

## Health Care Coverage

### Key Findings

The 2009 assessment data has identified that 14% of Allen County adults were without health care coverage. Those most likely to be uninsured were adults with an income level under \$25,000. In Allen County, 12.1% of residents live below the poverty level. (Source U.S. Census, 2000)

### General Health Coverage

- ◆ In 2009, most (86%) Allen County adults had health care coverage, leaving 14% who were uninsured. The 2008 BRFSS reports 12% of Ohio adults and 15% of U.S. adults are uninsured.
- ◆ 5% of adults reported they received Medicaid and 14% received Medicare.
- ◆ In the past year 14% of adults were without healthcare coverage, increasing to 30% of those with incomes less than \$25,000.
- ◆ Those with health care plans included the following coverage: dental (62%), vision (56%), mental health (56%), prescription coverage (90%), home care (25%), skilled nursing (21%), hospice (20%), your spouse (72%), and your children (56%).
- ◆ Households with incomes less than \$25,000 had the following health care coverage: dental (51%), vision (47%), mental health (36%), prescription coverage (80%), home care (23%), skilled nursing (18%), hospice (12%), your spouse (49%), and your children (38%).
- ◆ The top five reasons uninsured adults gave for being without health care coverage were:
  1. They could not afford to pay the insurance premiums (32%)
  2. They lost their job or changed employers (22%)
  3. They lost Medicaid eligibility (10%)
  4. Their employer does not/stopped offering coverage (9%)
  5. Their benefits from their employer/former employer ran out (8%)
 (Percentages do not equal 100% because respondents could select more than one reason).

**Allen County and Ohio Medicaid Statistics**

	Residents Enrolled in Medicaid	Annual Medicaid Expenditures*
<b>Allen County 2007</b>	15,731	\$107,544,583
<b>State of Ohio 2007</b>	1,651,697	\$11,893,762,808
<b>Allen County 2006</b>	15,776	\$107,171,136
<b>State of Ohio 2006</b>	1,682,053	\$11,952,173,555

\*Payments made directly to providers as well as capitation payments to HMOs  
 (Source: Ohio Job & Family Services, Allen County Profile, Published July 2008,  
<http://jfs.ohio.gov/County/entypref/pdf07/Allen.pdf>)

### 2002 Allen County Comparison Data

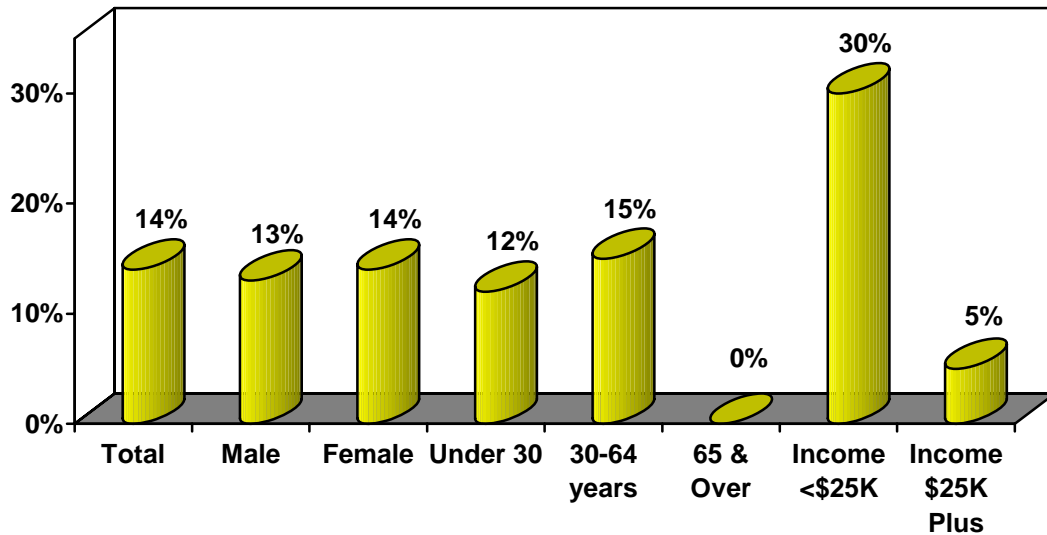
- ◆ 85.5% of Allen County residents had health care coverage, leaving 14.5% who were uninsured.
- ◆ The top 3 reasons Allen County residents reported not having health insurance were: could not afford it (65.7%), not offered through their employer (19.5%) and do not qualify for Medicaid (19.1%).
- ◆ Of those who had health care insurance, their insurance was paid for by: their employer (42.5%), themselves or their spouse (25.9%), Medicare (25.5%), or their spouse's employer (20.1%).
- ◆ 11% of residents reported they received medical assistance/Medicaid.

(Source: Allen County Assessment 2002)

## Health Care Coverage

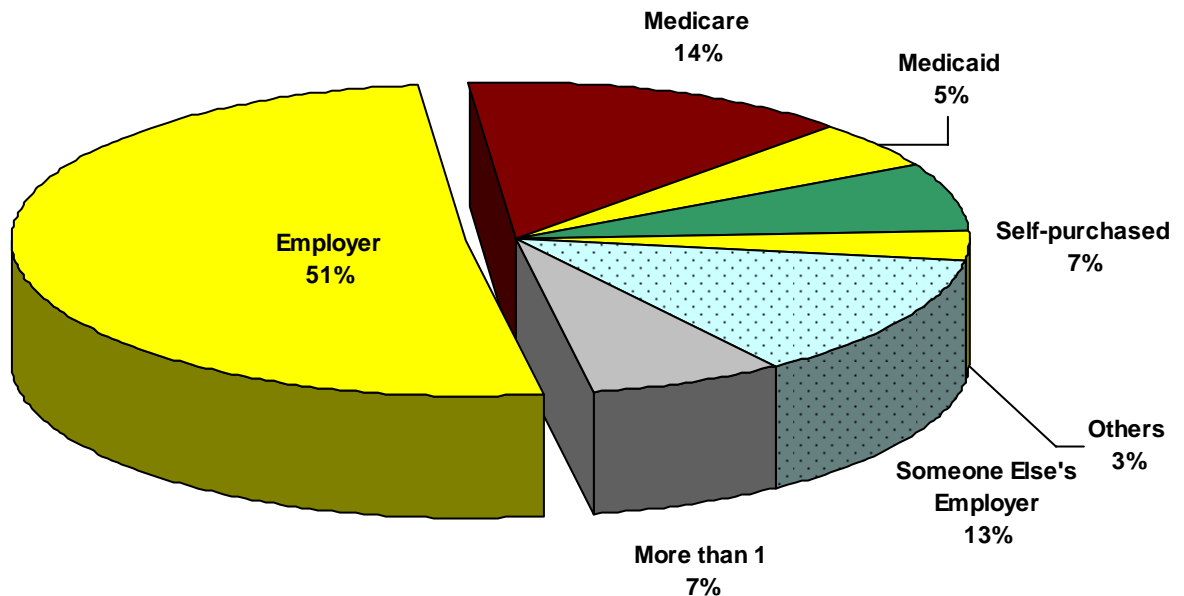
The following graph shows the percentages of Allen County adults who were uninsured by demographic characteristics. Examples of how to interpret the information in the first graph include: 14% of all Allen County adults were uninsured, 12% of those under age 30, and 30% of adults with an income less than \$25,000 reported being uninsured lacked health care coverage. The pie chart shows sources of Allen County adults' health care coverage.

**Uninsured Allen County Adults**



*Source: 2009 Allen County Health Risk and Community Needs Assessment*

**Source of Health Coverage for Allen County Adults**



*Source: 2009 Allen County Health Risk and Community Needs Assessment*

## Health Care Coverage

The following table shows insurance sources for the U.S., Ohio, and Allen County populations.

Health Insurance Source	Allen County Assessment 2009	Ohio-2006*	U.S.-2006*
<b>All ages</b>			
Employer	56%	67%	60%
Individual	7%	7%	9%
Government (Medicare, Medicaid, VA, IHS)	18%	29%	27%
Uninsured	14%	10%	16%
<b>Children under age 18</b>			
Employer	NA	67%	60%
Individual	NA	3%	5%
Government (Medicare, Medicaid, VA, IHS)	NA	31%	30%
Uninsured	NA	6%	12%
<b>Residents under 65 years old</b>			
Employer	78%	69%	63%
Individual	8%	5%	7%
Government (Medicare, Medicaid, VA, IHS)	8%	19%	18%
Uninsured	15%	12%	18%

*Data Source: U.S. Census: Table HI05. Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2006*

*\*The U.S. and Ohio information comes from a different dataset than the Allen County information and comparisons between the data should be done with caution.*

### Allen County Health Care Coverage

*Source: 2009 Allen County Health Risk and Community Needs Assessment*

Health Coverage Includes:	Yes	No	Don't Know
Medical	98%	1%	1%
Dental	62%	36%	2%
Vision	56%	41%	3%
Mental Health	56%	18%	26%
Prescription Coverage	90%	8%	2%
Home Care	25%	25%	50%
Skilled Nursing	21%	24%	55%
Hospice	20%	24%	56%
Your Spouse	72%	25%	3%
Your Children	56%	40%	4%

## Health Care Coverage

### Allen County Medicaid and Medicare Enrollees

In 2006, there were approximately 9,280 adults and 11,704 children eligible for Medicaid in Allen County. Of the adults eligible, 7,966 adults were under the age of 65 and 1,314 adults were 65 years and older. As of July 2007, there were approximately 18,093 people enrolled in Medicare in Allen County. Of these enrollees, 15,400 were 65 years of age or older and 2,693 were disabled. (Source: Ohio Department of Job and Family Services, Ohio Medicaid Report, SFY 2006; Center for Medicare & Medicaid Services, Medicare County Enrollment, July 1, 2007)

Medicaid Recipients by Aid Category 2006	Allen County	Ohio
<b>Healthy Families</b>		
Fee for Service	11,421 (10.7%)	738,842 (6.4%)
Managed Care Plan	--	94,044 (0.8%)
<b>Healthy Start</b>		
Fee for Service	3,597 (3.4%)	204,333 (1.8%)
Managed Care Plan	--	12,058 (0.1%)
<b>SCHIP</b>		
Fee for Service	1,508 (1.4%)	122,351 (1.1%)
Managed Care Plan	--	12,401 (0.1%)
<b>Aged, Blind, &amp; Disabled (ABD)*</b>	2,355 (2.2%)	252,395 (2.2%)
<b>Dual Eligible**</b>	2,128 (2.0%)	231,363 (2.0%)
<b>TOTAL</b>	<b>21,009 (19.8%)</b>	<b>1,673,155 (14.6%)</b>

\* People who are elderly, blind or who have a disability are categorized as having ABD Medicaid.

\*\* People designated as a dual eligible are eligible for both the ABD Medicaid and Covered Families and Children Medicaid simultaneously.  
(Source: Ohio Department of Job and Family Services, Ohio Medicaid Report, SFY 2006)