



FOR IMMEDIATE RELEASE
March 16, 2009

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Ohio's Health Care System In Crisis

New Study Reveals Number of Uninsured in Epidemic Proportion

Columbus OH—A new survey released today shows that the number of Ohio uninsured working aged adults 18-64 increased by 165,000, from 15% in 2004 to 17% of the population in 2008. The *2008 Family Health Survey* attributes the increase in the uninsured rate to the decline in employer-based insurance which has fallen from 63.5% in 2004 to 61.7% in 2008.

The rise in the number of uninsured adults was expected, because people are losing both jobs and job-based health insurance. "The rise in Ohio's uninsured shows the urgency for our state and federal elected officials to enact real health care reform," stated Cathy Levine, Co-Chair Ohio Consumers for Health Coverage. "Ohioans need jobs and they need health coverage. We can't fix the economy without fixing health care."

While still alarmingly high, the greater Cincinnati area's numbers are better than the state average.

2008 Working Aged Adults, 18-64

County	% Uninsured	Number
Butler	12.4%	27,923
Clermont	15.5%	18,680
Hamilton	16.4%	84,026
Warren	12.4%	15,167

Karen Bell of Cincinnati is one of Hamilton County's 84,000 uninsured adults. Karen is a nurse providing home care services. She does not qualify for company provided insurance because she is not working the full 35 hours per week required for coverage. Because she is a nurse she monitors her own blood pressure, but has not gotten the range of tests that a woman over 50 should be getting on a routine basis. "I cannot afford health insurance on my own," states Bell. "I cannot afford to pay for the medical care that I need either. Health care reform cannot happen soon enough."

Tam Ridner of Mason is one of Warren County's 15,167 uninsured adults. A self-employed construction contractor, he was covered on his wife Tanya's policy until two years ago, when the combination of her share of premium and his coverage went up to over \$600 per month. Tanya is a bus driver for a public transit system. She has checked the premium cost each year—to add Tam back on at this time would cost \$800 per month for both of them—half of her monthly income. A recent trip to the emergency room has now resulted in a \$4,000 medical bill that the Ridners are paying as they can.

Pauline Campbell of Batavia is one of Clermont County's 18,680 uninsured. For her, life without health insurance has been grim. She fought breast cancer while uninsured and still drove a truck to

support herself and her grandchildren until she became too sick to work. Now on Social Security Disability and still struggling with cancer, she only qualifies for Medicaid during those months where her medical bills exceed \$674. When she goes for treatment this month she needs to come up with \$200. The hospital where she received some of her treatment provides her charity care due to her low income, but that does not erase the doctors' bills and lab work fees. Pauline is watching her propane supply, which she pays for once a year, dwindle and has been supplementing her heat with an electric heater.

Additional survey findings include:

- ▶ Uninsured working age adults were 2.7 times more likely than those who are insured to have no usual source of care and report a greater use of hospital emergency rooms.
- ▶ More than half (56.4%) of uninsured working age adults reported difficulty paying medical bills with 46.8% of those reporting being unable to pay for other necessities due to their medical bills.
- ▶ Although nearly all of Ohio's seniors (age 65 and older) reported having health insurance coverage, many had gaps in coverage and challenges paying medical bills.

"Ohioans cannot wait any longer for relief from skyrocketing health care costs, unfair insurance rules, and lack of access to care," said Levine "We cannot let special interests delay or water down policy changes that will help consumers afford quality health care."

For the last year, Ohio Consumers for Health Coverage (OCHC) has been listening to people across the state about what is wrong with our broken health care system and what we need to do to fix it. We have the opportunity to start fixing the system in the proposed state budget, which Ohio's lawmakers are considering right now. OCHC supports:

- ▶ Lowering the premiums for high-risk Ohioans and others with pre-existing conditions by limiting what insurance companies can charge during the open enrollment period. This change will allow 52,000 additional Ohioans to get coverage they can afford. That's progress.
- ▶ Requiring insurers to report the percentage of premium dollars spent on health care. It is estimated that only 68% of premiums in the individual market is spent on health care. Without more information on costs and how health care dollars are spent, it will be difficult to find solutions to make quality health care available for all.
- ▶ Finding dedicated funding to pay for expanding access to health coverage and making coverage more affordable for small employers. Expanding health coverage to all uninsured Ohioans will take money and our lawmakers need to figure out how to pay for reform or it will not happen.

Ohio Consumers for Health Coverage (OCHC) is a nonpartisan coalition uniting the consumer voice with the goal of achieving *affordable, high quality care for all*. For more information about OCHC, go to www.ohioconsumersforhealth.org. For a link to the Ohio Family Health Survey go to <http://ofhs.webexone.com>.

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