

Healthcare Access: Health Insurance Coverage

Henry County, Ohio



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How Is Healthcare Access Defined?

Healthcare access is defined as "having timely use of personal health services to achieve the best possible health outcome" (IOM, 1993).

How Does Health Insurance Coverage Affect Healthcare Access?

Health care spending in the United States reached \$3.6 trillion in 2018, an increase of 4.6% over spending in 2017. Per person that equals \$11,172 (NHE, 2018). Given the costs of healthcare in the U.S. it is of little surprise that researchers find health insurance significantly enhances an individual's access to health care (Garfield, Orgera, & Damico, 2019). More specifically, those without coverage are more likely to:

- Skip or be unable to procure preventive services (like immunizations)
- Not have a regular source of health care/primary care provider
- Report problems getting needed outpatient care
- Carry financial burden
- Experience preventable hospitalizations

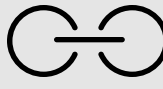
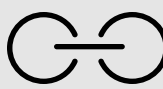

Further, *intermittent* health care coverage results in decreased access to care (Collins, Robertson, Garber, & Doty, 2012; Cassedy, Fairbrother, & Newacheck, 2008; Buchmueller, Orzol, & Shore-Sheppard, 2014; Abdus, 2014). As a result uninsured and underinsured people are less likely to receive medical care and more likely to have poor health status (Agency for Healthcare Research and Quality, 2018). More specifically, lack of access to adequate health care can lead to poor management of chronic disease, increased burden due to preventable diseases, and premature death (Healthy People 2030). **Research demonstrates that gaining health insurance improves access to health care considerably and diminishes the adverse effects of having been uninsured** (Garfield, Orgera, & Damico, 2019).



Henry County Pulse Survey

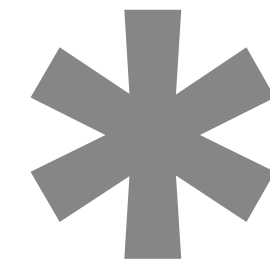
The Henry County Pulse Survey was designed to measure the impact of coronavirus (COVID-19) on employment status, food security, housing security, education disruptions, childcare, dimensions of physical and mental well-being, access to health care. The goal of collecting and analyzing data from this survey is to aid local agencies identify coronavirus (COVID-19) related issues in the Henry County. The survey was implemented by the Henry County Health Department and the Henry County Health Partners and administered on-line via Survey Monkey. Request for completion was made via social media and among those the Henry County Health Partners serve. This survey is NOT representative of the entire county. Instead, it represents a convenience sample of 675 county residents between the ages of 18 and 87.

Links

-  [Henry County Health Department](#)
-  [Henry County Ohio Community Health Assessments](#)
-  [Health Factor 5: Health Care](#)

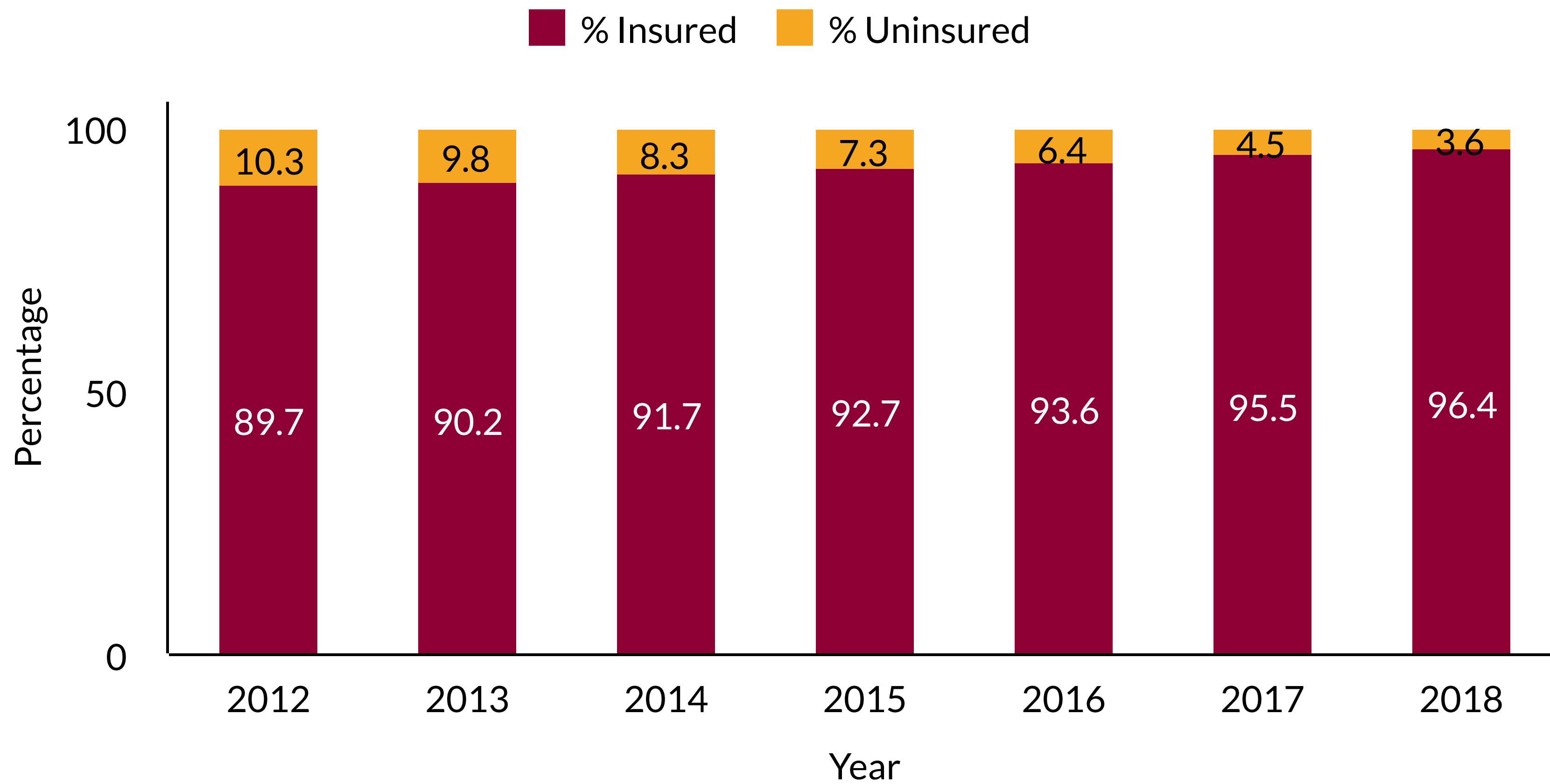
Health Insurance Coverage Among Henry County Residents

- The percentage of Henry County residents without health insurance has declined since 2012.
- In 2012 about 10% of residents were uninsured. By 2018 the share had dropped to 3.6%.



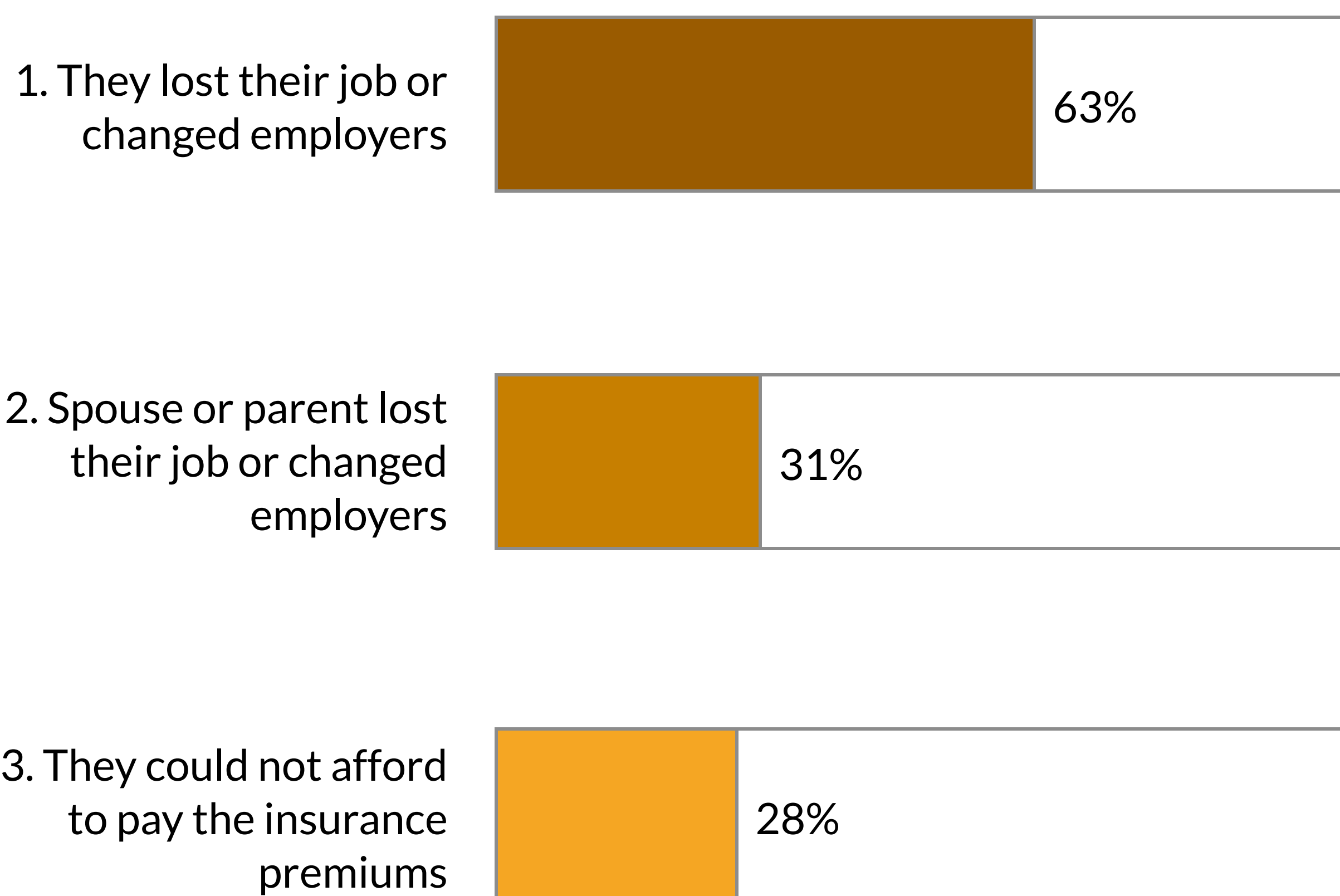
The percentage of Henry County residents who were **uninsured** dropped from **10.3%** in 2012 to **3.6%** in 2018.

Figure 1 Percentage Uninsured for Henry County Residents, 2018



Data Source: U.S. Census Bureau, 2008-2012; 2009-2013; 2010-2014, 2011-2015, 2012-2016, 2013-2017, 2014-2018 American Community Survey 5-Year Estimates

Reasons Uninsured Adults in Henry County Gave for Being Without Health Care Coverage



- The top reason Henry County adults gave for being without health care coverage was "they lost their job or changed employers" (63%).
- The second most frequently given reason was their spouse or parent lost their job or changed employers (31%).
- The third most often given reason was they could not afford to pay the insurance premiums (28%).



Henry County residents identify **instability in employment** and **cost** as **barriers** to obtaining **health care coverage**.

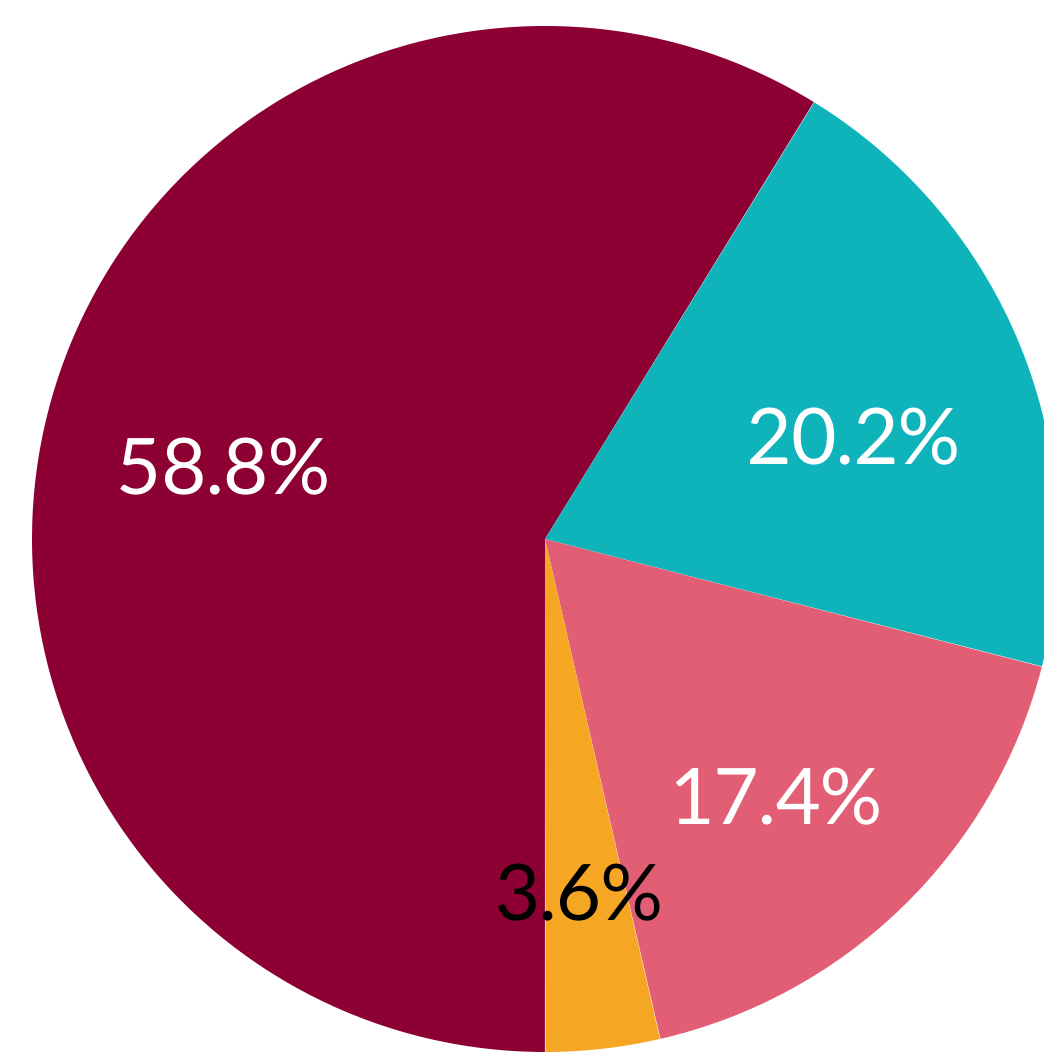
Data Source: Henry County Community Health Assessment Adult Survey, 2019

What Types of Health Insurance are There?

Health Insurance Coverage Among Henry County Residents

- Over half (58.8%) of Henry County residents have private health insurance alone.
- One-fifth (20.2%) have a combination of private and public insurance.
- Regarding public insurance, 17.4% of residents have only public insurance.

Figure 2 Healthcare Insurance by Type for Henry County Residents, 2018



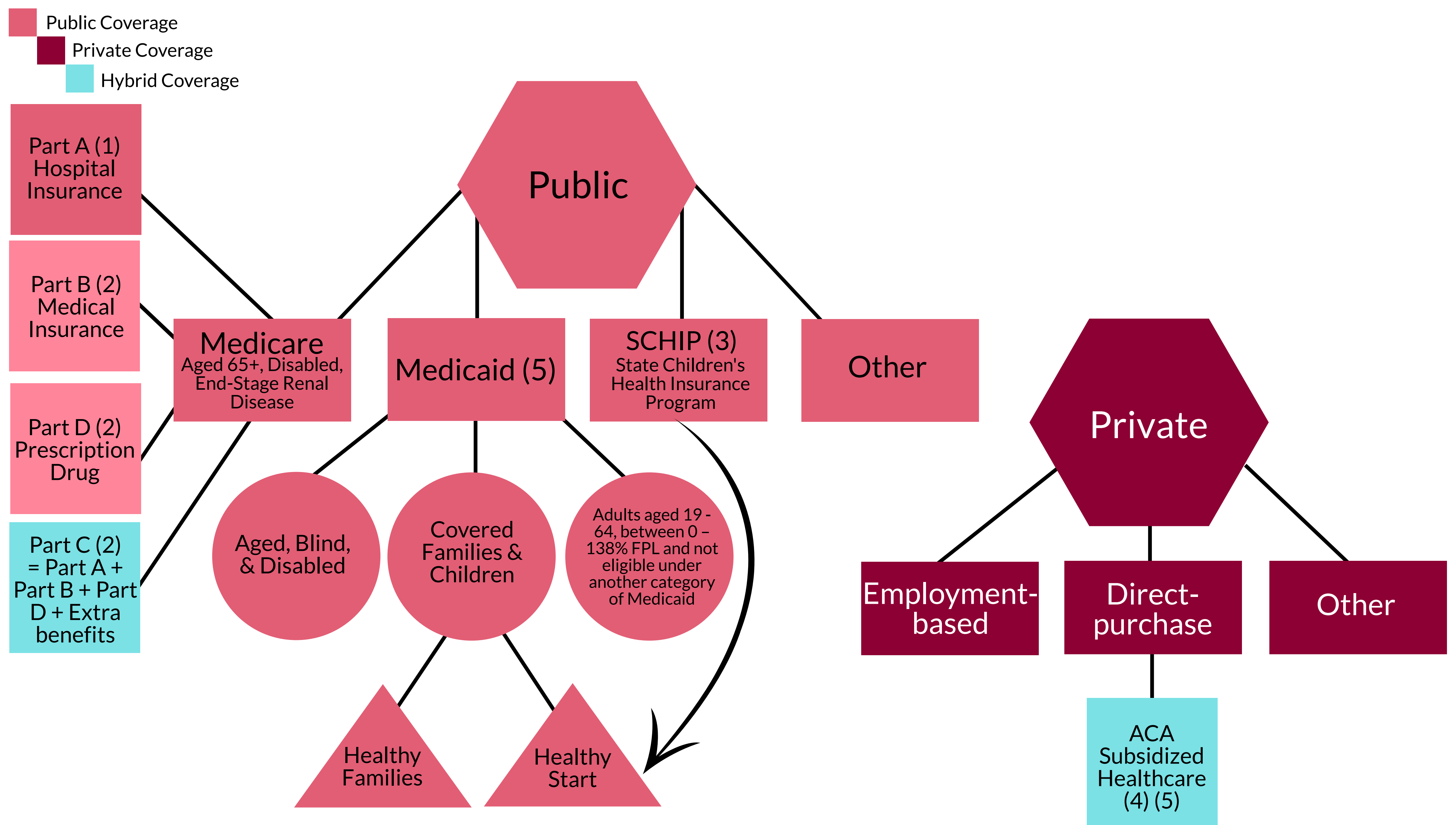
*** 20% of Henry County Residents had a COMBINATION of public and private coverage in 2018.**

Private Alone (58.8%) Combination (20.2%)
Public Alone (17.4%) No Insurance (3.6%)

Data Source: U.S. Census Bureau, 2014-2018 American Community Survey 5-Year Estimates

Insurance Coverage in Ohio

The following figure illustrates the varying types of health insurance available to residents of Ohio. In short, its complicated.



Notes:

- (1) No premium, but there is a deductible, coinsurance requirements, and lifetime caps.
- (2) There is a premium, deductible, coinsurance requirement, and lifetime caps.
- (3) Designed to provide increased access to health coverage for children in families with income too high to qualify for Medicaid (Title XIX) but too low to afford private coverage
- (4) Marketplace insurance plans with premium tax credits, often known as "subsidized"
- (5) If you qualify for Medicaid, you aren't eligible for savings on Marketplace insurance

Eligibility

The following is a list of the varying individuals and the cut-offs associated with whether or not they can receive aid. The cut-offs are based on the U.S. Federal Poverty Guidelines (<https://aspe.hhs.gov/2020-poverty-guidelines>).

Ohio Medicaid Eligibility

- Families with a child younger than age 19 with income up to 90% of the federal poverty level
- Adults (aged 19-64): 133% of Federal Poverty Level
- Insured or uninsured children (up to age 19) in families with income up to 156% of the federal poverty level
- Pregnant women in families with income up to 200% of the federal poverty level

CHIP Eligibility

- Uninsured children (up to age 19) in families with income up to 206% of the federal poverty level

ACA Marketplace Insurance Eligibility

- ACA Tax Credit: 100%-400% of Federal Poverty Level

Figure 4 Ohio Medicaid and CHIP Eligibility Thresholds by Persons in Household, 2020

Persons in Household	Eligibility Thresholds					
	90%	100%	133%	156%	200%	206%
1	\$11,484	\$12,760	\$16,980	\$19,906	\$25,524	\$26,292
2	\$15,516	\$17,240	\$22,932	\$26,894	\$34,488	\$35,520
3	\$19,548	\$21,720	\$28,896	\$33,883	\$43,440	\$44,748
4	\$23,580	\$26,200	\$34,848	\$40,872	\$52,404	\$53,976
5	\$27,612	\$30,680	\$40,812	\$47,861	\$61,368	\$63,204
6	\$31,611	\$35,160	\$46,764	\$54,850	\$70,320	\$72,432

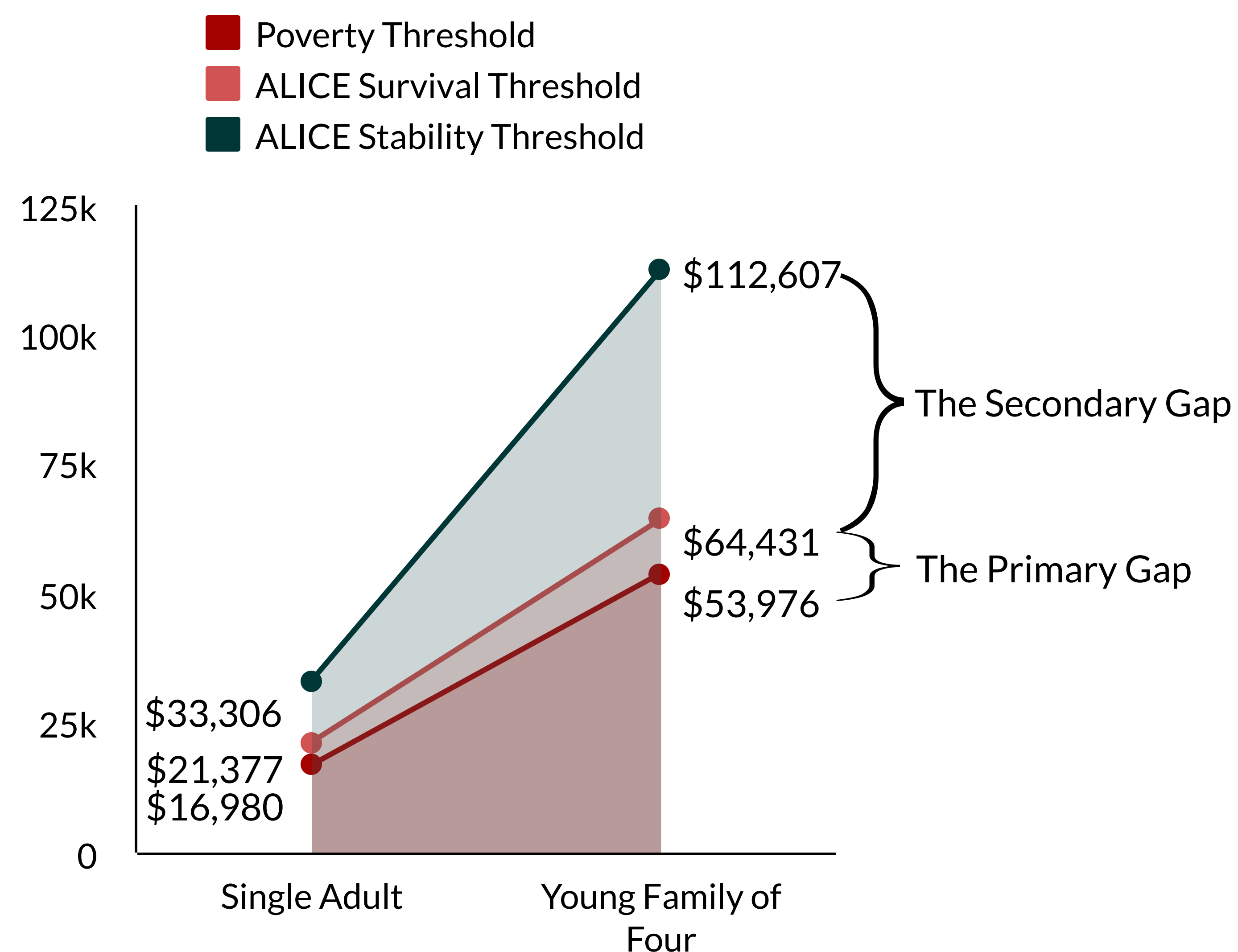
Data Source: <https://medicaid.ohio.gov/Portals/0/For%20Ohioans/Programs/whoQualifies/Children-Families-Adults.pdf>; <https://medicaid.ohio.gov/FOR-OHIOANS/Programs/Children-Families-and-Women>

What does the ALICE Report Reveal for Henry County Residents and How might this be Related to Health Care Access?

ALICE, which stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, is a way of defining individuals and households that earn above the Federal Poverty Level, but not enough to afford a minimal household budget (<https://www.unitedforalice.org/>). Many often characterizing these individuals as those who are falling through "the gap." The ALICE project estimates the cost of living for each county in the U.S. and produces a Household Survival Budget that is based on the bare minimum that a household needs to live and work. This budget does not include money for savings. They also produce a Household Stability Budget.

- A Household Survival Budget for a single adult living alone in Henry County in 2020 is estimated to be \$21,377 a year (see Figure 5). Figure 4 (above) indicates that to be eligible for Ohio Medicaid adults aged 19-64 have to be at or below 133% of the Federal Poverty level, which represents a household income of \$16,980 a year.
- A Household Survival Budget for a family consisting of two adults, one infant, and a preschooler in Henry County in 2020 is estimated to be \$64,431 a year. The most a household of four can earn and qualify Medicaid and/or CHIP is \$53,976 a year.
- Those households that fall between the associated federal poverty limits and the estimated household survival budgets are living in "the health insurance gap."

Figure 5 Poverty and ALICE Thresholds Examples: Identifying Henry County Residents Living in the "Health Insurance Gap"



Data Sources: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Ohio Department of Job and Family Services, 2016 via UnitedForALICE.org
 Note: The latest ALICE estimates were computed using data from 2016. For this report, I've converted 2016 dollars to 2020 dollars using the Consumer Price Index Inflation Calculator at the U. S. Bureau of Labor Statistics to account for inflation and be as comparable to the 2020 Federal Poverty Guidelines as possible (https://www.bls.gov/data/inflation_calculator.htm).

What Do Our Residents Say About Health Insurance?

In the Henry County Community Health Status Assessment, residents were asked...

When accessing health care, adults felt confident enough to accomplish the following:

- Know their health care provider's exchange information so they can receive care accurately (52%)
- Know how to obtain health insurance that best fits your needs (49%)

- Slightly more than half of residents reported they felt confident they knew their health care provider's exchange information well enough to receive care accurately.

- Nearly half of residents reported they felt confident they knew how to obtain health insurance that best fit their needs.

Figure 6 Henry County Residents' Confidence in Accessing Health Care

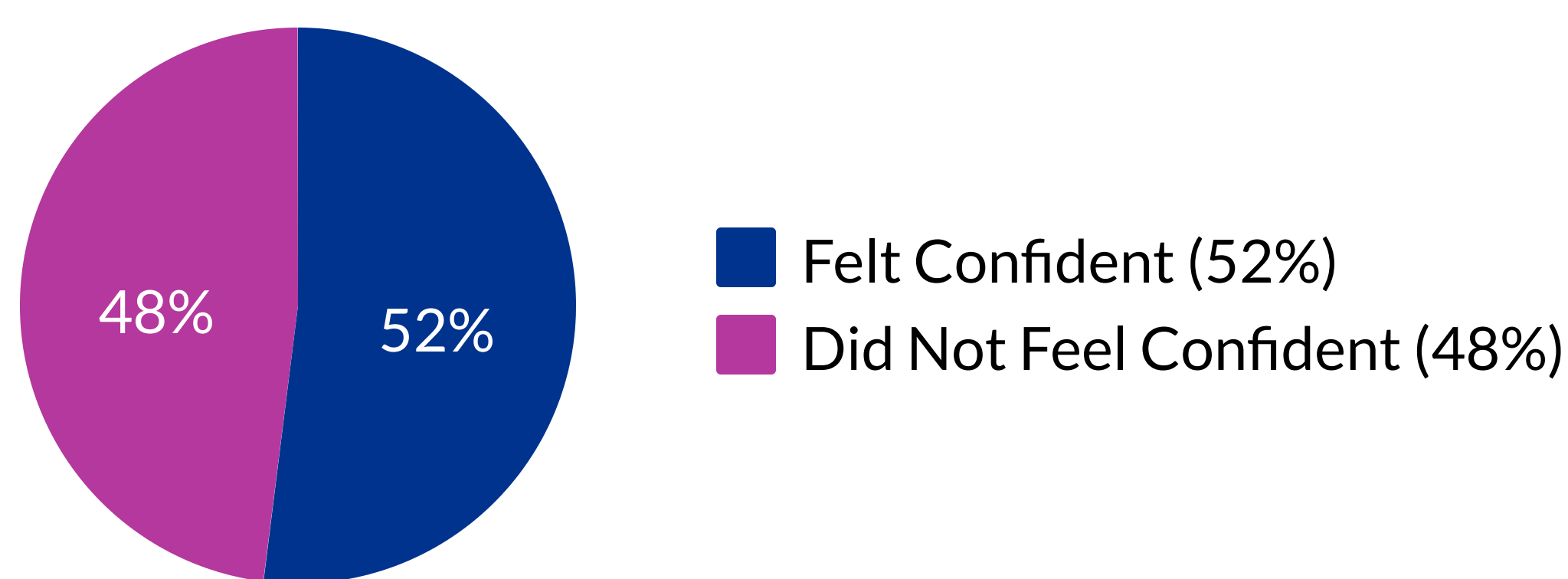


Figure 7 Henry County Residents' Confidence in Accessing Health Care



Data Source: Henry County Community Health Assessment Adult Survey, 2019

Only about HALF of Henry County Residents felt confident they understood key aspects of their health insurance.

COVID Related Health Care Access Concerns

In the Henry County Pulse Survey, residents were asked about concerns specific to health care...

What currently concerns you?

- Ability to access health care if needed
- Ability to afford health care if needed

- 18% of residents indicated they were concerned they would not be able to access health care if they needed it in April of 2020.
- During the same time period, one-in-ten residents indicated they were concerned they would not be able to afford health care if they needed it.

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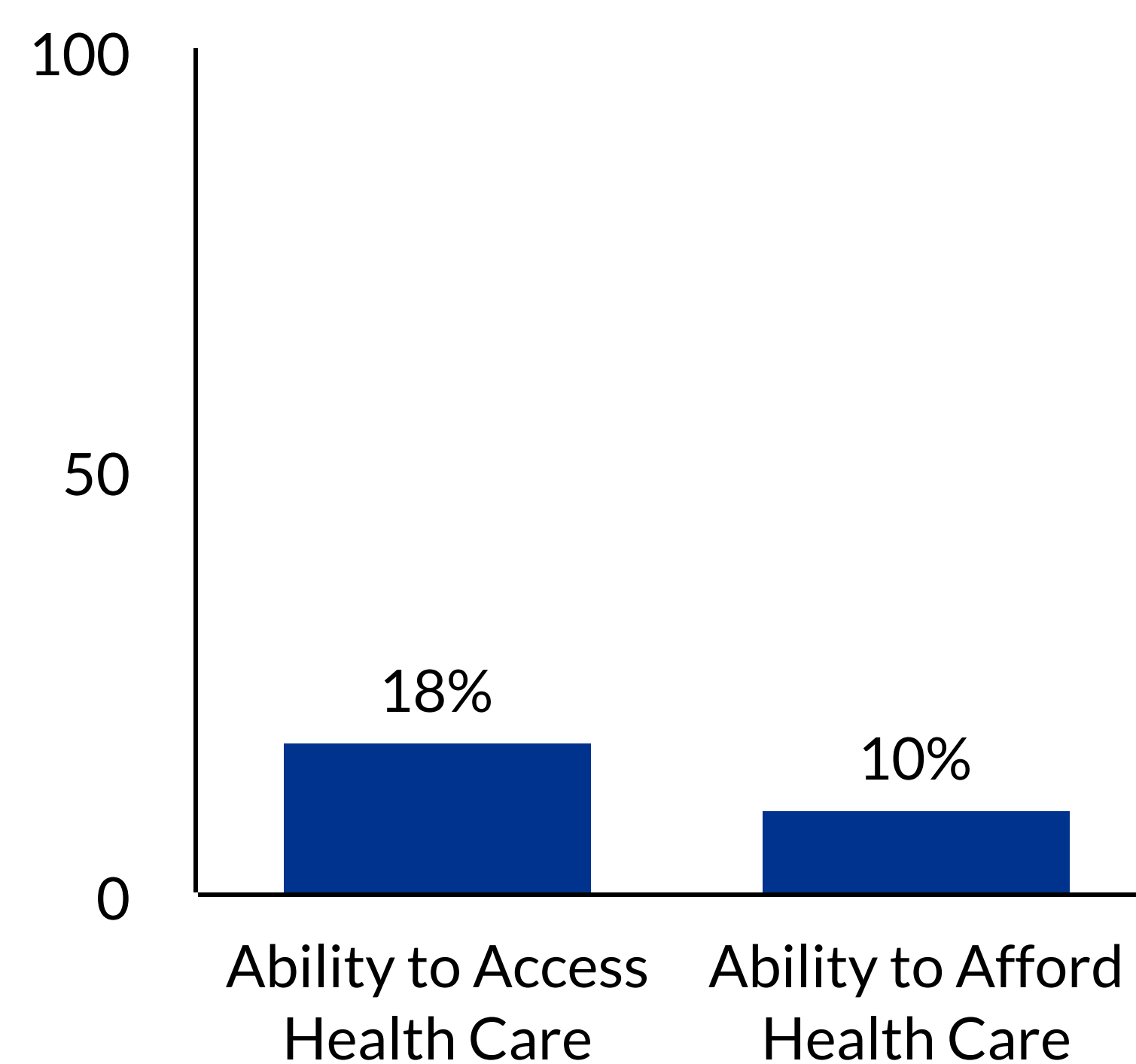
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Figure 8 Henry County Residents' Health Care Access Concerns, 2020



Data Source: Henry County Pulse Survey, 2020

For more information on health insurance visit the following websites:

- <https://medicaid.ohio.gov/>
- <https://www.medicare.gov/>
- <https://www.healthcare.gov/>
- <https://benefits.ohio.gov/>