Expanding Medicaid in Ohio

Impact on Ohioans earning less than 100 percent FPL

If Ohio does not move forward with Medicaid expansion, thousands of Ohioans with incomes up to 100 percent of the Federal Poverty Level (FPL) ($23,550 for a family of four) will have no subsidized coverage assistance (see figures on next page). Those earning more than 100 percent FPL would be eligible for federal subsidies on health insurance exchanges. To the right are county-level projections for uninsured adults (19-64 years old) without dependent children who earn less than 100 percent of FPL.

Without a Medicaid expansion, substantial number of Ohioans, including more than 370,000 adults without dependent children by 2017, are projected to have no access to subsidized health coverage and will likely be uninsured.

Other Ohioans left without subsidized coverage include parents with incomes between 90 percent and 100 percent FPL.

Ohio Medicaid Expansion Study

This material was created as part of Ohio Medicaid Expansion Study, a partnership between the Health Policy Institute of Ohio, the Ohio State University, Regional Economic Models, Inc., and the Urban Institute. The research is funded by the Health Foundation of Greater Cincinnati, the Mt. Sinai Health Care Foundation and the George Gund Foundation. To view all publications and material from the Study, visit **http://bit.ly/Ybiqxi**

County	Total uninsured childless adults in 2014 below 100 percent FPL	Total uninsured childless adults in 2017 below 100 percent FPL
Adams	1,523	1,561
Allen	3,522	3,611
Ashland	1,352	1,387
Ashtabula	4,075	4,178
Athens	2,181	2,236
Auglaize	977	1,002
Belmont	2,407	2,467
Brown	1,745	1,789
Butler	10,327	10,587
Carroll	978	1,003
Champaign	1,121	1,149
Clark	5,942	6,092
Clermont	5,272	5,405
Clinton	1,810	1,855
Columbiana	3,616	3,707
Coshocton	1,471	1,508
Crawford	1,823	1,869
Cuyahoga	44,698	45,825
Darke	1,284	1,317
Defiance	1,232	1,263
Delaware	1,883	1,930
Erie	2,532	2,595
Fairfield	4,494	4,607
Fayette	1,262	1,294
Franklin	40,652	41,677
Fulton	1,024	1,050
Gallia	1,464	1,500
Geauga	969	993
Greene	3,638	3,729
Guernsey	1,779	1,824
Hamilton	24,451	25,068
Hancock	1,994	2,044
Hardin	993	1,018
Harrison	568	583
Henry	736	755
Highland	1,935	1,984
Hocking	1,241	1,272
Holmes	539	552
Huron	2,052	2,103
Jackson	1,616	1,656
Jefferson	2,554	2,618
Knox	1,892	1,940
Lake	4,368	4,478
Lawrence	2,682	2,750

County	Total uninsured childless adults in 2014 below 100 percent FPL	Total uninsured childless adults in 2017 below 100 percent FPL
Licking	4,922	5,046
Logan	1,705	1,748
Lorain	8,599	8,815
Lucas	17,792	18,240
Madison	1,177	1,207
Mahoning	8,790	9,011
Marion	2,551	2,615
Medina	2,714	2,782
Meigs	1,140	1,169
Mercer	801	821
Miami	2,186	2,241
Monroe	538	551
Montgomery	17,846	18,296
Morgan	585	600
Morrow	1,192	1,222
Muskingum	3,906	4,005
Noble	412	422
Ottawa	947	971
Paulding	617	632
Perry	1,647	1,688
Pickaway	1,793	1,838
Pike	1,589	1,629
Portage	3,698	3,791
Preble	1,282	1,314
Putnam	597	612
Richland	4,454	4,566
Ross	3,540	3,629
Sandusky	1,692	1,734
Scioto	3,650	3,742
Seneca	1,937	1,986
Shelby	1,262	1,294
Stark	11,892	12,191
Summit	16,411	16,825
Trumbull	7,149	7,329
Tuscarawas	2,786	2,857
Union	1,075	1,102
VanWert	799	819
Vinton	689	706
Warren	2,605	2,671
Washington	1,690	1,733
Wayne	2,757	2,827
Williams	1,236	1,267
Wood	2,213	2,269
Wyandot	489	502

Source: OSU 2013
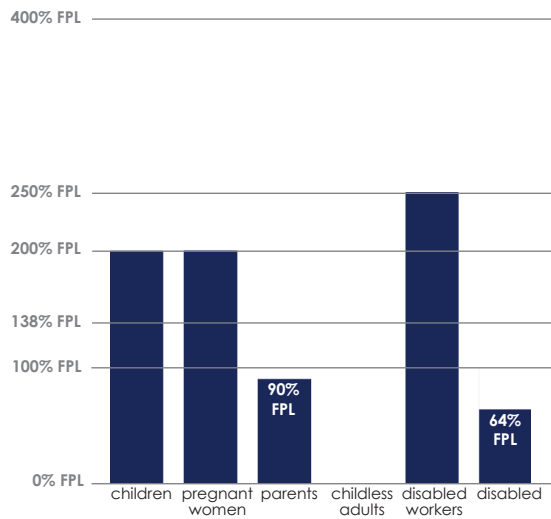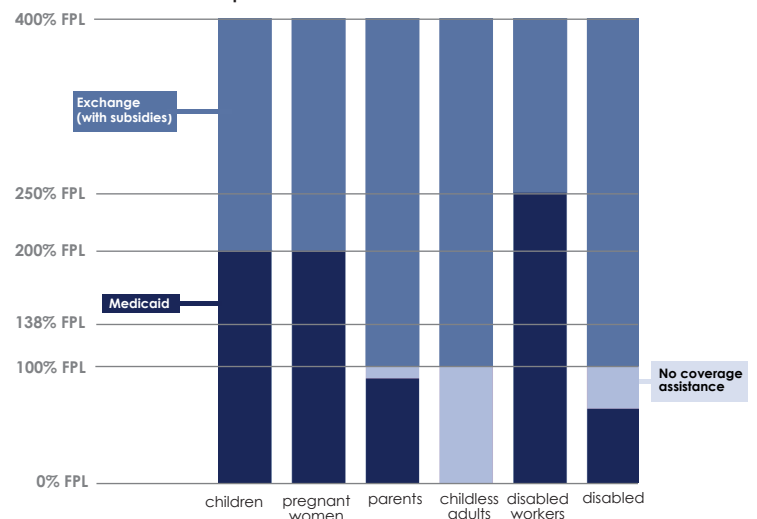
figure 1
Current Medicaid eligibility

(Bar chart showing FPL percentages by group)
- children: 200% FPL
- pregnant women: 200% FPL
- parents: 90% FPL
- childless adults: (none)
- disabled workers: 250% FPL
- disabled: 64% FPL

Y-axis: 0% FPL, 100% FPL, 138% FPL, 200% FPL, 250% FPL, 400% FPL

figure 2
Subsidized health coverage eligibility in 2014
without Medicaid expansion

Exchange (with subsidies)
Medicaid
No coverage assistance

Groups: children, pregnant women, parents, childless adults, disabled workers, disabled

Y-axis: 0% FPL, 100% FPL, 138% FPL, 200% FPL, 250% FPL, 400% FPL

Why health insurance matters

In 2009 The Institute of Medicine issued a report that summarizes the extensive body of research that establishes the many ways that health insurance improves access to health care, appropriateness and quality of care and health outcomes.[1]

This research finds that compared to insured individuals, uninsured adults and children are more likely to:
- Lack a usual source of care and routine check-ups
- Have medical debt
- Have unmet health needs

This lack of access and increased cost burden leads to several negative health outcomes for uninsured adults and children:
- Poorly managed chronic disease (such as inadequate blood pressure control)
- Cancer diagnosed at an advanced stage
- Poor self-reported mental and physical health status and functioning
- Mortality[2]

In addition to this national research, Ohio studies have found similar results. The Ohio Health Issues Poll found that 84% of insured adult Ohioans had a usual source of care, compared to only 51% of uninsured Ohioans.[3] Analysis of the 2010 Ohio Family Health Survey concluded that compared to insured Ohioans, the uninsured were less likely to use medical and dental care and reported worse physical and mental health status.[4]

Providing coverage to more uninsured Ohioans will provide an opportunity to manage costs and leverage health system reforms. Without coverage, uninsured Ohioans will continue to lack care and, on balance, experience more negative health outcomes compared to insured Ohioans.

Notes
1.   Institute of Medicine, 2009. "America's Uninsured Crisis: Consequences for Health and Health Care."
2.   Wilper, Andrew P., Steffie Woolhandler, Karen E. Lasser, Danny McCormick, David H. Bor, and David U. Himmelstein. „Health Insurance and Mortality in US Adults" American Journal of Public Health 2009: 99:2289-2295.
3.   "Usual Source of Care and Wait Times in Ohio" Ohio Health Issues Poll report. The Health Foundation of Greater Cincinnati. August 2012.
4.   Hull, Sharon K., Kristin R. Baughman, Joseph J. Sudano, Mike Hewit, and Ryan C. Burke. "Effective access to health care providers and services in Ohio: Analysis of intermediate and proximate outcomes."