

OHIO MEDICAID ASSESSMENT SURVEY

2012

Taking the pulse of health in Ohio

TYPES OF INSURANCE COVERAGE AMONG OHIO'S NON-SENIOR ADULT AND CHILD POPULATIONS IN 2012

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1. INTRODUCTION

The primary goal of this brief is to describe the prevalence of different types of insurance coverage among Ohio's adults ages 19 through 64 years and children ages 0 through 18 years, and examine how the type of insurance coverage varies by individual characteristics. This brief also presents information on how the distribution of insurance types has changed in Ohio since 2004.

2. MEASURING HEALTH INSURANCE COVERAGE

This brief reports eight categories of insurance coverage: 1) Medicaid, no Medicare, 2) Medicare, no Medicaid, 3) Medicaid and Medicare (dual-enrolled), 4) employer-sponsored, 5) privately purchased, 6) other, 7) unknown source of coverage, and 8) uninsured. Because some individuals have more than one source of insurance coverage, a hierarchical approach was used to classify adults and children into these insurance coverage categories. Public insurance (Medicaid and/or Medicare) had the highest priority: individuals who had one or both of these types of insurance coverage were placed in these categories, even if they had additional sources of coverage. For insured individuals without Medicaid or Medicare coverage, a similar classification scheme was used, such that employer-sponsored coverage was given the highest priority, followed by privately purchased, other and unknown.

The data source for all of the 2012 estimates was the Ohio Medicaid Assessment Survey (OMAS). Estimates from 2004, 2008, and 2010 were calculated using data from the corresponding Ohio Family Health Surveys (OFHS).

3. OHIO ADULTS 19 THROUGH 64 YEARS

3.1 Prevalence of Health Insurance Coverage in 2012

In 2012, employers and Ohio Medicaid were the predominant sources of insurance coverage for Ohio's adults 19 through 64 years of age: 3,817,722 (54.4%) had an employer-sponsored health insurance plan and 965,235 (13.7%) had any Medicaid coverage (Table 1). Approximately 1 out of every six 6 (17.3%) adults ages 19 through 64 (1,214,232) did not have any health insurance.

3.2 Patterns of Health Insurance Coverage in 2012

The estimated percent of Ohio adults 19-64 years old who had any Medicaid coverage, employer-sponsored insurance, or who were uninsured in 2012 varies by sociodemographic characteristics (Table 2). The percent of females with any Medicaid coverage (18.2%) was approximately double the corresponding percent of males (9.2%). Hispanic adults had the largest percent of uninsured (42.8%). Among the four county types, Appalachian counties had the highest percent of adults 19-64 years who had any Medicaid coverage (17.0%) or who were uninsured (19.3%), while suburban counties had the highest percent of adults with employer-sponsored insurance (63.7%).

Adults 19-64 years old whose 2011 family income was at or below 138% of the Federal Poverty Level (FPL) were predominantly covered by Medicaid or uninsured. Only 11.5% of those with family income at or below 100% FPL and 25.0% of those between 101-138% FPL had employer-sponsored health insurance.

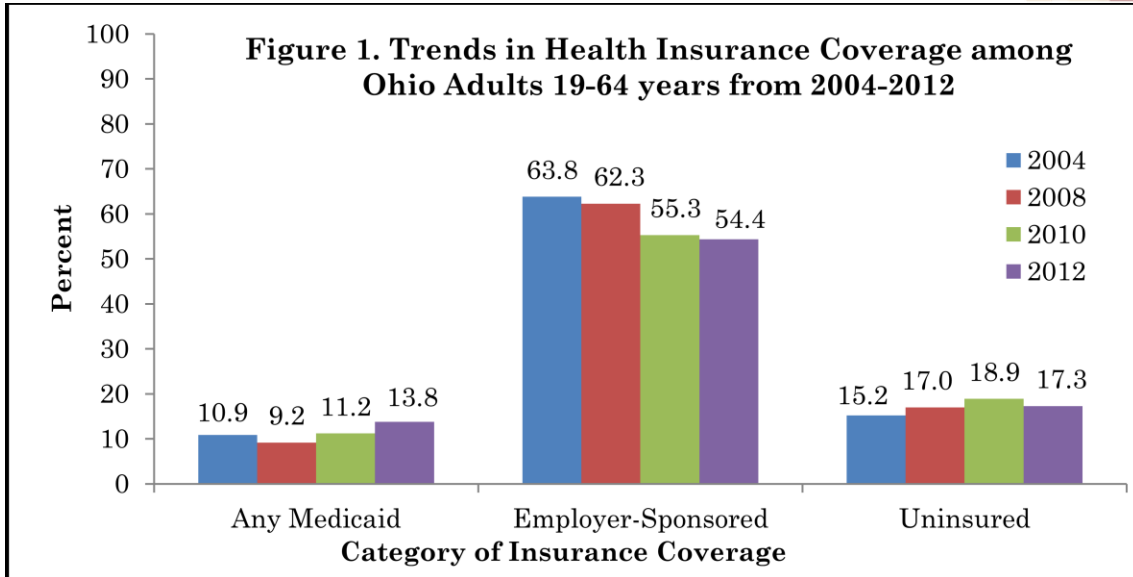
Table 1. Prevalence, total estimates and confidence intervals (CI) for the categories of insurance coverage among Ohio adults 19-64 years in 2012.

Type of Health Insurance Coverage	Prevalence (%)	90% CI for Prevalence	Estimated Total #	90% CI for Estimated Total #
Any Medicaid Coverage	13.8	(13.2 - 14.4)	965,235	(921,384 - 1,009,086)
Medicaid, no Medicare	10.9	(10.4 - 11.5)	765,676	(725,234 - 806,118)
Medicaid and Medicare	2.8	(2.6 - 3.1)	199,559	(181,190 - 217,927)
Medicare, No Medicaid	3.8	(3.5 - 4.1)	268,971	(247,816 - 290,127)
Employer-Sponsored	54.4	(53.5 - 55.3)	3,817,722	(3,743,126 - 3,892,319)
Privately Purchased	5.2	(4.8 - 5.6)	365,986	(337,427 - 394,544)
Other	2.7	(2.4 - 3.0)	192,132	(170,771 - 213,493)
Insurance Type Unknown	2.7	(2.4 - 3.0)	191,227	(168,618 - 213,837)
Uninsured	17.3	(16.6 - 18.0)	1,214,232	(1,160,636 - 1,267,827)

Table 2. Percent of Ohio adults 19-64 years with any Medicaid coverage, employer-sponsored health insurance, and without insurance in 2012, by sociodemographic characteristics

	Any Medicaid Coverage		Employer-Sponsored		Uninsured	
	Prevalence (%)	90% CI	Prevalence (%)	90% CI	Prevalence (%)	90% CI
Gender						
Male	9.2	(8.4 - 9.9)	56.6	(55.2 - 57.9)	18.7	(17.6 - 19.8)
Female	18.2	(17.3 - 19.1)	52.4	(51.2 - 53.5)	16.0	(15.1 - 16.9)
Race/ethnicity						
White	12.0	(11.4 - 12.7)	58.1	(57.1 - 59.1)	15.3	(14.5 - 16.0)
Black/African American	26.6	(24.5 - 28.7)	35.4	(33.2 - 37.7)	25.8	(23.5 - 28.2)
Hispanic	16.9	(13.4 - 20.4)	28.1	(24.1 - 32.2)	42.8	(37.8 - 47.9)
Asian	7.0	(4.0 - 10.1)	55.9	(50.1 - 61.6)	14.7	(10.4 - 19.0)
Other	20.6	(17.3 - 23.8)	37.1	(33.0 - 41.1)	19.6	(15.9 - 23.3)
Educational Attainment						
Less than high school	35.9	(33.0 - 38.7)	15.4	(13.3 - 17.6)	33.7	(30.8 - 36.6)
High school	15.9	(14.8 - 16.9)	48.1	(46.5 - 49.7)	21.2	(19.9 - 22.5)
Some college or associate's degree	12.8	(11.7 - 13.8)	56.1	(54.4 - 57.7)	16.2	(15.0 - 17.5)
4-year college degree	3.0	(2.4 - 3.6)	75.7	(73.9 - 77.5)	7.0	(5.9 - 8.1)
Advanced degree	1.0	(0.6 - 1.3)	82.8	(80.9 - 84.6)	4.3	(3.3 - 5.4)
Percent of Federal Poverty Level (FPL)						
≤ 100% FPL	40.8	(39.0 - 42.7)	11.5	(10.3 - 12.7)	32.1	(30.2 - 33.9)
101-138% FPL	19.9	(17.5 - 22.3)	25.0	(22.3 - 27.7)	33.2	(30.2 - 36.2)
139-400% FPL	5.2	(4.5 - 5.8)	64.5	(63.1 - 66.0)	15.1	(14.0 - 16.1)
401% FPL or more	1.3	(0.9 - 1.6)	84.2	(83.0 - 85.4)	3.9	(3.2 - 4.6)
County Type						
Appalachian	17.0	(15.5 - 18.5)	49.5	(47.4 - 51.6)	19.3	(17.6 - 21.1)
Metropolitan	14.6	(13.8 - 15.5)	52.4	(51.2 - 53.6)	17.9	(16.9 - 18.9)
Rural Non-Appalachian	11.5	(10.0 - 13.1)	57.3	(54.9 - 59.8)	17.2	(15.2 - 19.2)
Suburban	9.4	(8.1 - 10.8)	63.7	(61.5 - 65.9)	13.2	(11.6 - 14.9)
Employment Status						
Working full-time (≥35 hours)	3.4	(3.0 - 3.9)	76.8	(75.7 - 78.0)	11.5	(10.6 - 12.4)
Working part-time (<35 hours)	15.4	(13.7 - 17.1)	42.9	(40.6 - 45.2)	24.2	(22.1 - 26.3)
Not currently working	27.9	(26.6 - 29.2)	27.4	(26.1 - 28.7)	22.5	(21.2 - 23.8)

Row percents will not sum to 100% because the results for Medicare no Medicaid, Private, Other, and Unknown are not presented.



Results for Medicare no Medicaid, Private, Other and Unknown are not displayed above.

3.3 Changes in Health Insurance Coverage over Time

Figure 1 presents trends in the percent of adults with any Medicaid coverage, employer-sponsored health insurance, and without insurance. Since 2004, the prevalence of employer-sponsored health insurance in Ohio among adults 19-64 years has been declining, although the estimated prevalence in 2012 was only about 1% lower than the 2010 estimate. The percentage of non-senior adults covered by Ohio Medicaid has increased in recent years, while the percentage of these adults who were uninsured has remained relatively stable.

However, when stratified by age, the number of uninsured adults has not remained stable over time (Figure 2). Among young adults 19 through 25 years, the number without insurance declined considerably from an estimated 324,539 in 2010 to 224,971 in 2012. A reduction was also observed among adults 55-64 years, a group that had previously experienced substantial growth in the number of uninsured. The group of adults 35-54 years was the only one that experienced an increase in the number of uninsured from 2010 to 2012. Previously, the number of uninsured adults in this age group had been relatively constant.

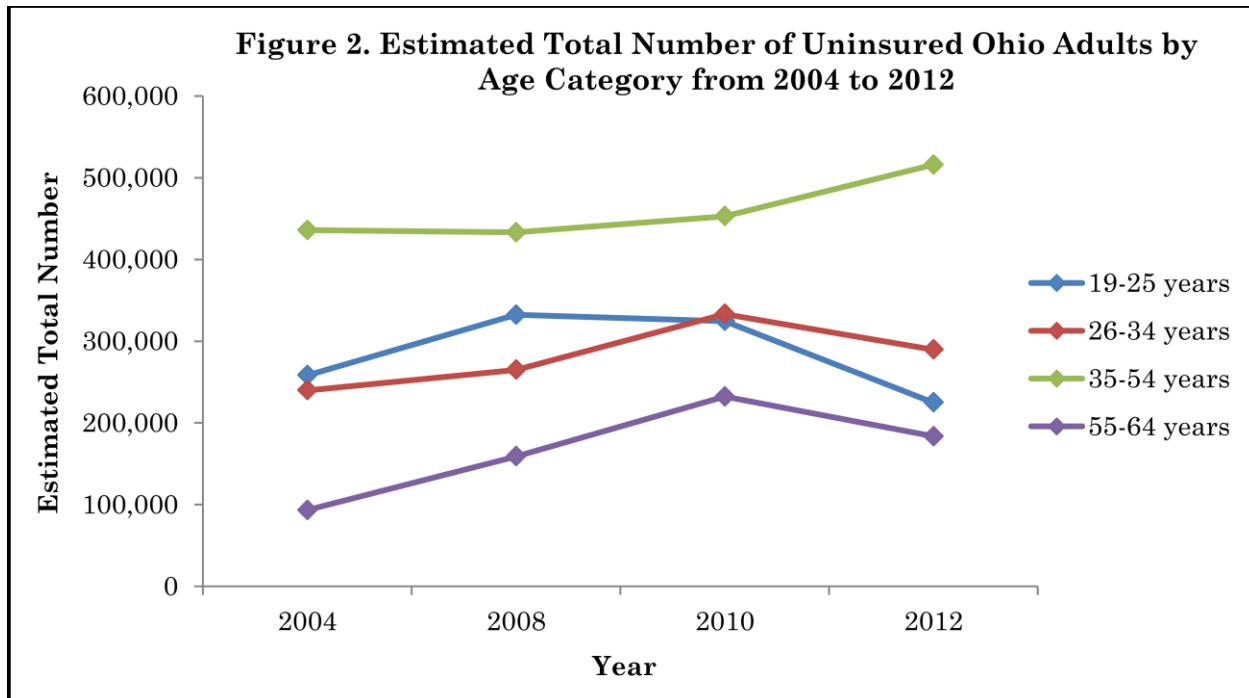


Table 3. Prevalence, total estimates and confidence intervals (CI) for the categories of insurance coverage among Ohio children 0-18 years in 2012

Type of Health Insurance Coverage	Prevalence (%)	90% CI for Prevalence	Estimated Total #	90% CI for Estimated Total #
Any Medicaid Coverage	41.2	(39.9 - 42.6)	1,195,705	(1,148,738 - 1,242,673)
Medicaid, no Medicare	39.8	(38.4 - 41.1)	1,153,213	(1,106,718 - 1,199,708)
Medicaid and Medicare	1.5	(1.1 - 1.8)	42,492	(32,422 - 52,561)
Medicare, No Medicaid	0.6	(0.4 - 0.7)	16,562	(11,663 - 21,460)
Employer-Sponsored	46.4	(45.0 - 47.7)	1,344,054	(1,306,088 - 1,382,020)
Privately Purchased	3.1	(2.6 - 3.5)	89,611	(76,807 - 102,416)
Other	1.1	(0.9 - 1.4)	32,382	(24,957 - 39,807)
Insurance Type Unknown	2.8	(2.4 - 3.2)	80,787	(68,282 - 93,292)
Uninsured	4.8	(4.3 - 5.4)	139,884	(123,589 - 156,179)

4. OHIO CHILDREN AGES 0 THROUGH 18 YEARS

4.1 Prevalence of Health Insurance Coverage in 2012

As among adults, Ohio Medicaid and employers were the primary sources of health insurance coverage for children 0-18 years in 2012: an estimated 41.2% of all children in Ohio (1,195,705) had Medicaid coverage and 46.4 % (1,344,054) received coverage through an employer-sponsored plan (Table 3). Being uninsured was relatively rare among Ohio's children, with approximately 140,000 (4.8%) children 0-18 years lacking health insurance in 2012. Nationwide in 2011, the percent of children 0 through 18 years who were uninsured was 9.7%.¹

4.2 Patterns of Health Insurance Coverage in 2012

Table 4 presents the distribution of any Medicaid coverage, employer-sponsored health insurance, and being uninsured in 2012 among subgroups of Ohio's children 0-18 years. The estimated percentages of male children with these three types of coverage were very similar to the estimated percentages for female children. Approximately two-thirds of both African American and Hispanic children had Medicaid coverage, while just over 50% of White and 60% of Asian children had employer-sponsored health-insurance. Among children whose families lived at or below 200% FPL, 70.1% had Medicaid coverage and 6.9% were uninsured.

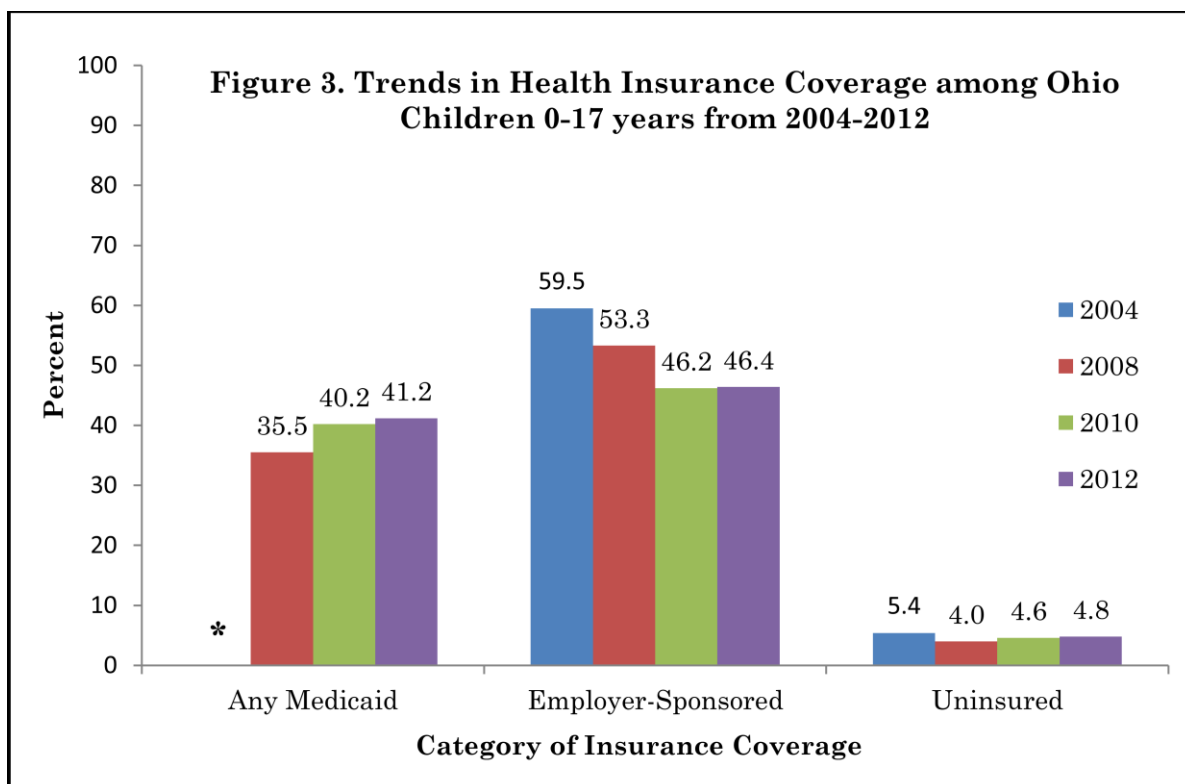
The distribution of insurance coverage also varied by county type: the percent of children with any Medicaid coverage ranged from 52.3% among those who lived in Appalachian counties to 27.9% among those who lived in Suburban counties. The percent of children with employer-sponsored coverage also varied substantially by county type, but the percent of children who were uninsured within each county type only ranged from 3.9% among those in Metropolitan counties to 7.3% among those living in rural, non-Appalachian counties.

4.3 Changes in Health Insurance Coverage over Time

The analysis of changes in health insurance coverage over time was limited to children 0 through 17 years of age because the Ohio Family Health Surveys considered children to be between 0-17 years of age, rather than the 0-18 year definition used in the 2012 OMAS. As among adults, the prevalence of employer-sponsored health insurance among children declined from 2004 through 2010 (Figure 3). However, there was no indication of a further reduction in this type of coverage in 2012. The percent of children 0 through 17 years receiving any Medicaid coverage increased from 35.5% in 2008 to 41.2% in 2012, while the percent of uninsured children remained at just under 5%.

Table 4. Percent of Ohio children 0-18 years with any Medicaid coverage, employer-sponsored health insurance, and without insurance in 2012, by sociodemographic characteristics

	Any Medicaid Coverage		Employer-Sponsored		Uninsured	
	Prevalence (%)	90% CI	Prevalence (%)	90% CI	Prevalence (%)	90% CI
Gender						
Male	41.2	(39.3 - 43.1)	45.8	(44.0 - 47.7)	4.8	(4.1 - 5.6)
Female	41.3	(39.3 - 43.2)	46.9	(45.0 - 48.9)	4.8	(4.0 - 5.6)
Race/ethnicity						
White	34.9	(33.4 - 36.5)	52.3	(50.8 - 53.9)	4.5	(3.9 - 5.2)
Black/African American	69.7	(66.8 - 72.7)	21.0	(18.5 - 23.6)	4.5	(3.2 - 5.9)
Hispanic	62.8	(58.3 - 67.3)	24.5	(20.6 - 28.3)	8.1	(5.9 - 10.3)
Asian	22.7	(16.0 - 29.4)	60.5	(53.0 - 68.0)	6.7	(2.9 - 10.6)
Other	61.9	(54.3 - 69.5)	25.6	(19.2 - 32.1)	5.1	(2.1 - 8.2)
Percent of Federal Poverty Level (FPL)						
≤200% FPL	70.1	(68.4 - 71.8)	16.4	(15.0 - 17.8)	6.9	(6.0 - 7.9)
201% FPL or more	11.7	(10.4 - 13.0)	77.0	(75.4 - 78.6)	2.7	(2.1 - 3.2)
County Type						
Appalachian	52.3	(49.2 - 55.5)	35.6	(32.7 - 38.6)	5.2	(3.9 - 6.4)
Metropolitan	43.6	(41.8 - 45.5)	45.2	(43.4 - 47.0)	3.9	(3.3 - 4.6)
Rural Non-Appalachian	36.1	(32.4 - 39.8)	48.2	(44.5 - 51.8)	7.3	(5.3 - 9.3)
Suburban	27.9	(24.6 - 31.2)	58.3	(54.9 - 61.7)	5.4	(3.8 - 7.0)



Results for Medicare no Medicaid, Private, Other and Unknown are not displayed above.

**Medicaid coverage among children was substantially underreported in the 2004 OFHS. Estimates for this population were therefore not accurate and are not displayed above.*

5. KEY CONSIDERATIONS

5.1 Adults 19 through 64 Years

The prevalence of insurance coverage among adults ages 19 through 64 years has received extensive attention on both the national and state levels. The data presented in this brief suggest that while the young adult population may have benefitted from national health insurance policy changes in 2010 that enabled young adults to remain on their parents' employer-sponsored health insurance plans through age 25,² a lack of insurance coverage remains relatively common among Ohio's non-senior adult population. The highest percentage of uninsured adults was among the low-income, with nearly one in three lacking health coverage. Strategies that target this subgroup may be particularly successful at reducing the number of uninsured adults in Ohio.

5.2 Children 0 through 18 Years

Although the percent of children without insurance in 2012 in Ohio (4.8%) was lower than the national average in 2011, an estimated 139,884 of Ohio's children were still without health insurance in 2012. Since approximately 73% of these uninsured children lived in families with incomes at or below 200% of FPL and were therefore potentially eligible for Medicaid coverage, additional outreach targeting these potentially Medicaid-eligible but unenrolled families and children could be one strategy for reducing the number of uninsured children in Ohio. Expanding Medicaid coverage to adults may be a second strategy for providing coverage to Ohio's currently uninsured children because research has found that covering more adults also increases insurance coverage among children.³⁻⁵

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