Hispanic (12.9 percent) and Asian, non-Hispanic (9 percent) women, while black, non-Hispanic women were more likely to be uninsured than white, non-Hispanic and Asian, non-Hispanic women.

Table 9.

Primary Insurance Type by Age and Race/Ethnicity Ohio, 2004				
Insurance Type	White, Non-Hispanic	Black, Non-Hispanic	Asian, Non-Hispanic	Hispanic
	Percent			
	Ages 18-34			
Employer	59.3	37.3	60.4	44.4
Medicaid	13.0	29.2	3.6**	13.4
Other Insurance Coverage	8.7	7.1	24.2	5.2
Uninsured	19.0	26.5	11.7	37.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	Ages 35-44			
Employer	72.9	56.4	79.2	57.2
Medicaid	7.3	18.1	2.8**	11.4
Other Insurance Coverage	6.2	3.5	9.6	5.2
Uninsured	13.6	22.0	8.4	26.2
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	Ages 45-64			
Employer	74.4	59.0	72.3	67.6
Medicaid	4.9	14.6	3.5**	8.9
Other Insurance Coverage	11.3	9.3	8.8	8.5
Uninsured	9.4	17.0	15.4	15.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*Total may not equal 100 percent due to rounding.				
**The estimate may not be reliable.				
Source: Ohio Family Health Survey, 2004.				

- For white, non-Hispanics, black, non-Hispanics and Hispanics (see Table 7), younger age (18-34) was associated with a higher percent of uninsured. For these same racial/ethnic groups, employer-based health care coverage increased in each progressive age category, reaching its highest level for the 45-64 age group.
- In the 18-34 age category, white, non-Hispanics (59.3 percent) and Asian, non-Hispanics (60.4 percent) were more likely to have employer-based health care coverage than black, non-Hispanics (37.3 percent) and Hispanics (44.4 percent). Black, non-Hispanics (29.2 percent) were more likely than white, non-Hispanics (13 percent) and Hispanics (13.4 percent) to have health care coverage through Medicaid. Asian, non-Hispanics (24.2 percent) were more likely to have “other” insurance coverage than white, non-Hispanics (8.7 percent), black, non-Hispanics (7.1 percent) and Hispanics (5.2 percent), while white, non-Hispanics were more likely than Hispanics to have “other” insurance coverage. Hispanics (37 percent) were more likely to be uninsured than white, non-Hispanics (19 percent), black, non-Hispanics (26.5 percent) and Asian, non-Hispanics (11.7 percent). Black, non-Hispanics and Hispanics were more likely to be uninsured than white, non-Hispanics, while white, non-Hispanics were more likely to be uninsured than Asian, non-Hispanics.
- In the 35-44 age category, white, non-Hispanics (72.9 percent) and Asian, non-Hispanics (79.2 percent) were more likely to have employer-based health care coverage than black, non-Hispanics (56.4 percent) and Hispanics (57.2 percent). Black, non-Hispanics (18.1 percent) were more likely than white, non-Hispanics (7.3 percent) and Hispanics (11.4 percent) to have health care coverage through Medicaid. Asian, non-Hispanics (9.6 percent) and white, non-Hispanics (6.2 percent) were more likely to have “other” insurance coverage than black, non-Hispanics (3.5 percent). Hispanics (26.2 percent) and black, non-Hispanics (22 percent) were more likely to be uninsured than white, non-Hispanics (13.6 percent) and Asian, non-Hispanics (8.4 percent).
- In the 45-64 age category, black, non-Hispanics (59 percent) were less likely than white, non-Hispanics (74.4 percent), Asian, non-Hispanics (72.3 percent) and Hispanics (67.6 percent) to have employer-based health care coverage. Hispanics were less likely than white, non-Hispanics to have employer-based health care coverage. Black, non-Hispanics (14.6 percent) were more likely than white, non-Hispanics (4.9 percent) and Hispanics (8.9 percent) to have health care coverage through Medicaid, while Hispanics were more likely than white, non-Hispanics to have Medicaid coverage. Hispanics (15 percent) and black, non-Hispanics (17 percent) were more likely to be uninsured than white, non-Hispanics (9.4 percent).

Table 10.

<b>Primary Insurance and Marital Status                      Ages 18-64, by Race/Ethnicity                      Ohio, 2004</b>			
Insurance Type	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
	<b>Percent</b>		
	<b>Married</b>		
Employer	80.1	74.3	65.9
Medicaid	4.2	8.6	6.8
Other Insurance Coverage	7.9	4.8	5.8
Uninsured	7.9	12.3	21.5
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Never Married</b>		
Employer	50.8	33.5	44.2
Medicaid	13.0	29.2	14.5
Other Insurance Coverage	12.2	7.7	7.4
Uninsured	24.0	29.6	33.9
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Unmarried Couple</b>		
Employer	46.2	31.2	26.7
Medicaid	16.4	28.3	13.2
Other Insurance Coverage	9.5	3.2**	4.1*
Uninsured	27.9	37.4	56.1
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Previous Marriage</b>		
Employer	50.9	47.1	43.6
Medicaid	18.0	23.7	22.2
Other Insurance Coverage	9.4	9.6	6.2
Uninsured	21.8	19.6	28.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*Total may not equal 100 percent due to rounding.			
**The estimate may not be reliable.			
Source: Ohio Family Health Survey, 2004.			

- Married individuals, ages 18-64, (see table 8) in every racial/ethnic group were most likely to have health insurance through an employer and the lowest percent of uninsured compared to those individuals who had never married, were part of an unmarried couple or those who were previously married.
- In the married category, ages 18-64, white, non-Hispanics (80.1 percent) were more likely than black, non-Hispanics (74.3 percent) and Hispanics (65.9 percent) to have employer-based health care coverage. Black, non-Hispanics were more likely than Hispanics to have such coverage. Black, non-Hispanics (8.6 percent) and Hispanics (6.8 percent) were more likely than white, non-Hispanics (4.2 percent) to have health care coverage through Medicaid. White, non-Hispanics (7.9 percent) were more likely to have “other” health insurance coverage than black, non-Hispanics (4.8 percent) and Hispanics (5.8 percent). Hispanics (21.5 percent) and black, non-Hispanics (12.3 percent) were more likely to be uninsured than white, non-Hispanics (7.9 percent).
- In the never married category, white, non-Hispanics (50.8 percent) and Hispanics (44.2 percent) were more likely than black, non-Hispanics (33.5 percent) to have employer-based health care coverage. Black, non-Hispanics (29.2 percent) were more likely than white, non-Hispanics (13 percent) and Hispanics (14.5 percent) to have health care coverage through Medicaid. White, non-Hispanics (12.2 percent) were more likely to have “other” health insurance coverage than black, non-Hispanics (7.7 percent) and Hispanics (7.4 percent). Hispanics (33.9 percent) and black, non-Hispanics (29.6 percent) were more likely to be uninsured than white, non-Hispanics (24 percent).
- In the unmarried couple category, white non-Hispanics (46.2 percent) were more likely than Hispanics (26.7 percent) to have employer-based health care coverage. Hispanics (56.1 percent) were more likely than white, non-Hispanics (27.9 percent) to be uninsured.
- In the previous marriage category, black, non-Hispanics (23.7 percent) were more likely than white, non-Hispanics (18 percent) to have health care coverage through Medicaid.

Table 11.

<b>Primary Insurance Type and Educational Attainment  Ages 18-64, by Race/Ethnicity  Ohio, 2004</b>			
Insurance Type	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
	<b>Percent</b>		
	<b>Less than High School</b>		
Employer	38.9	22.8	28.8
Medicaid	26.9	42.3	15.6
Other Insurance Coverage	9.7	7.6	6.1
Uninsured	24.6	27.3	49.5
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>High School Graduate</b>		
Employer	65.7	46.6	57.6
Medicaid	9.0	20.7	12.9
Other Insurance Coverage	8.6	7.1	6.0
Uninsured	16.7	25.6	23.5
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Some College</b>		
Employer	68.7	54.4	63.5
Medicaid	7.4	19.9	11.6
Other Insurance Coverage	10.5	6.8	6.4
Uninsured	13.4	18.8	18.5
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Associates Degree</b>		
Employer	76.3	64.8	64.1
Medicaid	5.1	11.2	5.9
Other Insurance Coverage	8.5	4.8	7.0
Uninsured	10.1	19.2	23.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>College or Advanced College Degree</b>		
Employer	85.2	80.5	79.8
Medicaid	1.1	4.0	2.8**
Other Insurance Coverage	8.8	7.8	6.4
Uninsured	4.9	7.7	11.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*Total may not equal 100 percent due to rounding. **The estimate may not be reliable. Source: Ohio Family Health Survey, 2004.			

- Less than half of all racial/ethnic groups (see table 9), ages 18-64, with less than a high school education had employer-based health coverage.
- Having a college or advanced college degree was associated with greater employer-based health care coverage for all racial/ethnic groups, ages 18-64. The percent with employer-based health coverage was more than 78 percent for every racial/ethnic group with a college or advanced college degree.
- The percent of uninsured, ages 18-64, was highest for racial/ethnic groups who did not complete high school and lowest for racial/ethnic groups that completed college.
- White, non-Hispanics, ages 18-64, were more likely than black, non-Hispanics to have employer-based health care coverage in all educational categories except the category of college or advanced college degree. White, non-Hispanics were more likely than Hispanics to have employer-based health care coverage in every educational category, except the category of some college and college or advanced college degree.
- Black, non-Hispanics, ages 18-64, were more likely than white, non-Hispanics to have health care coverage through Medicaid in every educational category. Black, non-Hispanics were also more likely than Hispanics to have Medicaid coverage in all educational categories except the category of associate's degree. White, non-Hispanics were more likely than Hispanics to have Medicaid coverage in the less than high school category, while Hispanics were more likely than white, non-Hispanics to have Medicaid coverage in the high school graduate category.
- In the uninsured category, ages 18-64, Hispanics in the less than high school educational category were more likely than white, non-Hispanics and black, non-Hispanics to be uninsured. In the high school graduate category and associate's degree categories, both Hispanics and black, non-Hispanics were more likely to be uninsured than white, non-Hispanics. Hispanics with a college degree were more likely to be uninsured than white, non-Hispanics with a similar degree.

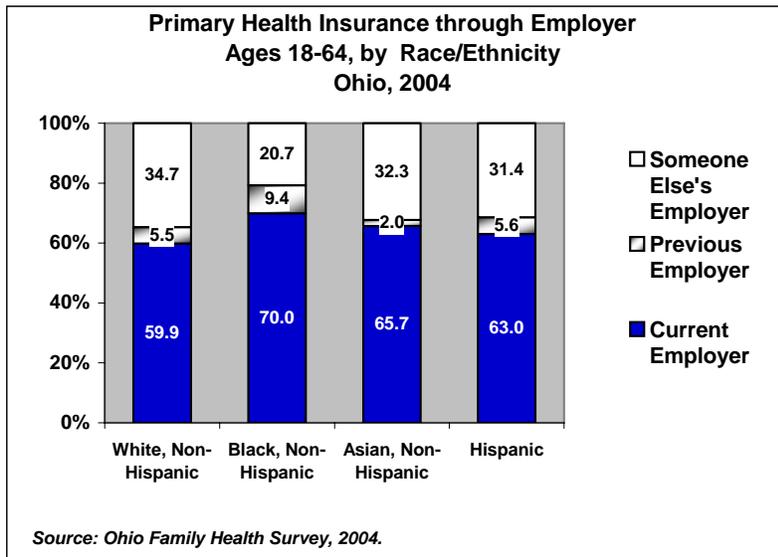
Table 12.

<b>Primary Insurance Type and Hours of Work*</b> <b>Ages 18-64, by Race/Ethnicity</b> <b>Ohio, 2004</b>				
<b>Insurance Status</b>	<b>White, Non- Hispanic</b>	<b>Black, Non- Hispanic</b>	<b>Asian, Non- Hispanic</b>	<b>Hispanic</b>
	<b>Percent</b>			
	<b>Part-Time Workers</b>			
<b>Insurance through Current Employer</b>	14.7	12.0	19.5	12.3
<b>Insurance through Previous or Someone Else's Employer</b>	46.2	22.7	21.7	29.8
<b>Medicaid</b>	8.8	25.7	5.5***	14.7
<b>Other Insurance Coverage</b>	13.7	10.3	36.2	8.9
<b>Uninsured</b>	16.6	29.2	17.1	34.3
<b>Total**</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Full-Time Worker</b>			
<b>Insurance through Current Employer</b>	68.8	70.9	72.7	60.8
<b>Insurance through Previous or Someone Else's Employer</b>	15.1	8.4	13.7	9.5
<b>Medicaid</b>	2.0	5.2	2.2***	4.0
<b>Other Insurance Coverage</b>	5.1	2.3	4.9	3.0
<b>Uninsured</b>	9.0	13.2	6.5	22.6
<b>Total**</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<p>*A part-time worker is defined as less than 35 hours of work per week. A full-time worker is defined as 35 or more hours of work per week.</p> <p>**Total may not equal 100 percent due to rounding.</p> <p>***The estimate may not be reliable.</p> <p>Source: Ohio Family Health Survey, 2004.</p>				

- Fewer than one out of five part-time workers (see table 10), ages 18-64, had health insurance through their own employer.
- For adults, ages 18-64, the percent uninsured was highest for part-time workers across racial/ethnic groups.
- White, non-Hispanic, part-time workers (46.2 percent), ages 18-64, were most likely to obtain health care coverage through someone else (usually a spouse), or a previous employer, while black, non-Hispanic (22.7 percent), Asian, non-Hispanic (21.7 percent) and Hispanic (29.8 percent) were least likely to obtain health care coverage through someone else or a previous employer.
- Black, non-Hispanic, part-time workers, ages 18-64, were most likely to have health coverage through Medicaid (25.7 percent), compared to white, non-Hispanics (8.8 percent) and Hispanics (14.7 percent). Hispanic, part-time workers were more likely than white, non-Hispanics to have health care coverage through Medicaid.
- Asian, non-Hispanic, part-time workers, ages 18-64, were most likely to have “other” health insurance coverage, including directly purchased insurance, with more than one out of three having such coverage.
- Hispanic (34.4 percent) and black, non-Hispanic, part-time workers (29.2 percent), ages 18-64, were more likely to be uninsured than white, non-Hispanic (16.6 percent) and Asian, non-Hispanic (17.1 percent), part-time workers.
- Hispanic, full-time workers (60.8 percent), ages 18-64, were less likely to have insurance through their own current employer compared to any other racial/ethnic group.
- White, non-Hispanic, full-time workers (15.1 percent), ages 18-64, were most likely to obtain health care coverage through someone else or previous employment compared to black, non-Hispanics (8.4 percent) and Hispanics (9.5 percent).
- Black, non-Hispanic, full-time workers, ages 18-64, were more likely (5.2 percent) than white, non-Hispanics (2 percent) to have health insurance coverage through Medicaid.
- “Other” insurance coverage was more likely to be carried by white, non-Hispanic, full-time workers (5.1 percent), ages 18-64, than black, non-Hispanics (2.3 percent) or Hispanics (3 percent).
- Hispanics (22.6 percent) were more likely than any other racial group, ages 18-64, with full-time employment to be uninsured. Black, non-Hispanics (13.2 percent) were more likely to be uninsured than white, non-Hispanics.

### III. Employer Health Insurance

Figure 14.

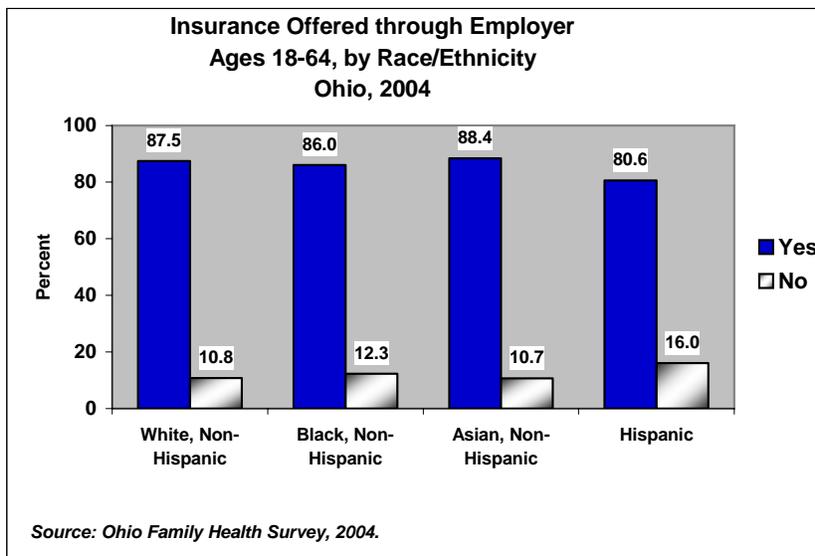


- Of those with employer-based health insurance coverage, ages 18-64, black, non-Hispanics (70 percent), were most likely to have insurance through their own current employer compared to Hispanics (63 percent) and white, non-Hispanics (59.9 percent).
- Black, non-Hispanics, ages 18-64, were most likely to have employer-based health insurance through a previous employer (9.4 percent), compared to Hispanics (5.6 percent),

Asian, non-Hispanics (3 percent) and white, non-Hispanics (5.5 percent).

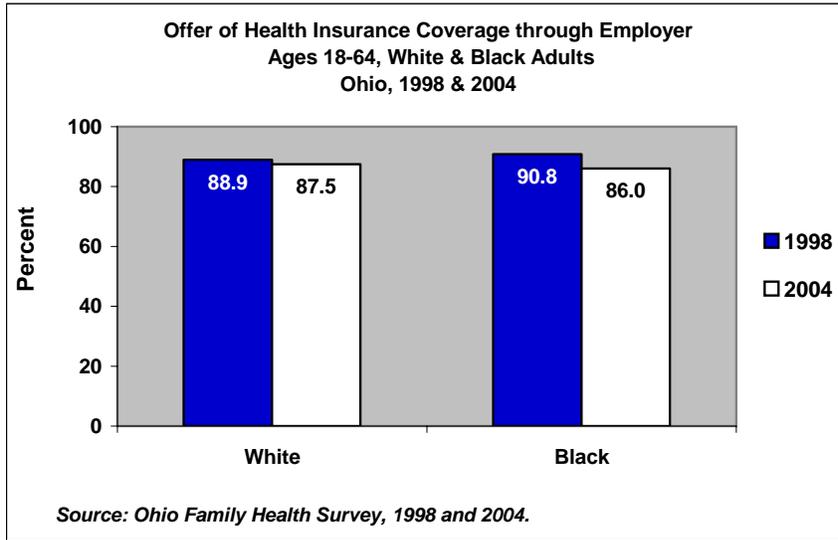
- White, non-Hispanics (34.7 percent), Asian, non-Hispanics (32.3 percent) and Hispanics (31.4 percent), ages 18-64, were all more likely than black, non-Hispanics (20.7 percent) to have employer-based health care coverage through someone else's employer. White, non-Hispanics were more likely than Hispanics to have such coverage.

Figure 15.



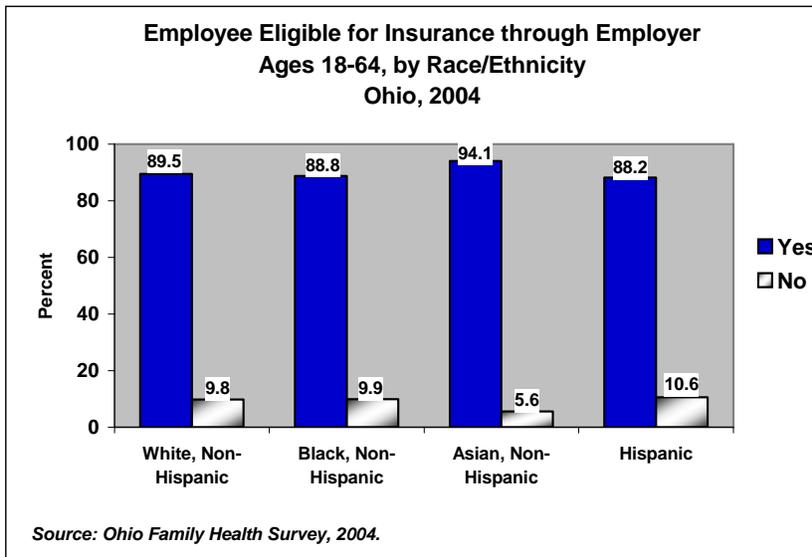
- The majority of employers offered health insurance coverage to their employees, ages 18-64. More than 80 percent of employees in every racial/ethnic group were offered health insurance coverage.
- Hispanics (80.6 percent) had a significantly lower offer of health insurance through an employer compared to any other racial group.

Figure 16.



- The slight decline in an offer of health insurance through an employer was not significant for either white or black Ohioans from 1998 to 2004.

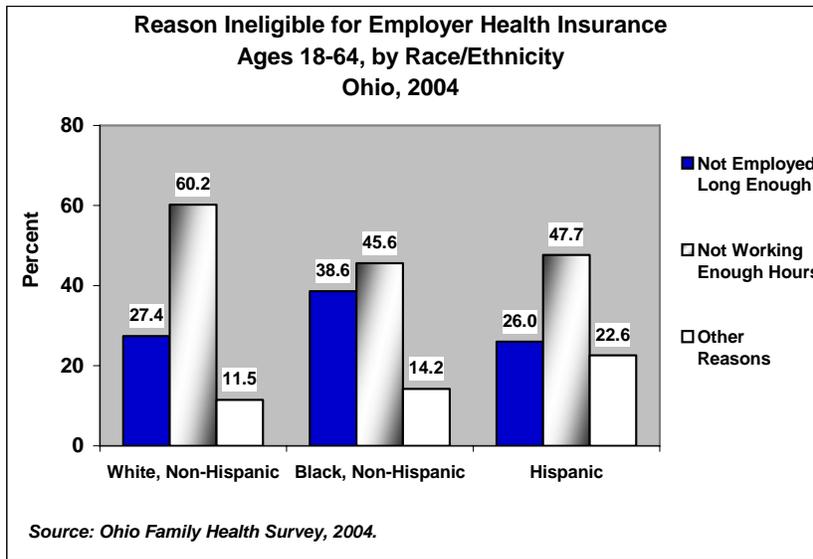
Figure 17.



- The majority of employees, ages 18-64, in all racial/ethnic groups were eligible for health insurance through their current employer (more than 88 percent).

- Asian, non-Hispanics, ages 18-64, were more likely to be eligible for health insurance through an employer (94.1 percent) than white, non-Hispanics (89.5 percent), black, non-Hispanics (88.8 percent and Hispanics (88.2 percent).

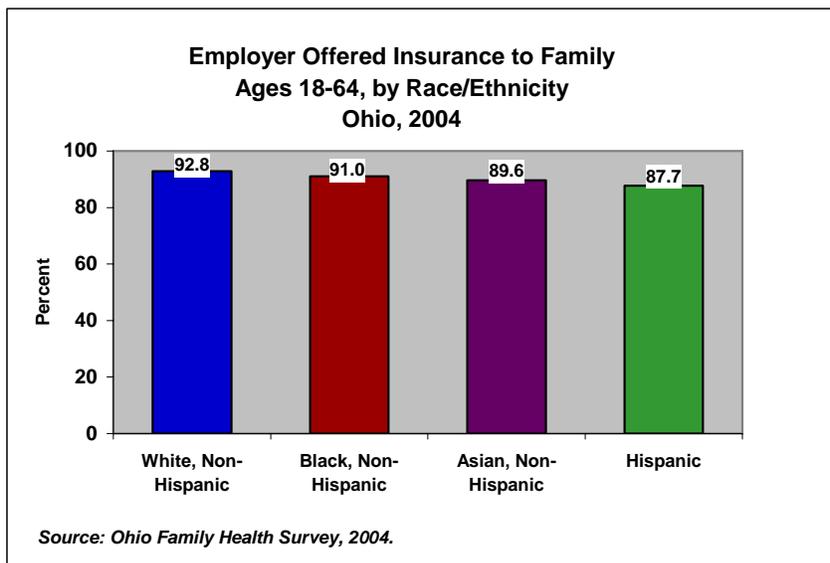
Figure 18.



- White, non-Hispanics, ages 18-64, were more likely (60.2 percent) to indicate they were ineligible for employer health insurance because they were not working enough hours compared to black, non-Hispanics (45.6 percent) and Hispanics (47.7 percent).

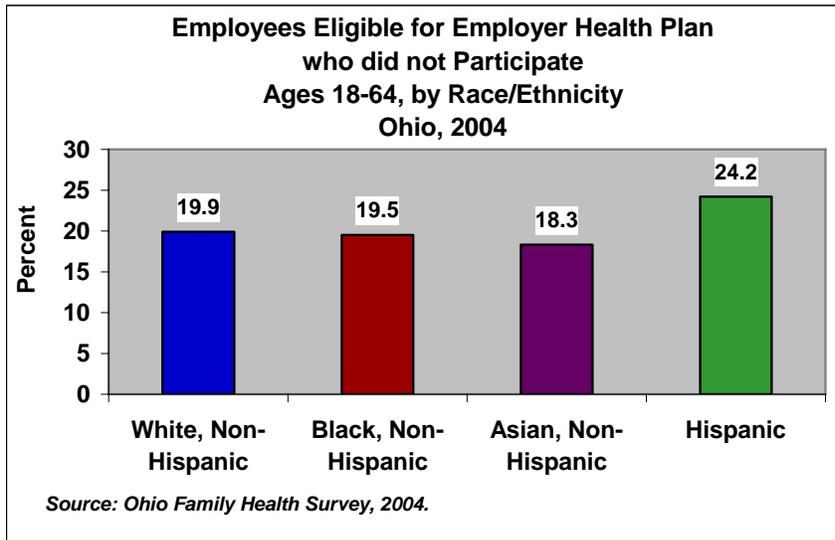
- Although there were no significant differences between racial/ethnic groups, not being employed long enough was the second-most likely reason for being ineligible for employer-based health insurance.

Figure 19.



- The majority of employees, ages 18-64, from all racial/ethnic groups who were offered health insurance through their employer were offered family coverage (more than 87 percent).
- White, non-Hispanics (92.8 percent) were more likely than Hispanics (87.7 percent) to be offered family health insurance through their employer.

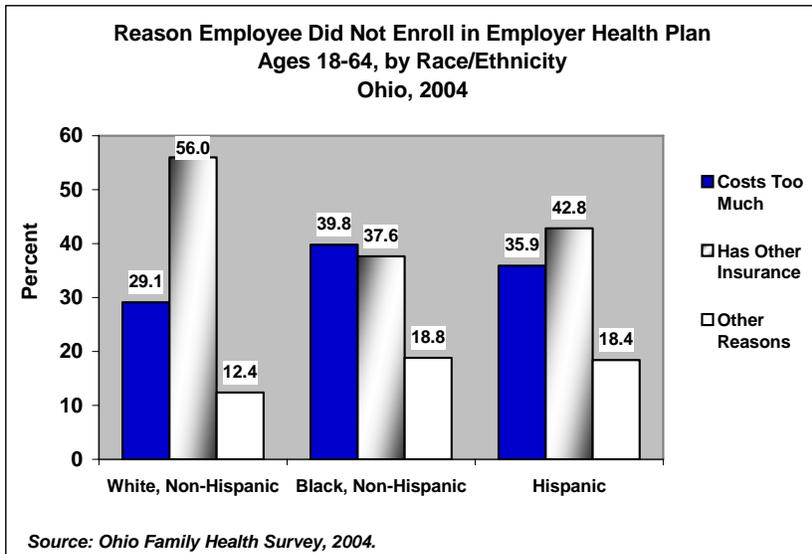
Figure 20.



- One out of four Hispanics and approximately one out of five white, non-Hispanics, black, non-Hispanics and Asian, non-Hispanics, ages 18-64, who were eligible for health insurance coverage through their employer health plan chose not to participate.

- Hispanics, ages 18-64, were more likely (24.2 percent) than white, non-Hispanics (19.9 percent) to decline an offer of health insurance coverage through an employer.

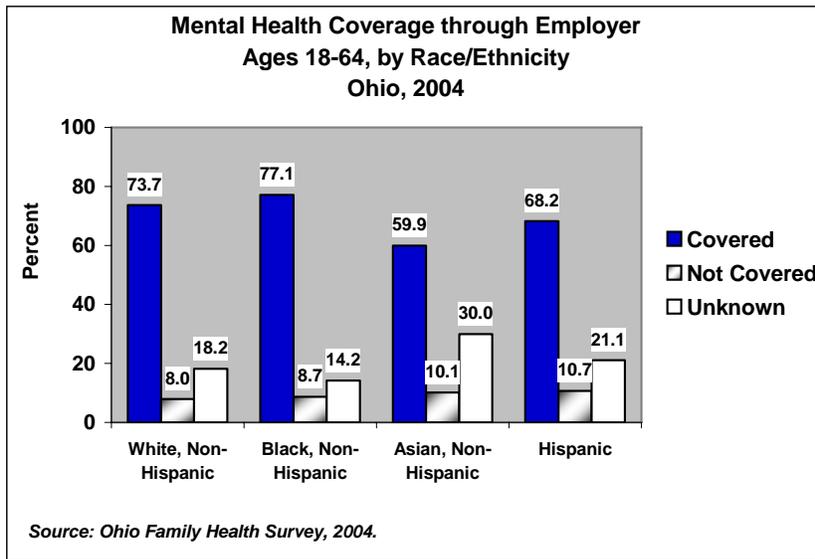
Figure 21.



- Black, non-Hispanics (39.8 percent), and Hispanics (35.9 percent), ages 18-64, were more likely than white, non-Hispanics (29.1 percent) to cite cost as the reason for not enrolling in the health plan offered by their employer.

- White, non-Hispanics (56 percent), ages 18-64, were more likely than black, non-Hispanics (37.6 percent) and Hispanics (42.8 percent) to cite having other health insurance as the reason for not enrolling in the health plan offered by their employer.

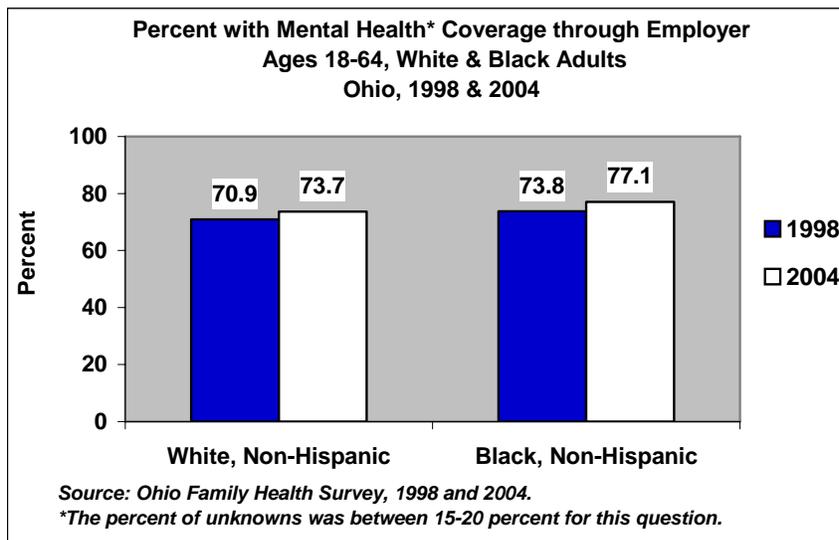
Figure 22.



- Black, non-Hispanics (77.1 percent), and white, non-Hispanics (73.7 percent), ages 18-64, with employer-based health insurance were more likely to report they had coverage for mental health services, while Hispanics (68.2 percent) and Asian, non-Hispanics (59.9 percent) were least likely to have such coverage.

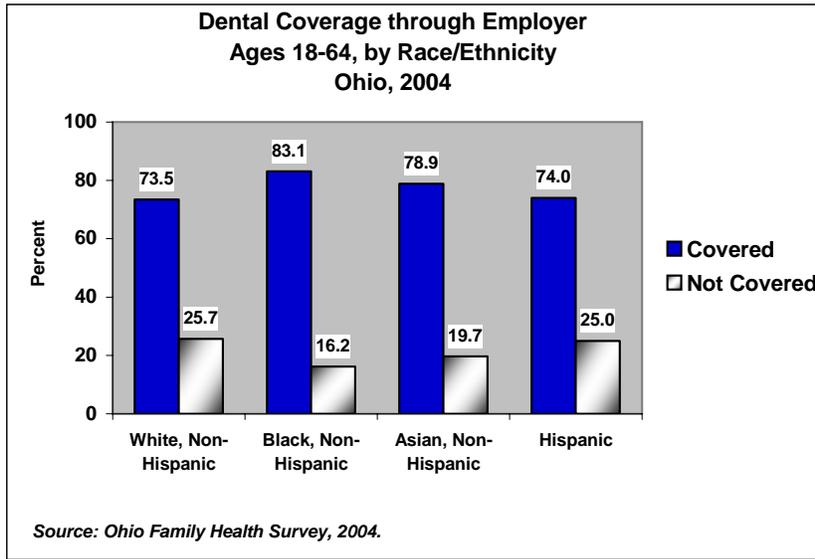
- Approximately 14-30 percent of those surveyed did not know if their current health insurance plan covered mental health services.

Figure 23.



- Although employer-based mental health coverage increased from 1998 to 2004 for both white and black, non-Hispanics, ages 18-64, the difference was not significant.

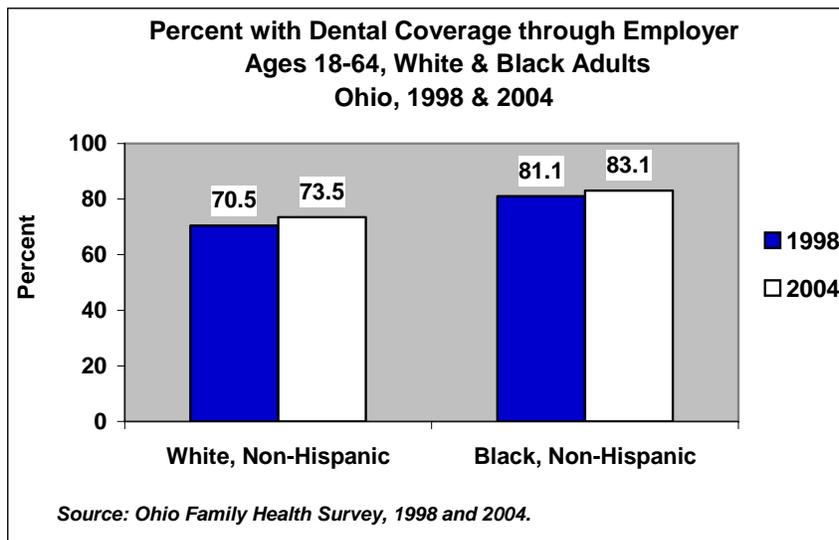
Figure 24.



- Black, non-Hispanics (83.1 percent), ages 18-64, with employer-based health insurance were more likely to report they had coverage for dental services compared to white, non-Hispanics (73.5 percent) and Hispanics (74 percent).

- There were no significant differences in employer-based dental coverage between Asian, non-Hispanics and other racial/ethnic groups.

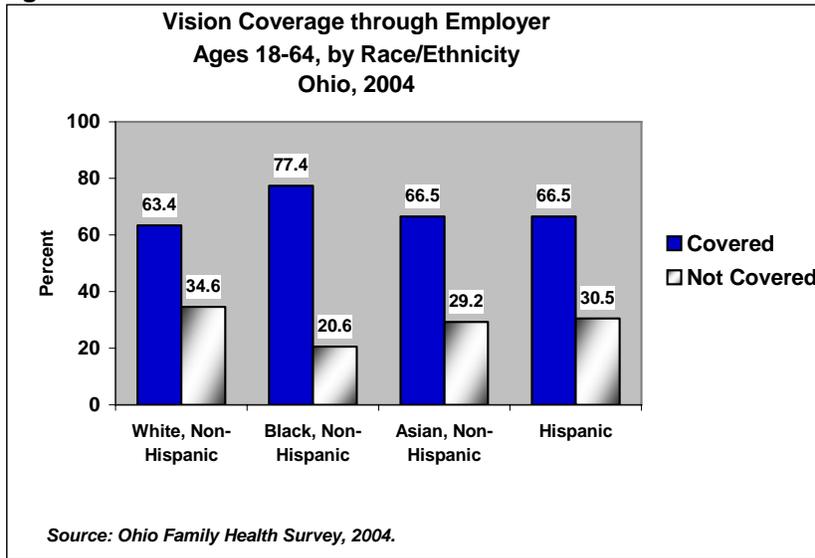
Figure 25.



- Employer-based dental coverage increased from 1998 to 2004 for both white and black, non-Hispanics ages 18-64. The difference was significantly higher for white, non-Hispanics.

- Dental coverage through an employer increased by 2.5 percent for black, non-Hispanics and 4.3 percent for white, non-Hispanics, ages 18-64, between 1998 and 2004.

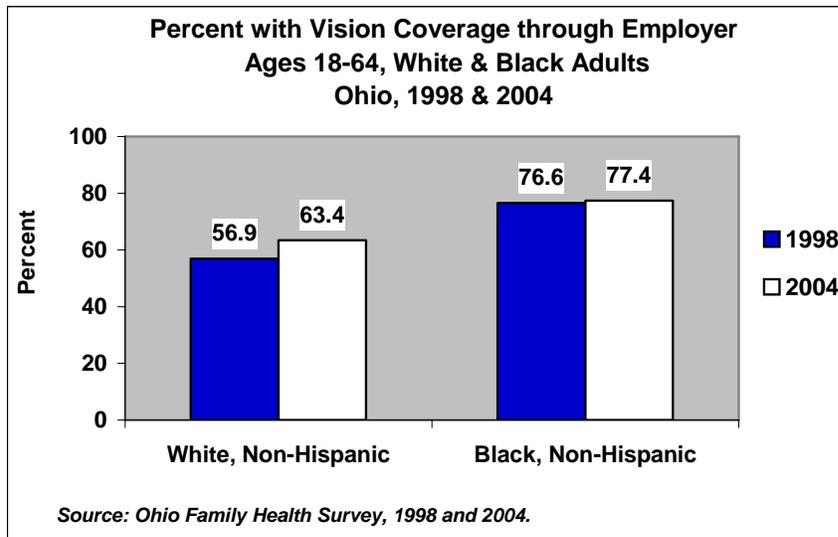
**Figure 26.**



- Black, non-Hispanics, ages 18-64, were most likely to report vision service coverage through their employer, with three out of four having such coverage.

- Hispanics, Asian, non-Hispanics and white, non-Hispanics all had similar employer health coverage for vision services. Two out of three Hispanics and Asian, non-Hispanics, ages 18-64, and slightly less than two out of three white, non-Hispanics had vision services.

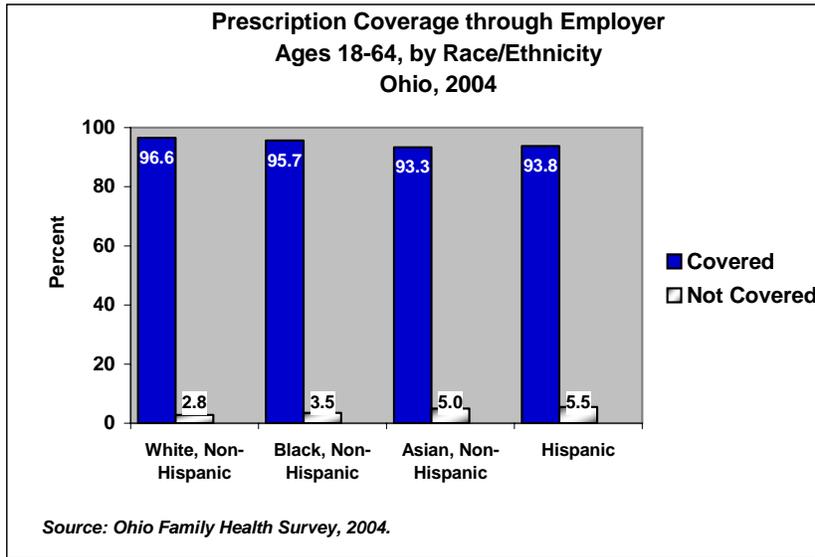
**Figure 27.**



- Employer-based vision coverage increased from 1998 to 2004 for both white and black, non-Hispanics, ages 18-64. The difference was significantly higher for white, non-Hispanics.

- Vision coverage through an employer increased by 11.4 percent for white, non-Hispanics, and 1 percent for black, non-Hispanics, ages 18-64, between 1998 and 2004.

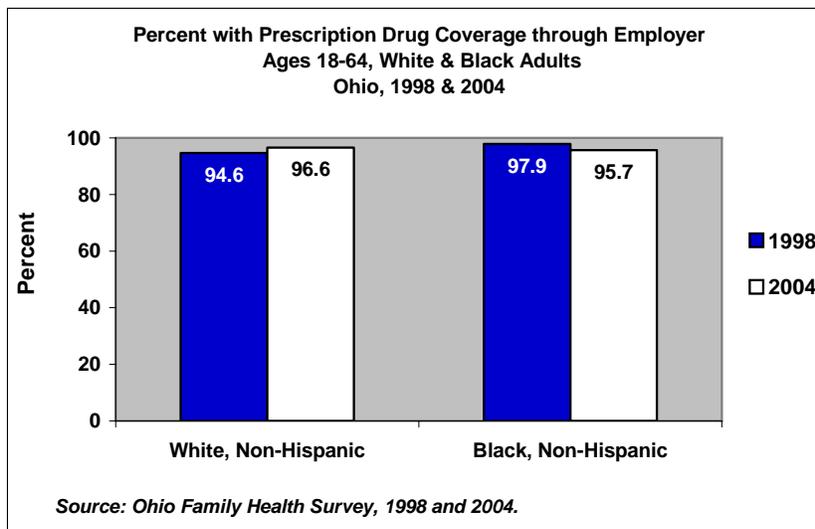
**Figure 28.**



- White, non-Hispanics (96.6 percent), ages 18-64, with employer-based health insurance were more likely to report they had prescription drug coverage than Hispanics (93.8 percent) or Asian, non-Hispanics (93.3 percent).

- There were no significant differences in prescription drug coverage through an employer between black, non-Hispanics and other racial/ethnic groups.

**Figure 29.**



- Employer-based prescription drug coverage increased significantly for white, non-Hispanics, and remained similar for black, non-Hispanics from 1998-2004.

- Prescription drug coverage through an employer decreased by 2.2 percent for black, non-Hispanics and increased 2.1 percent for white, non-Hispanics, ages 18-64, between 1998 and 2004.

Table 13.

Carrier of Employer-based Health Coverage for those Employed Ages 18-64, by Race/Ethnicity Ohio, 2004				
Insurance	White, Non- Hispanic	Black, Non- Hispanic	Asian, Non- Hispanic	Hispanic
	Percent			
	Part-Time Worker			
Insured through Own Work	27.9	39.7	49.9	38.9
Insured through Someone Else's Work	71.0	59.0	50.0	60.4
Insured through Own and Someone Else's Work	1.0	1.3**	0.0	0.0
Unknown	.2**	0.0	0.0	.7**
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	Full-Time Worker			
Insured through Own Work	81.2	89.0	82.3	85.7
Insured through Someone Else's Work	17.0	9.3	15.1	12.8
Insured through Own and Someone Else's Work	1.8	1.7**	2.3**	1.5**
Unknown	0.0	0.0	0.2**	0.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*Total may not equal 100 percent due to rounding.				
**The estimate may not be reliable because of high sampling variability (the ratio of the standard error to the estimate is greater than 30%)				
Source: Ohio Family Health Survey, 2004.				

- The majority of part-time employees in every racial/ethnic group, ages 18-64, with employer-based health coverage, carry such coverage through someone else's work. This ranges from 71 percent for white, non-Hispanics to 50 percent for Asian, non-Hispanics.
- Black, non-Hispanic, full-time workers, ages 18-64, (89 percent) were more likely than white, non-Hispanics (81.2 percent) to have insurance through their own employer, while white, non-Hispanic, full-time workers were more likely (17 percent) to have health insurance coverage through someone else than black, non-Hispanics (9.3 percent) and Hispanics (12.8 percent).
- There were no significant differences by race/ethnicity for part-time employees and their health care coverage.

Table 14.

Primary Insurance Type and Employer Size Ages 18-64, by Race/Ethnicity				
Insurance Status	White, Non- Hispanic	Black, Non- Hispanic	Asian, Non- Hispanic	Hispanic
	Percent			
	Less than 100 Employees			
Insured through Own Work	40.2	32.2	34.2	30.5
Insured through Past Work or Someone Else's Work	27.8	17.2	22.2	16.4
All Other Insurance	16.0	21.7	21.5	14.8
Uninsured	16.0	28.9	22.0	38.2
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	100-499 Employees			
Insured through Own Work	70.1	66.6	72.2	60.1
Insured through Past Work or Someone Else's Work	16.4	8.9	21.1**	14.1
All Other Insurance	6.0	11.8	2.7**	9.1
Uninsured	7.6	12.7	4.1**	16.6
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	500+ Employees			
Insured through Own Work	75.9	77.6	84.4	76.8
Insured through Past Work or Someone Else's Work	14.9	7.9	8.8	11.2
All Other Insurance	4.8	7.6	5.2	5.5
Uninsured	4.4	6.9	1.7**	6.5
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*Total may not equal 100 percent due to rounding.				
**The estimate may not be reliable.				
Source: Ohio Family Health Survey, 2004.				

- Across racial/ethnic groups (see table 12), ages 18-64, those with the largest employers (500 or more employees) were most likely to have insurance through their own current employer.
- The majority of the employed uninsured, ages 18-64, worked for employers with fewer than 100 employees.
- For those ages 18-64 who were employed by smaller employers (fewer than 100), white, non-Hispanics were more likely to have health insurance through their own current employer or someone else's employer than black, non-Hispanics and Hispanics. Black, non-Hispanics (21.7 percent) were more likely than white, non-Hispanics (16 percent) to have "other" insurance coverage. Black, non-Hispanics (28.9 percent) were more likely to be uninsured than white, non-Hispanics (16 percent), while Hispanics (38.2 percent) were more likely to be uninsured than white, non-Hispanics (16 percent) and Asian, non-Hispanics (22 percent).
- For those ages 18-64 who were employed by medium-sized employers (100-499 employees), white, non-Hispanics were more likely (70.1 percent) to have health insurance through their own current employer than Hispanics (60.1 percent). White, non-Hispanics were more likely (16.4 percent) to have health insurance through someone else's employer than black, non-Hispanics (8.9 percent). Black, non-Hispanics (11.8 percent) were more likely than white, non-Hispanics (6 percent) to have "other" insurance coverage. Hispanics (16.6 percent) were more likely to be uninsured than white, non-Hispanics (7.6 percent).
- For those ages 18-64 who were employed by large employers (500+ employees), Asian, non-Hispanics were more likely (84.4 percent) to have health insurance through their own current employer than white, non-Hispanics (75.9 percent). White, non-Hispanics were more likely (14.9 percent) to have health insurance through someone else's employer than black, non-Hispanics (7.9 percent) and Asian, non-Hispanics (8.8 percent). There were no significant differences in uninsured rates for large employers between the racial/ethnic groups.

Table 15.

Primary Insurance Type of Employed Adults Public/Private and Self-employed Ages 18-64, by Race/Ethnicity Ohio, 2004			
Insurance Type	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
	Percent		
	Government		
Insurance through Current Employer	75.3	80.0	75.1
Insurance through Previous or Someone Else's Employer	14.4	5.4	11.9
Other Insurance Coverage	6.5	8.5	9.2
Uninsured	3.8	6.1	3.8**
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	Private Industry		
Insurance through Current Employer	60.6	56.3	50.9
Insurance through Previous or Someone Else's Employer	21.0	11.6	13.5
Other Insurance Coverage	8.1	15.3	9.8
Uninsured	10.3	16.7	25.8
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	Self-Employed		
Insurance through Current Employer	20.6	7.0**	18.0
Insurance through Previous or Someone Else's Employer	31.1	26.3	17.1
Other Insurance Coverage	28.3	13.5	17.9
Uninsured	20.0	53.2	47.0
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*Total may not equal 100 percent due to rounding.			**The
estimate may not be reliable.			
Source: Ohio Family Health Survey, 2004.			

- Across racial/ethnic groups, government workers were more likely than private sector or self-employed workers to have insurance coverage through their current employer.
- White, non-Hispanics, ages 18-64, employed in the government sector (14.4 percent), were more likely than black, non-Hispanics (5.4 percent) and Hispanics (11.6 percent) to have insurance through a previous job or someone else's employer.

- In the private sector, Hispanics, ages 18-64, were less likely to have insurance through their own employer (50.9 percent) compared to white, non-Hispanics (60.6 percent). Black, non-Hispanics (15.3 percent) were more likely to have "other" insurance compared to white, non-Hispanics (8.1 percent). White, non-Hispanics (21 percent) were more likely than black, non-Hispanics (11.6 percent) and Hispanics (13.5 percent) to have coverage through a previous job or someone else's employer. Both Hispanics (25.8 percent) and black, non-Hispanics (16.7 percent) were more likely to be uninsured in the private sector than white, non-Hispanics (10.3 percent).
- In the self-employment sector, Hispanics, ages 18-64, were less likely to have insurance through a previous job or someone else (17.1 percent), compared to white, non-Hispanics (31.1 percent). White, non-Hispanics were more likely (28.3 percent) to have "other" insurance coverage than black, non-Hispanics (13.5 percent) and Hispanics (17.9 percent). Both self-employed black, non-Hispanics (53.2 percent) and Hispanics (47 percent) were more likely than white, non-Hispanics (20 percent) to be uninsured.

Table 16.

<b>Primary Insurance Type of Employed Adults Selected Industry Type Ages 18-64, by Race/Ethnicity Ohio, 2004</b>			
Insurance Type	White, Non-Hispanic	Black, Non-Hispanic	Hispanic
	Percent		
	Manufacturing		
Insurance through Current Employer	77.1	75.2	60.8
Other Insurance Coverage	16.5	10.7	14.4
Uninsured	6.5	14.1	24.9
Total*	100.0	100.0	100.0
	Transportation		
Insurance through Current Employer	64.9	59.5	68.9
Other Insurance Coverage	21.3	25.3	16.1**
Uninsured	13.8	15.2	15.0**
Total*	100.0	100.0	100.0
	Retail Trade		
Insurance through Current Employer	34.9	22.3	26.3
Other Insurance Coverage	46.3	48.4	35.8
Uninsured	18.8	29.4	37.9
Total*	100.0	100.0	100.0
	Business and Repair Services		
Insurance through Current Employer	52.9	52.4	52.9
Other Insurance Coverage	32.5	28.6	26.3
Uninsured	14.6	19.0	20.8
Total*	100.0	100.0	100.0
*Total may not equal 100 percent due to rounding.			
**The estimate may not be reliable.			
Source: Ohio Family Health Survey, 2004.			

- In the manufacturing sector, white, non-Hispanics, ages 18-64, were more likely (77.1 percent) than Hispanics (60.8 percent) to have insurance through their current employer. Hispanics in the manufacturing sector (24.9 percent) were more likely than white, non-Hispanics (6.5 percent) to be uninsured.
- In the retail sector, white, non-Hispanics, ages 18-64, were more likely (34.9 percent) than black, non-Hispanics (22.3 percent) to have insurance through their current employer. Hispanics in the retail trade sector were more likely to be uninsured (37.9 percent) than white, non-Hispanics (18.8 percent).

Table 16 (Cont).

<b>Primary Insurance Type of Employed Adults Selected Industry Type Ages 18-64, by Race/Ethnicity Ohio, 2004 (Cont.)</b>			
<b>Insurance Type</b>	<b>White, Non-Hispanic</b>	<b>Black, Non-Hispanic</b>	<b>Hispanic</b>
	<b>Percent</b>		
	<b>Health Services</b>		
Insurance through Current Employer	56.4	57.8	50.7
Other Insurance Coverage	37.0	29.1	25.7
Uninsured	6.6	13.1	23.6
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Personal Services</b>		
Insurance through Current Employer	23.3	26.3	43.2
Other Insurance Coverage	50.3	28.0	31.0
Uninsured	26.4	45.7	25.7
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	<b>Social Services</b>		
Insurance through Current Employer	36.7	44.7	29.3
Other Insurance Coverage	50.9	33.8	56.4
Uninsured	12.4	21.4	14.3**
<b>Total*</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
*Total may not equal 100 percent due to rounding.			
**The estimate may not be reliable.			
Source: <i>The Ohio Family Health Survey, 2004.</i>			

- In the health services sector, white, non-Hispanics, ages 18-64, were more likely (37 percent) than Hispanics (25.7 percent) to have “other” insurance coverage. Hispanics (23.6 percent) and black, non-Hispanics (13.1 percent) in the health services sector were more likely than white, non-Hispanics (6.6 percent) to be uninsured.
- In the personal services sector, black, non-Hispanics, ages 18-64, were less likely (28 percent) than white, non-Hispanics (50.3 percent) to have “other” insurance coverage.
- There were no significant differences found in the transportation, social services and business and repair services sectors between difference racial/ethnic groups.

## IV. Conclusions

A significantly higher percentage of Hispanic and black, non-Hispanic adults in Ohio lack health insurance coverage compared to white, non-Hispanics and Asian, non-Hispanic adults. As employer-based coverage decreases, there is an increased demand for the public sector to provide an insurance safety net. Currently, more than one out of five black, non-Hispanic adults, age 18-64, relies on Medicaid for health insurance coverage. Efforts to increase health coverage to children through Medicaid's Children's Health Program brought about a dramatic decrease in the number of children who were uninsured, particularly in the black, non-Hispanic population. The number of uninsured Hispanic children remains high, with one out of 10 lacking health care coverage.

## V. Limitations of Data

Like any survey, the Ohio Family Health Survey (OFHS) has limitations. Despite the large sample size, sampling error will exist because the characteristics of individuals selected for interviews may differ from the true distribution of those characteristics in the total population. The potential sampling error can be estimated statistically and described with confidence intervals.

Other limitations are more difficult to measure or control. With any survey, individuals choose whether to participate in the survey as a whole, and in their accuracy or willingness to provide information on an individual question. These choices may create unknown and immeasurable biases in the responses, although it is hoped that biases or errors collectively cancel one another.

Telephone surveys are an established way to obtain interviews from large numbers of respondents at relatively low cost. However, that survey technique assumes phone coverage is universal in the population being selected. In recent years, decreases in land-line phone coverage have occurred as many persons have switched to mobile telephones. This may exclude some people from the sampling universe and could lead the survey to under-represent low-income groups and minorities.

The users of the OFHS data should be mindful that measurement error, selective participation and other sources of potential bias cannot be completely controlled in any survey. These threats to data validity can at best be minimized by good survey technique.



For additional information about this report, contact  
Mary B. Lynn at [mlynn@odh.ohio.gov](mailto:mlynn@odh.ohio.gov) , 614-728-6148  
or:

Ohio Department of Health  
Division of Family and Community Health Services  
Bureau of Health Services Information and Operational Support  
246 N. High St.  
Columbus, OH 43215  
Phone: 614-466-1208  
Fax: 614-564-2419  
or:  
[BHSIOS@odh.ohio.gov](mailto:BHSIOS@odh.ohio.gov)