

Health Care Coverage

Key Findings

The 2008 health assessment data has identified that 6% of Auglaize County adults were without health care coverage. Those most likely to be uninsured were adults under age 30 and those with an income level under \$25,000. In Auglaize County, 7% of residents live below the poverty level. (Source U.S. Census, 2005)

General Health Coverage

- ◆ In 2008, most (94%) Auglaize County adults had health care coverage, leaving 6% who were uninsured. The 2007 BRFSS reports uninsured prevalence rates for Ohio (12%) and the U.S. (15%).
- ◆ In the past year 6% of adults were without healthcare coverage, increasing to 12% of those under the age of 30 and 19% of those with incomes less than \$25,000.
- ◆ Almost all (96%) of those over the age of 65 were enrolled in Medicare. One-third (33%) of those over the age of 65 were enrolled in Medicare Part D and 15% were enrolled in Medicare Advantage.
- ◆ Those with health care plans included the following: dental (60%), vision (47%), mental health (58%), prescription coverage (91%), home care (25%), skilled nursing (23%), hospice (19%), your spouse (71%), and your children (60%).
- ◆ Households with incomes less than \$25,000 had the following health care coverage: dental (31%), vision (45%), mental health (31%), prescription coverage (80%), home care (18%), skilled nursing (13%), hospice (14%), your spouse (39%), and your children (29%).
- ◆ Uninsured individuals have a 10-25% increased risk of premature mortality and, in 2006, 22,000 deaths in the U.S. were linked to the absence of health insurance (Dorr, *The Urban Institute*, 2008)
- ◆ The top five reasons uninsured adults gave for being without health care coverage were:
 1. They could not afford to pay the insurance premiums (29%)
 2. They lost their job or changed employers (49%)
 3. Their employer does not/stopped offering coverage (14%)
 4. They became part time or a temporary employee (14%)
 5. They became ineligible (age or left school) (14%)
 (Percentages do not equal 100% because respondents could select more than one reason).

Auglaize County and Ohio Medicaid Statistics 2003

	Auglaize	Ohio
Population enrolled in Medicaid	11%	17%
Population below poverty	7%	10%
Medicaid pregnant women with 2 or more risk factors for poor birth outcomes	52%	65%
Very low birth weight babies born to Medicaid eligible pregnant women	1.7%	1.7%
Statewide Medicaid expenses	0.3%	N/A
Healthy Family/Healthy Start population enrolled in Medicaid HMOs	0%	N/A
Hospital services received outside of county	66%	22%
Physician visits received outside of county	65%	35%

(Source: Ohio Medicaid Report, January 2005 Update for SFY 2003, Office of Ohio Health Plans (OHP), Ohio Job & Family Services)

Health Insurance Coverage in Ohio in 2004

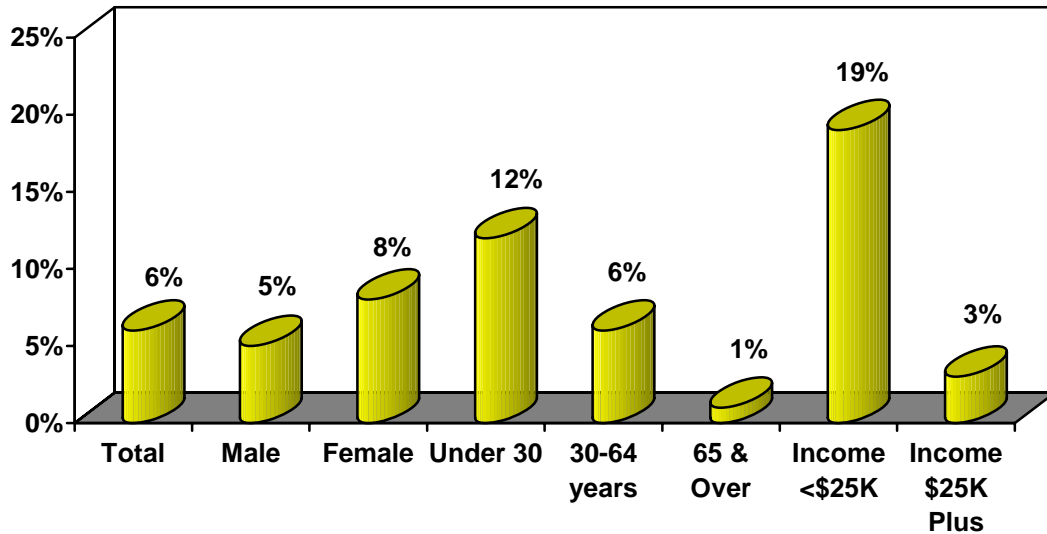
- ◆ In Ohio, 12% of adults and 5% of children were uninsured in 2004.
- ◆ People with lower incomes, less education, younger age groups, and minorities were more likely to be without health care coverage.
- ◆ When compared to whites, African Americans in Ohio were 2.5 times more likely to have Medicaid, 2 times more likely to be uninsured, and less likely to have job-based coverage.
- ◆ Hispanics were at least 2 times more likely to be uninsured and less likely to have employer health care coverage or Medicare than non-Hispanics in Ohio.
- ◆ By 6 years of age or older, approximately two-thirds of children have job-based coverage.
- ◆ Over half of Ohio African American children have Medicaid coverage, compared to 20% of white children.
- ◆ Employer-based health care coverage is more than twice as likely in white children as African American children.

(Source: Health Insurance Coverage in Ohio, 2004: The Roles of Public and Private Programs in Assuring Access to Health Care; Ohio Job and Family Services)

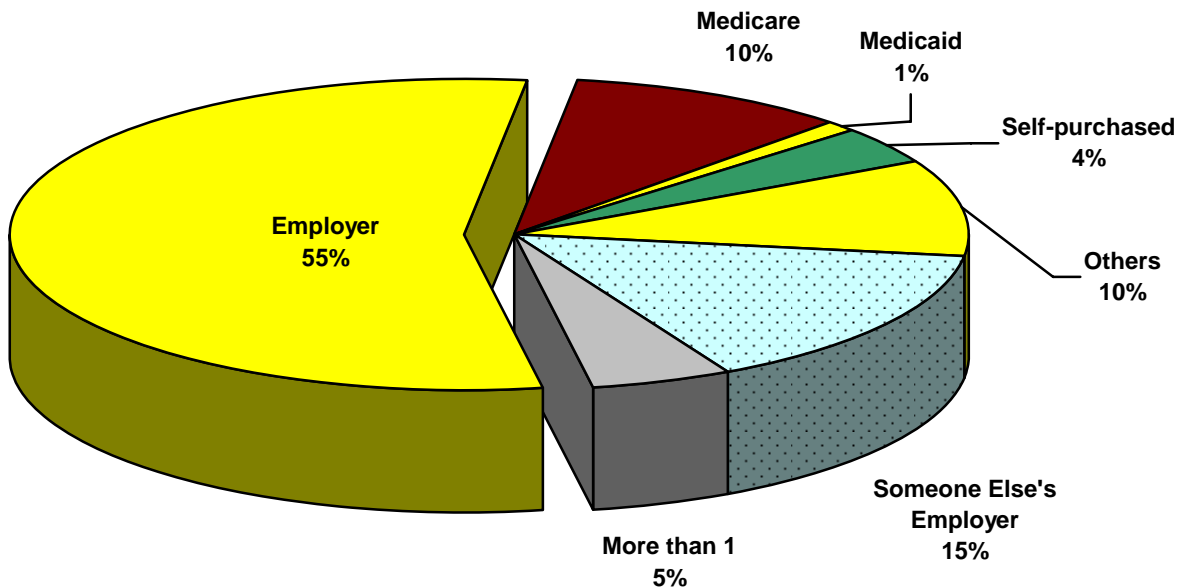
Health Care Coverage

The following graph shows the percentages of Auglaize County adults who were uninsured by demographic characteristics. Examples of how to interpret the information in the first graph include: 6% of all Auglaize County adults were uninsured, 19% of adults with an income less than \$25,000 reported being uninsured and 12% of those under age 30 lacked health care coverage. The pie chart shows sources of Auglaize County adults' health care coverage.

Uninsured Auglaize County Adults



Source of Health Coverage for Auglaize County Adults



Health Care Coverage

The following table shows insurance sources for the U.S., Ohio, and Auglaize County populations.

Health Insurance Source	Auglaize County Health Assessment - 2008	Ohio-2005*	U.S.-2005*
All ages			
Employer	70%	67%	60%
Individual	4%	8%	9%
Government (Medicare, Medicaid, VA, IHS)	11%	27%	27%
Uninsured	6%	11%	15%
Children under age 18			
Employer	NA	68%	61%
Individual	NA	3%	6%
Government (Medicare, Medicaid, VA, IHS)	NA	27%	30%
Uninsured	NA	8%	11%
Auglaize residents under 65 years old			
Employer	83%	70%	64%
Individual	5%	5%	7%
Government (Medicare, Medicaid, VA, IHS)	3%	17%	18%
Uninsured	7%	13%	17%

Data Source: U.S. Census: Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2005

** The U.S. and Ohio information comes from a different dataset than the Auglaize County information and comparisons between the data should be done with caution.*

Health Coverage Includes:	Yes	No	Don't Know
Medical	98%	1%	1%
Dental	60%	38%	2%
Vision	47%	50%	3%
Mental Health	58%	12%	30%
Prescription Coverage	91%	7%	2%
Home Care	25%	21%	54%
Skilled Nursing	23%	20%	57%
Hospice	19%	19%	62%
Your Spouse	71%	24%	5%
Your Children	60%	36%	4%

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Auglaize County Medicaid and Medicare Enrollees

In 2005, there were approximately 2,295 adults and 2,699 children eligible for Medicaid in Auglaize County. Of the adults eligible, 1,779 adults were under the age of 65 and 516 adults were 65 years and older. As of July 2003, there were approximately 8,340 people enrolled in Medicare in Auglaize County. Of these enrollees, 7,487 were 65 years of age or older and 853 were disabled. *(Source: Ohio Medicaid Report, 2005 Update, Ohio Job and Family Services; Center for Medicare & Medicaid Services, Medicare County Enrollment, July 1, 2003)*

Medicaid Recipients by Aid Category 2005	Auglaize County	Ohio
Healthy Families		
Fee for Service	2,889	727,778
Managed Care Plan	0	483,823
Healthy Start		
Fee for Service	1,113	202,683
Managed Care Plan	0	86,917
SCHIP		
Fee for Service	463	122,558
Managed Care Plan	0	69,157
Aged, Blind, & Disabled (ABD)*	555	255,226
Dual Eligible**	737	237,372
TOTAL	4,882	1,815,829

** People who are elderly, blind or who have a disability are categorized as having ABD Medicaid.*

*** People designated as a dual eligible are eligible for both the ABD Medicaid and Covered Families and Children Medicaid simultaneously.
(Source: Ohio Medicaid Report, 2005 Update, Ohio Job and Family Services)*