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## **Unaffordable Health Care Threatens Health and Economic Security** ***New Study Shows Dramatic Numbers of Low and Moderate Income Franklin County Residents Cannot Afford to Pay for Health Care***

Columbus, OH—The economic downturn is making a serious medical condition worse. A report released today by UHCAN Ohio shows that significant proportions of low and moderate income Franklin County residents cannot afford to spend much money on health care. And, as people lose their jobs and their employer-based health insurance, the problem will only get worse.

Based on survey data gathered from October 2007 through June 2008, the report *Making Ends Meet: What Can Franklin County Residents Afford to Pay for Health Care?* demonstrates that many Franklin County residents, even those who work full-time, have a limited ability to contribute to their health coverage. Key findings include:

- More than two-thirds of respondents with incomes under 100% of the federal poverty level (\$17,600/year for a family of three) have negative discretionary income, meaning their expenses exceed their income.
- Slightly over half of respondents with incomes between 101 and 150% of the FPL (\$26,400/yr for a family of three) have negative discretionary income.
- Forty percent of respondents with incomes between 151 and 200% of the FPL (\$35,200/yr for a family of three) have negative discretionary income.
- Slightly over one-third of respondents with incomes between 201-250% of the FPL (\$44,000/yr for a family of three) have negative discretionary income.
- More than a quarter of those with incomes between 250-300% FPL (\$52,800/yr for a family three) have negative discretionary income.

“In these tough economic times, Ohioans are struggling every day just to make ends meet. Even people with health coverage are having trouble paying out-of-pocket costs for deductibles, co-pays, and for vision and dental care,” said Cathy Levine, Co-chair of Ohio Consumers for Health Coverage. “Ohioans shouldn’t have to choose between rent or food and health care.”

Juggling a household budget to squeeze pennies together for health care and prescriptions is nothing new for Marcia Miller. Miller, while working for a small business that could not afford to offer health coverage, went uninsured. She couldn’t afford the \$1,300 per month premium she was quoted in the

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private market because of her pre-existing conditions. “I had to give up prescriptions that helped me manage my rheumatoid arthritis because I simply could not afford it,” said Miller. “I worried everyday that an accident or illness would put me in financial ruin.”

The report demonstrates that many Franklin County residents, even those who work full-time, have a limited ability to contribute to their health coverage. Any proposals to expand coverage must recognize that people with lowest incomes can afford only nominal amounts and that people need a progressive sliding scale that considers what people with different incomes can afford to pay.

“Our policymakers need to ‘bail out’ consumers who cannot afford health care,” stated Levine. “Health coverage must be publicly funded for those with lowest incomes and must be subsidized on a sliding scale for those who can only afford to dedicate a small percentage of their income to health care costs.”

Ohio Consumers for Health Coverage is a nonpartisan coalition uniting the consumer voice with the goal of achieving *affordable, high quality care for all*. For the full report and more information, go to [www.ohioconsumersforhealth.org](http://www.ohioconsumersforhealth.org). Marcia Miller was a participant in the UHCAN Ohio survey which is the basis for the report.

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