

# The impact of national health reform on Ohio UNINSURED OHIOANS

updated June 29, 2010

## Who are Ohio's uninsured – the pool that is being reached through coverage reform?

There are more than 1.3 million uninsured adults and children in Ohio. The largest uninsured groups in Ohio are low-income workers and young adults. Many young adults are not offered, cannot afford, or choose not to take-up coverage through their employer. Data from the 1990s and 2008 have shown an increase in uninsured working-age adults, and a decrease in uninsured children because of Medicaid expansion. By 2014, more than 89 percent of the currently uninsured could enroll in Medicaid or receive subsidies to purchase insurance through state exchanges.

Establishment of state high risk pools will temporarily provide coverage to individuals with preexisting conditions who have been unable to obtain health insurance. This group will enter the larger insurance pool in a state-administered health benefit exchange in 2014 when insurers will no longer be able to deny coverage based on preexisting conditions.

This fact sheet is one in a series created by the Health Policy Institute of Ohio to examine the coverage expansion implications of national health reform on Ohio

## Coverage expansion

### Federal reform timeline

#### 2010

- **June 23:** Establishment of high-risk pools (through 2013) for those who are uninsured with a pre-existing condition. States choose whether to participate and to what extent. A state may:
  - Establish a new high-risk pool
  - Build upon other existing coverage programs designed to cover high risk individuals
  - Contract with a current HIPAA carrier of last resort or other carrier to provide subsidized coverage for the eligible population
- **June 23:** Insurers not able to deny coverage to children because of pre-existing conditions
- By **September 23:** Young adults (19-26) who cannot get benefits through their employer or through a public program will be eligible to stay on their parents' plan, even if s/he no longer lives with his or her parents, is not a dependent on a parent's tax return, or is no longer a student. Applies to both married and unmarried young adults, although their own spouses and children do not qualify.

#### 2011

- Community-based Collaborative Care Network Program to support consortiums of health care providers to coordinate and integrate health care service for low-income uninsured and underinsured populations

#### 2014

- US citizens and legal residents required to have qualifying health coverage
- Provide refundable and advanceable premium credits and cost-sharing subsidies to eligible individuals and families with incomes between 139-400% FPL to purchase insurance through the exchanges
- Expand Medicaid to all individuals under age 65 with incomes up to 138% FPL (133% FPL plus a 5% income disregard bringing the effective Medicaid eligibility cutoff to 138% FPL)
- Create a temporary reinsurance program to collect payments from health insurers in the individual and group markets to provide payments to plans in the individual market that cover high-risk individuals

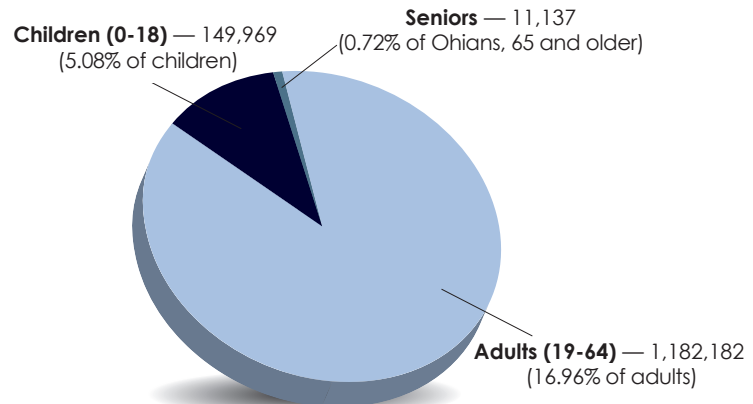
#### Considerations:

\*Information shared in this fact sheet is based on the most updated version of federal law and analysis of Ohio data. As regulations are written and language clarified, there may be changes in HPIO's interpretation of the impact on Ohio.

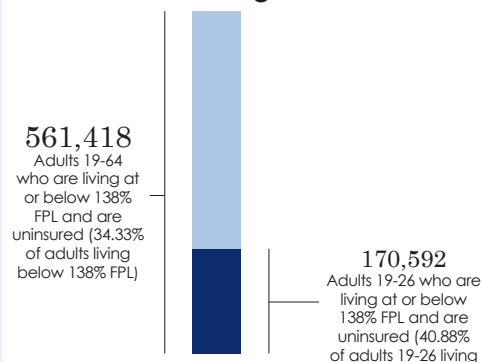
\*\*Estimates for "children 0-18" are merged totals using differently weighted OFHS child (0-17) proxy responses and OFHS adult (18+) responses. Point estimates fall within the standard error for all measures.

### Ohioans without insurance

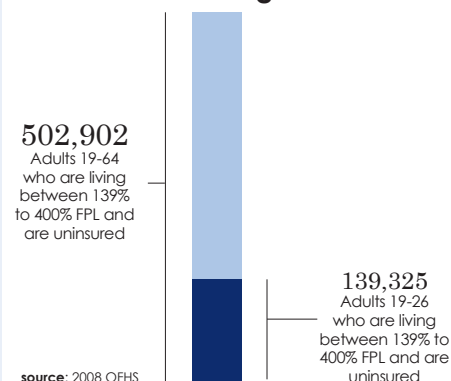
total 1,343,288



### Uninsured and living below 138% FPL



### Uninsured and living between 139% and 400% FPL



source: 2008 OFHS

### Federal Poverty Level (FPL)

2009 guidelines for a family of four (for larger families, add \$3,740 for each additional person)

Percent of FPL	Income level
100% FPL	\$22,050
138% FPL	\$30,429
400% FPL	\$88,200

# What national reform will mean for Ohio's uninsured

According to the most recent Ohio Family Health Survey, there were 1,332,151 Ohioans 64 and younger without insurance in 2008. Data from the 1990s and 2008 have shown an increase in uninsured work-age adults and a decrease in uninsured children (because of Medicaid expansion). By 2014, more than 89% of the currently uninsured could enroll in Medicaid or receive subsidies to purchase insurance through state exchanges.

