



Patterns and Trends in Health Insurance in Ohio

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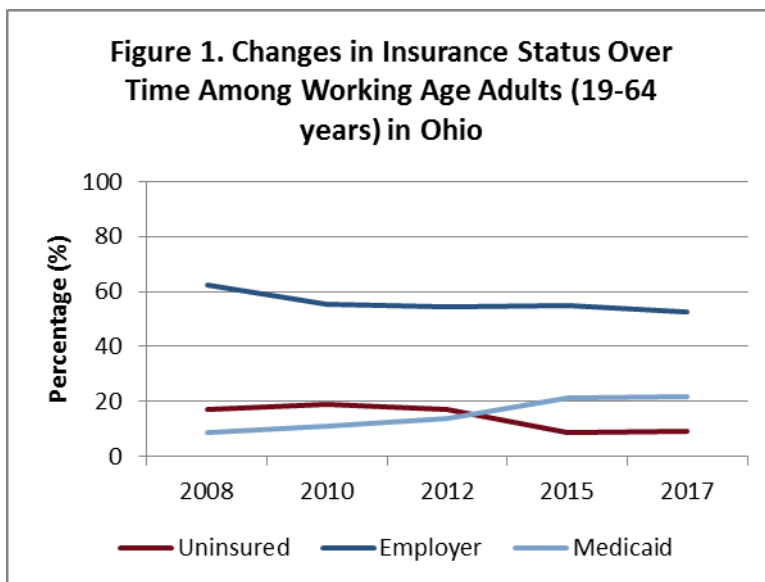
OBJECTIVE

The objective of this brief is to report on trends, current rates, and types of insurance in Ohio among children, working-age adults, and older adults. The brief also presents information on insurance type by sex, race/ethnicity, county type, and work status. Additionally, a profile of working-age adults who were uninsured in 2017 is presented. The brief ends with a short reflection on policy considerations.

METHODS

OMAS is a telephone survey that samples both landline and cell phones in Ohio. The survey examines access to the health system, health status, and other characteristics of Ohio’s Medicaid, Medicaid eligible, and non-Medicaid populations. In 2017, researchers completed 39,711 interviews with adults and 9,202 proxy interviews of children. The 2017 OMAS is the seventh iteration of the survey.

For details, please see the OMAS methods at www.grc.osumc.edu/omas.

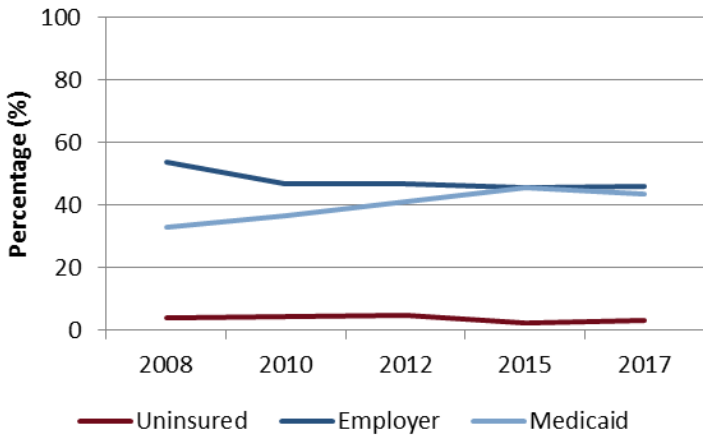


In addition to the 2017 OMAS data, this report includes data from the 2008 and 2010 Ohio Family Health Surveys and the 2012 and 2015 OMAS. Multiple years of data were included in order to track trends over time. Survey weights and design features were used to adjust all analyses.

KEY FINDINGS

- The uninsured rate dropped from 17.5% in 2008 to 9.3% in 2017.
- 52.4% of work-age adults in Ohio were covered by employer insurance, followed by Medicaid (22.0%), and other forms of insurance (16.3%).
- 46.2% of Ohio children were covered by employer insurance, 42.7% by Medicaid, and 7.8% by other forms of insurance.
- Over half of uninsured respondents (68.9%) and/or spouses (79.3%) reported working. Among those enrolled in Medicaid, over half (55.6%) of enrollees and/or spouses report working.
- The highest percentage of the uninsured is found in the 139-206% FPL category, where 16.6% of the population living in that income range is uninsured.

Figure 2. Changes in Insurance Status Over Time Among Children (0-17 years) in Ohio



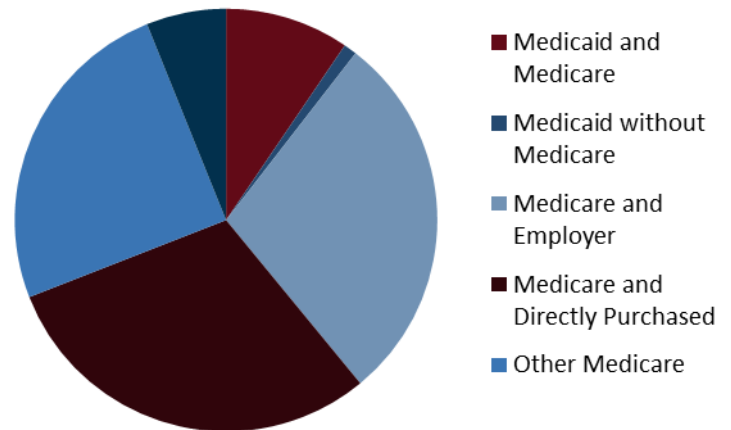
Crowd-out/substitution is generally understood as an event where a privately insured individual moves to a government-sponsored health care coverage option. A separate OMAS brief finds that Medicaid’s crowding-out of private coverage is nominal, with 3.5% of new Medicaid enrollees still eligible for private employer coverage.

Similar trends can be seen in the insurance trends among children in Ohio, with the rate of employer coverage decreasing from 53.9% in 2008 to 45.9% in 2017 (1,181,200 covered by employer in 2017) and the rate of Medicaid increasing from 32.9% in 2008 to 43.7% in 2017 (1,125,600 covered by Medicaid in 2017) (Figure

RESULTS

Between 2008 and 2017, the percentage of working adults in Ohio with employer-sponsored insurance dropped from 62.6% to 52.4%, with the largest decrease occurring between 2008 and 2010 (Figure 1). This drop coincided with the recession in the United States. In 2017, approximately 3,657,800 adults were covered by employer insurance in Ohio. The percentage of adults on Medicaid increased from 8.9% to 22.0% between 2008 and 2017, by which time 1,539,400 had Medicaid. The greatest increase was seen between 2012 and 2015 and coincided with Medicaid expansion in Ohio. The uninsured rate also dropped over time, from 17.5% in 2008 to 9.3% in 2017. In 2017, an estimated 648,000 adults were uninsured in Ohio.

Figure 4. Distribution of Insurance Type Among Older Adults (65+ years) in Ohio in 2017



- The rate of uninsured has remained steady over time at around 3% (83,500 were uninsured in 2017).

Figure 3. Distribution of Insurance Type Among Working-Age Adults (19-64 years) and Children (0-18) in Ohio in 2017

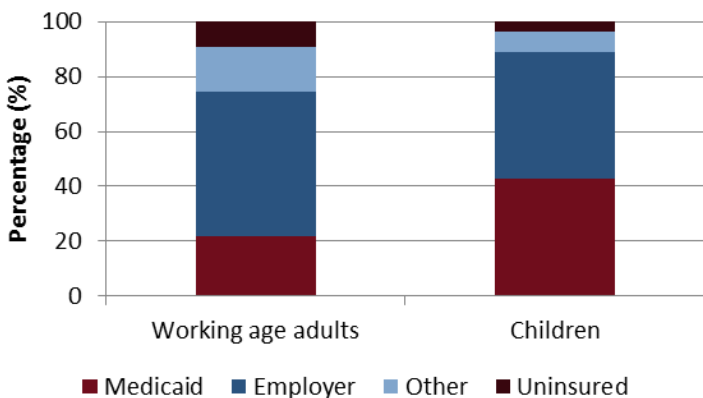


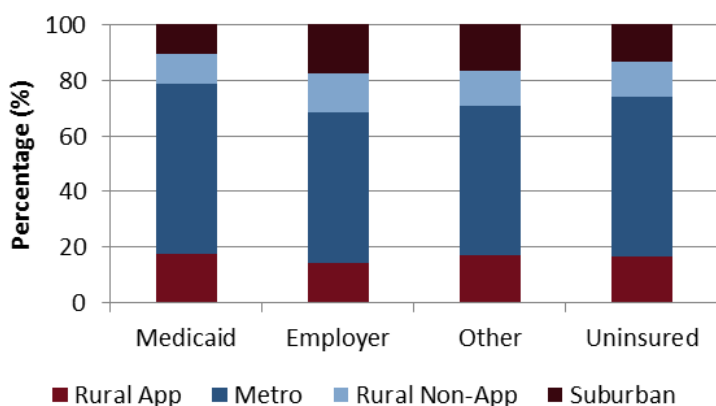
Figure 3 demonstrates that in 2017, employer coverage was responsible for covering the majority of working-age adults (52.4%) in Ohio, followed by Medicaid (22.0%), and other forms of insurance (16.3%). Among children age 0-18 years in 2017, 46.2% were covered by employer insurance, 42.7% by Medicaid, and 7.8% by other forms of insurance.

Among adults age 65 and older, Figure 4 shows that most were covered by Medicare, either with Medicaid (9.5%), employer insurance (28.5%),

Table I. Insurance Distribution by Sex and Race/Ethnicity among Working-Age Adults in Ohio in 2017

	Medicaid	Employer	Other	Uninsured
Sex				
Males	18.7%	53.0%	17.2%	11.1%
Females	25.3%	51.7%	15.4%	7.5%
Race/Ethnicity				
White/Other	19.2%	55.4%	17.1%	8.2%
African-American	40.8%	35.2%	12.2%	11.8%
Hispanic	27.1%	33.1%	12.7%	27.2%
Asian	13.8%	62.9%	15.1%	8.2%

Figure 5. Distribution of County Type by Insurance Type Among Working Age Adults (19-64 years) in Ohio in 2017



The distribution of insurance type differs by race and ethnicity (Table I). Among Whites/other race, over half (55.2%) were covered by employer insurance, whereas just over one-third of African-American adults (35.2%) were covered by employer insurance. The highest employer coverage is found among Asian adults (62.9%). Medicaid covers a greater percentage of African-American adults (40.8%) than White adults (19.2%)

Figure 5 depicts the distribution of county type by insurance type in Ohio. Medicaid had a higher percentage of enrollees who lived in Appalachian counties (17.7%) compared to those covered by employer insurance (14.4%). Also, the percentage of Medicaid enrollees living in Metro

direct purchase insurance (30.0%), or alone or with another type of coverage (24.8%).

How does insurance type/status vary by sex, race/ethnicity, county type, and employment status among working-age adults?

Table I shows that employer coverage was the predominant insurance type among men (53.0%) and women (51.7%). Women were more likely to be covered by Medicaid than men (25.3% vs. 18.7%), while men were more likely to be uninsured (11.1% vs. 7.5%).

Figure 6. Percent of Working Adults and/or Spouses by Insurance Type in Ohio in 2017

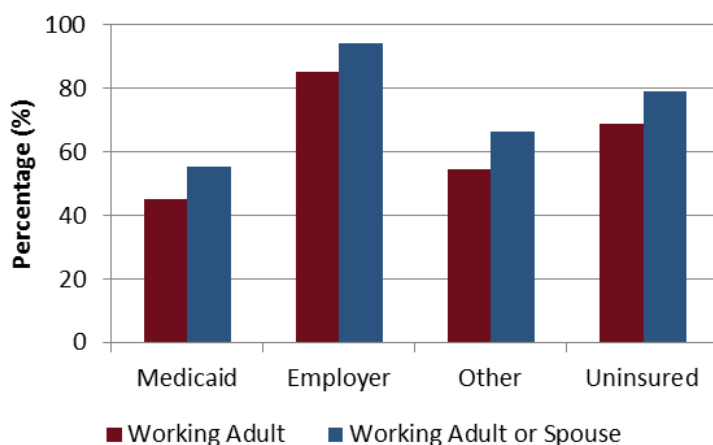
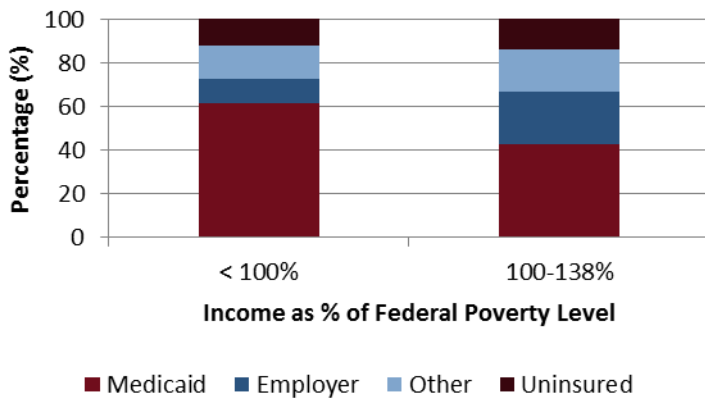


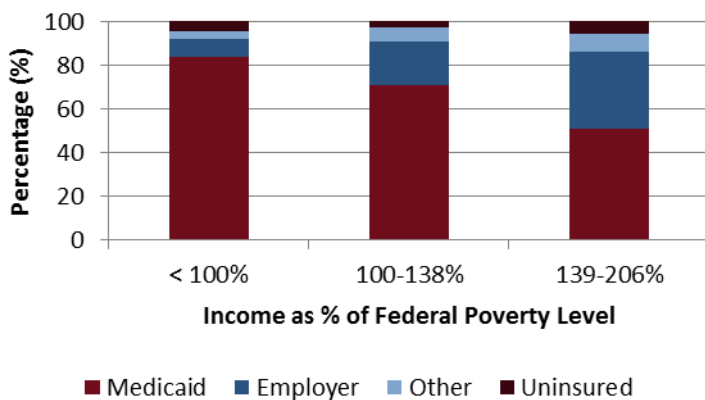
Figure 7. Distribution of Insurance Type by Poverty Level Among Low Income Working Age (19-64 years) Adults in Ohio, 2017



counties was higher (61.0%) compared to those with employer coverage (54.2%). Compared to Medicaid, those with employer coverage were more likely to live in suburban counties (17.4% vs. 10.6% among Medicaid enrollees) or rural non-Appalachian counties (14.0% vs. 10.7% among Medicaid enrollees).

Figure 6 shows the percentage of respondents and respondents and/or spouses who work by insurance type. Nearly half (45.3%) of respondents on Medicaid reported working and over half (55.6%) of respondents and/or spouses reported working. As expected, a majority of respondents (85.3%) and/or spouses (94.3%) with employer coverage reported working. Well over half of uninsured respondents (68.9%) and/or spouses (79.3%) reported working.

Figure 8. Distribution of Insurance Type by Poverty Level Among Low Income Children (0-18 years) in Ohio, 2017

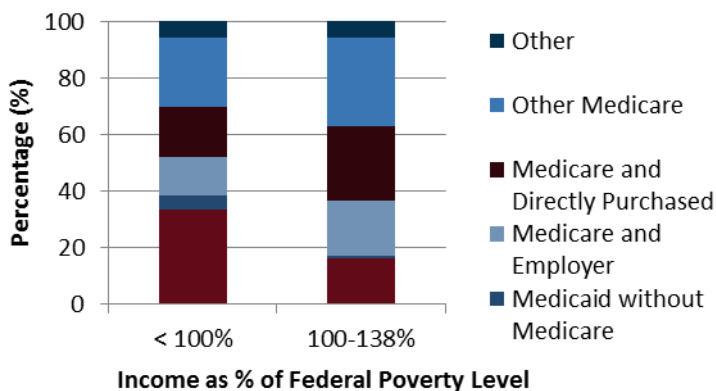


What is the insurance status of lower income populations at different ages?

Among working-age adults (Figure 7) and children (Figure 8), Medicaid covered the majority of individuals living below 100% FPL and the percentage covered by Medicaid decreased as income (as a percentage of poverty) increased. Also, as income increased, the percentage of the population covered by employer insurance increased.

The pattern of Medicaid coverage by income was similar among older adults (Figure 9). At the higher income level, more individuals were covered by Medicare with employer insurance, directly purchased insurance, or other types of insurance/Medicare alone.

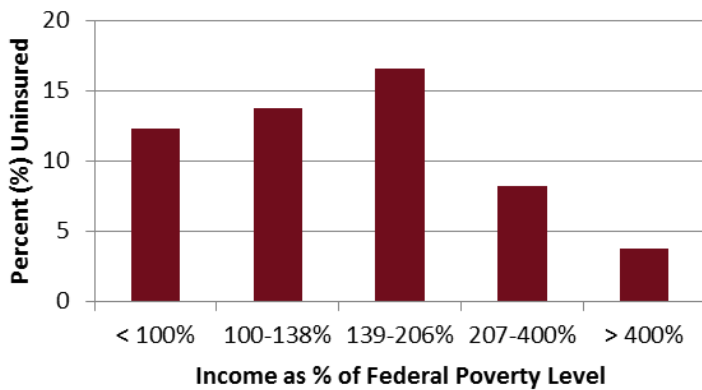
Figure 9. Distribution of Insurance Type by Poverty Level Among Low Income Older Adults (65+ years) in Ohio, 2017



Who is still uninsured among working-age adults in Ohio?

There is a strong relationship between income and being uninsured. As expected, a higher percentage of lower-income adults were uninsured compared to adults living at or above 206% of FPL. The highest percentage of the uninsured was found in the 139-206% FPL category, where 16.6% of the population living in that income range was uninsured (Figure 10). It should be noted that in this income group, most

Figure 10. Uninsured by Poverty Level Among Working-Age Adults (19-64 years) in Ohio, 2017



uninsured at 59.4% (vs. 48.7% among the insured). With respect to race/ethnicity, a larger percentage of uninsured adults reported being African-American (15.7%) or Hispanic (9.9%) compared to the insured (12.0% reported being African-American and 2.7% reported being Hispanic). Finally, a similar percentage of uninsured and insured reported working (68.9% vs. 70.3%).

POLICY CONSIDERATIONS

The percentage of adults with employer coverage continued its decades-long decline. If these trends continue for another five years, less than half of working age adults will have employer-sponsored insurance. Driving this ongoing decline has been the rapid growth of healthcare expenditures and, subsequently, health insurance premiums compared to household incomes. As premiums increased over the last decades, health insurance became increasingly unaffordable, leaving more working age adults uninsured. Ohio’s 2014 Medicaid expansion extended coverage to many uninsured adults. However, healthcare expenditures continue to increase and will continue to push health insurance premiums higher. Policy makers can expect employer coverage to continue its decline with more families unable to afford their private insurance premiums. This ongoing decline of private health insurance coverage will put upward pressure on Medicaid enrollment and other publicly funded healthcare safety net programs.

FOR MORE INFORMATION

To view more information about OMAS and the findings in this policy brief, please visit the OMAS website at the Ohio Colleges of Medicine Government Resource Center: <http://www.grc.osu.edu/OMAS>.

individuals were not eligible for Medicaid under the expansion.

In Table 2, the demographic characteristics of uninsured, working-age adults were compared to those of the insured population. The uninsured in Ohio tended to be younger compared to the insured (48.5% were under age 35 vs. 33.6% among the insured). Males comprised the majority of

Table 2. Characteristics of Uninsured and Insured Working-Age Adults in Ohio in 2017

	Uninsured	Insured
Age		
19-24	16.40%	13.20%
25-34	32.10%	20.40%
35-44	20.20%	19.60%
45-54	19.40%	22.50%
55-64	11.90%	24.30%
Male	59.40%	48.70%
Race/ethnicity		
White/Other	73.40%	82.90%
African-American	15.70%	12.00%
Hispanic	9.90%	2.70%
Asian	2.00%	2.40%
Working full/part-time	68.90%	70.0%