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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."

Lucas County's rate of uninsured working aged adults is above the state average at 19.5%. The number of uninsured in Lucas County is an estimated 53,982.

Knowing they have company is no consolation to Toledo residents Russ and Sandy Kamin who are among these uninsured in Lucas County. Both Russ and Sandy are contractors with the State of Ohio, providing home care services to a woman with significant disabilities. Russ also sells insurance. Until August 2008 they were both insured through Sandy's employer. Sandy left that job and they found the COBRA at \$780 per month well beyond their means. Sandy, a Type II diabetic, has been turned down by insurers for health related reasons. Russ cannot afford the premiums he's been quoted. Without coverage Sandy is not keeping up with the routine doctor visits and blood testing that she needs. "When you don't have insurance you don't go to the doctor," said Russ. "The best we could afford is a supplemental policy which doesn't cover anything to speak of, such as doctors visits or medications, and only a portion of a hospital bill. What's the sense of having insurance when the major things such as hospitalizations aren't covered?"

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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