

Profile of the Uninsured in Cuyahoga, Lorain, and Summit Counties: Results from the 2008 Ohio Family Health Survey

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by
Joe Ahern
The Center for Community Solutions
and
Mark Salling, Ph.D.
The Center for Community Solutions
and
Maxine Goodman Levin College of Urban Affairs
Cleveland State University

The latest survey of family health in Ohio shows that, between 2004 and 2008, the number and percent of persons without health insurance increased among working-age adults ages 18 to 64, but decreased among children under 18. Similar findings are found for Cuyahoga, Summit, and Lorain counties (see Tables 1 and 2 and Figures 1 and 2 in the appendices).

These and other findings about the state's and region's health are the first to be revealed from the 2008 Ohio Family Health Survey (OFHS) which was conducted in the summer and fall. The survey provides a variety of self-reported data on access to care, health status and conditions, health care utilization, and satisfaction with health care. It repeats a 2004 survey. This study presents an initial analysis of the data for the state and Cuyahoga, Lorain, and Summit counties. We describe the characteristics of the uninsured working-age adult and child populations.

Adults Ages 18 to 64 Without Health Insurance Worsens¹

With more than 1.2 million of the state's adults ages 18 to 64 uninsured, more than one in six face financial calamity when they fall seriously ill. The estimated number of uninsured adults increased by 165,000 between the 2004 and 2008 surveys.

In Cuyahoga County, more than 141,000 adults ages 18 to 64, or 17.6 percent, were without health insurance last year. Summit County's adult uninsured rate was even higher, at 19.6 percent, compared to the state's rate of 17.0 percent.² Lorain County had a lower estimated adult uninsured rate at 15.9 percent, though due to a relatively small sample size we could only be 90 percent sure that the actual rate was between 13.1 percent and 19.1 percent.

¹ We do not report on health insurance coverage for persons age 65 and older since that population is covered by Medicare.

² Survey results are subject to sampling error. Generally, we report significant differences in the estimates based on a 90 percent confidence interval. However, in some cases, though the differences are not statistically different, we call attention to differences when there is a consistent pattern to them and they are consistent with general knowledge about causes for such differences. The full report which has margins of error at the 90 percent confidence level should be consulted in making definitive conclusions.

All together in the three urban counties, there was an estimated 238,000 persons ages 18 to 64 who had no health care insurance coverage at the time they were surveyed in 2008.

For both the state as a whole and for the counties noted here, estimated numbers and rates for adults ages 18 to 64 are all higher than those estimated from the 2004 OFHS.

Health Insurance Rates for Children Improve

Estimated uninsured numbers and rates for children under age 18 declined from 2004 to 2008 for the state and Cuyahoga, Lorain, and Summit counties. Statewide, the number of uninsured children declined from an estimated 156,000 in 2004 to 111,000 in 2008. The percent without health insurance in 2008 was 4.1 – a statistically significant reduction of 1.3 percentage points.

Due to smaller samples sizes for the individual counties of Cuyahoga, Lorain, and Summit, the rates for children, though higher, are not statistically different than they were in 2004. However, the 2008 estimates for children in all three counties are consistently lower than they were in 2004 and follow the statewide trend.

This improvement in rates among children while rates increased for adults is attributable in large part to the State Children’s Health Insurance Program – SCHIP – which now provides health insurance for children in families with up to 250 percent of the poverty income threshold. Eligibility was increased from its previous 200 percent during 2008.

Nevertheless, there were still an estimated 111,000 in the state and 17,000 children in the three counties who were uninsured in 2008, indicating need for greater outreach to enroll eligible children.

Characteristics of Uninsured Adults Ages 18 to 64

Some of the estimated differences between adults ages 18 to 64 who are insured and uninsured include the following characteristics.

- Males are more likely to be uninsured than females – 19.2 percent versus 15.0 percent statewide; 20.4 to 22.2 percent versus 10.0 to 16.7 percent among the three counties of Cuyahoga, Lorain, and Summit in 2008.
- Younger adults have higher estimated uninsured rates than older adults. Statewide, almost 30 percent of adults ages 18 to 24 were uninsured in 2008, versus 12.1 percent of those ages 45 to 64. This difference also holds among the three counties, with 31.2 percent to 12.9 percent for Cuyahoga; 34.1 percent versus 8.4 percent for Lorain; and 40.5 percent versus 13.2 percent for Summit County.
- Racial disparities in health insurance coverage exist for the state and all three counties. In Ohio, African Americans were estimated to be almost twice as likely to be uninsured as Whites – 27.3 percent versus 15.3 percent, respectively. The disparity in Cuyahoga County was 28.6 percent for African Americans versus 13.2 percent for Whites; it was 30.5 percent versus 16.9 percent in Summit County, but the small sample size in Lorain resulted in an estimated rate for African Americans that is unreliable in regard to stating difference with the rate for Whites. “Other Races” which includes American Indian,

Hawaiian and Pacific Islander, and those responding to the “other” category in the survey instrument, also had high rates of uninsured adults.

- There was a statistically significant difference between the Hispanic population’s estimated uninsured rate (39.1 percent) and the uninsured rate for White adults (15.3 percent) at the state level, possibly reflecting, in part, the large Hispanic migrant farm labor population that is especially numerous in the northwest counties of the state. The difference between Hispanic and White populations was apparent but less dramatic for each of the three counties in this study.
- Among adults, persons of Hispanic origin had higher uninsured rates than Whites in all three counties. However, in Cuyahoga and Summit counties, Hispanics had a lower percentage of uninsured than did African Americans.
- Married couples have much higher health insurance rates than others. Adults ages 18 to 64 in the state who were not married in 2008 were more than three times more likely to be uninsured – 28.0 percent versus 8.6 percent. This difference is found for each of the three counties as well: 28.1 percent versus 6.2 percent in Cuyahoga; 32.4 percent versus 4.8 percent in Lorain; and 29.9 percent versus 9.2 percent in Summit.
- Adults ages 18 to 64 who are less educated are also less likely to have health insurance. Statewide while those with a four-year college degree had an uninsured rate of 6.5 percent in 2008, those with less than a high school diploma or equivalent had five times that rate – 33.0 percent. Estimated rates for the counties also show this disparity: 6.8 percent versus 36.4 percent in Cuyahoga; 8.1 percent versus 47.6 percent in Lorain; and 6.4 percent versus 34.0 percent in Summit County.
- Adults who are unemployed and those working part-time are more likely to be uninsured. Yet, an estimated almost 10 percent (9.7) of full time workers were uninsured in 2008 in Ohio. Those not working had an uninsured rate of 25.8 percent and those working part-time were insured 21.5 percent of the time. These disparities were found for Cuyahoga (8.8 percent for those working, 22.2 percent working part-time, 27.2 percent not working), Lorain (7.8 percent, 19.9 percent, 29.4 percent), and Summit (11.8 percent, 21.1 percent, 29.8 percent) counties.
- Adults in households with incomes that are more than twice the poverty income threshold are much less likely to be uninsured for health care than those below the poverty level – 9.0 percent versus 33.5 percent statewide. But those at “near poverty” levels, especially those between 101 and 150 percent of the poverty income threshold, are about as likely to be uninsured as those below poverty. Statewide those between 100 and 150 percent of poverty income had an estimated uninsured rate of 35.3 in 2008. The rate was 27.6 for those between 151 and 200 percent of poverty. Similar patterns are seen among the three counties: In Cuyahoga County the uninsured rate for those above 200 percent of poverty was 9.1 percent, while estimated rates for those below or near poverty were all between 31.5 and 35.4 percent; Summit County also had a lower estimated uninsured rate (9.7 percent) for those above 200 percent of poverty, while rates for those below and near poverty ranged from 33.5 percent for those below poverty to 42.8 percent at 101 to 150 percent of poverty; Lorain County saw estimated rates of 8.5 for the adults

with incomes that were at least twice the poverty threshold, while those below poverty had a rate of 34.6 percent and almost half (48.6 percent) of those with incomes between 101 and 150 percent of the poverty level were uninsured. In the state—and in each of the three counties noted here—the highest estimated uninsured rates were highest for those just above the poverty threshold, indicating that Medicaid income eligibility limits stop short of helping those adults who are employed in jobs that keep them just above the poverty line but provide no health insurance.³

Characteristics of Uninsured Children

The socio-economic characteristics of those adults without health insurance also affect their children. Statewide and in the three counties of this study, to one extent or another, children without health insurance in 2008 were also in households in which the adults were less educated, more likely unemployed, and below or near poverty level.

However, due to SCHIP, uninsured rates for children were significantly lower than for the adults with whom they lived. Statewide, the percent of children in households below poverty who were uninsured (5.0 percent) was twice the percent of children in households with incomes that were more than two times the poverty level (2.3 percent); whereas adults ages 18 to 64 below poverty (33.5 percent) were three and a half times more likely to be uninsured than those above the 200 percent of poverty income level (9.0 percent).

Also noteworthy, disparities in health insurance for African American children were apparently nonexistent in 2008. Though the adult disparity persists in comparing African Americans to Whites, the impact of SCHIP ensured that African American children were protected by health insurance. Statewide and in all three counties, the rates were similar for White and Black children, ranging from 3.1 to 4.2 percent in all cases. Though it is statistically uncertain, Asian children seem to have the lowest uninsured rates.

Like the adult population, children listed as “Other Races” had the highest rates of uninsured - 11.2 percent in the state. This disparity was found among the three counties studied here.

Adult Health Status and Health Insurance Coverage

The OFHS asked respondents to assess their health—from excellent to poor. Adults ages 18 to 64 in Ohio and each of the studied counties who rated themselves in excellent to good health in 2008 were more likely to have health care insurance than those in fair to poor health. Statewide, an estimated 15.4 percent of those in excellent to good health were uninsured, versus 25.4 percent of those who were in fair to poor health. Cuyahoga County respondents had similar results – 15.9 percent versus 25.3 percent, respectively. Though the confidence intervals preclude definitive conclusions, estimates for Lorain and especially for Summit counties indicate even larger differences between those in excellent to good health and those in fair to poor health – 13.8 percent versus 27.4 percent and 17.4 percent versus 31.8 percent, respectively.

³ In Ohio, non-disabled adults under age 65 are eligible for Medicaid only if they have minor children and have family incomes below 90 percent of the poverty line.

The Ohio Family Health Survey and the Northeast Ohio Supplemental Sample provide a rich source of data on the health conditions of the state and region. Major areas for future analysis include the following topics:

- Access to health care (usual source of care and unmet needs)
- Health status and chronic conditions
- Health care utilization (medical and emergency department visits)
- Satisfaction with health care
- Comparisons between central cities and suburbs

The Center for Community Solutions, in collaboration with NODIS in the Maxine Goodman Levin College of Urban Affairs at Cleveland State University and other partners will be reporting on these data over the next year or more.

Appendix A: Figures

Figure 1: Percentage of Adults 18 to 64 Who Are Uninsured, 2004 and 2008

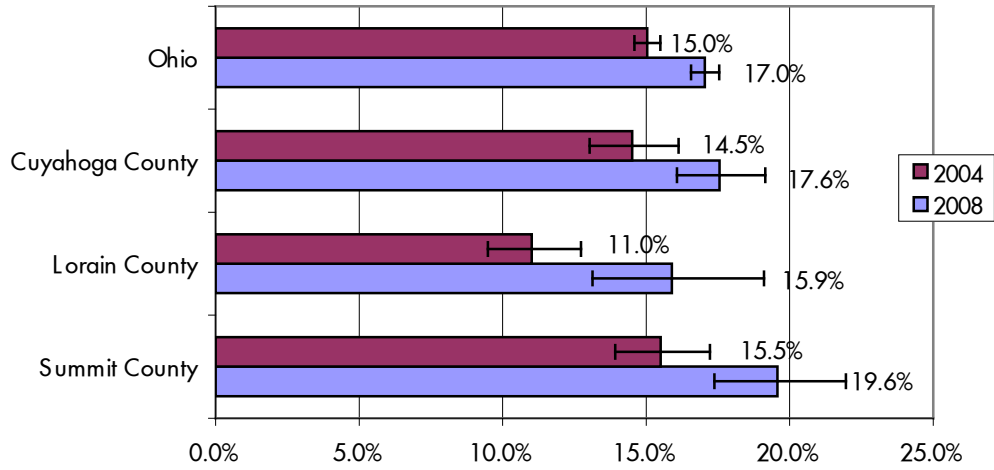


Figure 2: Percentage of Children Under 18 Who Are Uninsured, 2004 and 2008

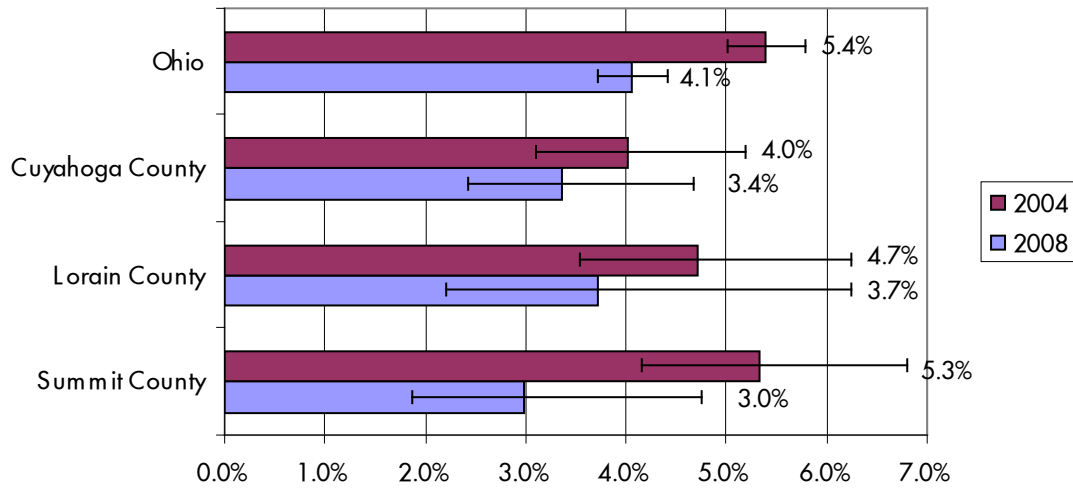


Figure 3: Percentage of Adults 18 to 64 Who Are Uninsured, by Gender, 2008

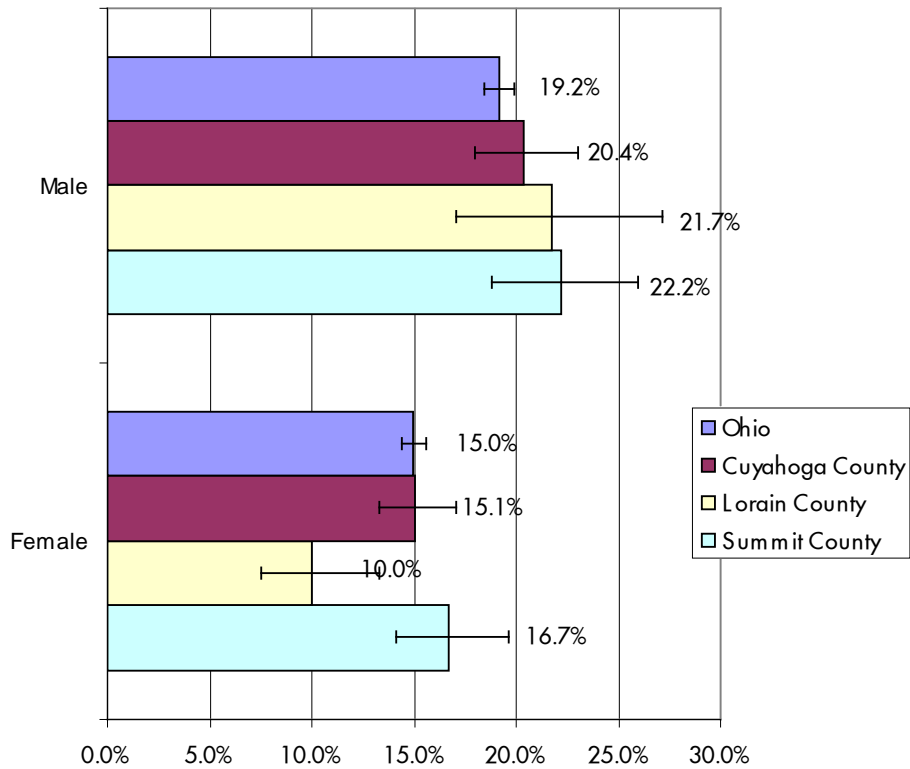


Figure 4: Percentage of Adults 18 to 64 Who Are Uninsured, by Race and Hispanic Origin, 2008

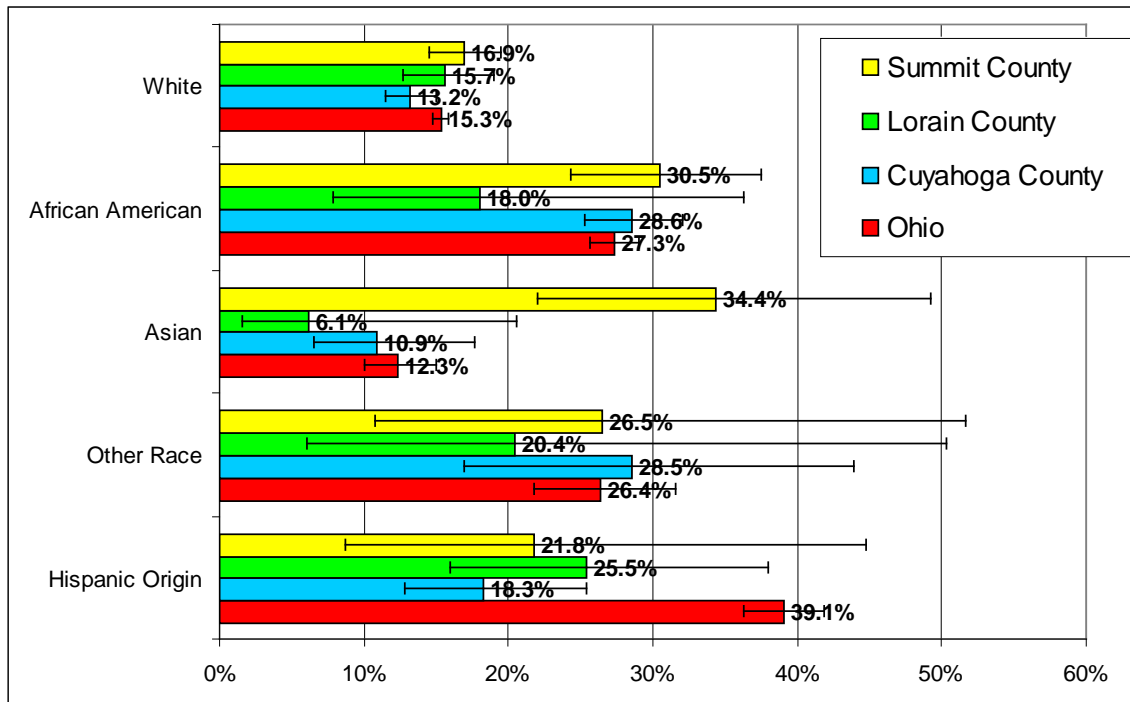


Figure 5: Percentage of Adults 18 to 64 Who Are Uninsured, by Educational Attainment, 2008

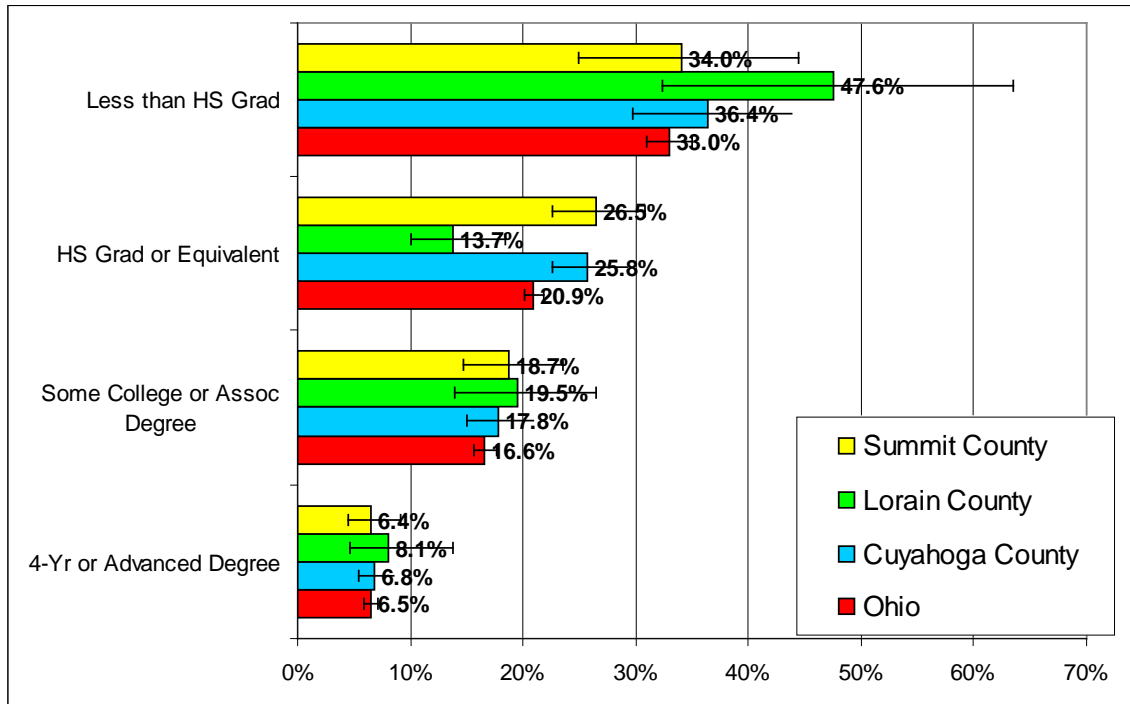


Figure 6: Percentage of Adults 18 to 64 Who Are Uninsured, by Employment Status, 2008

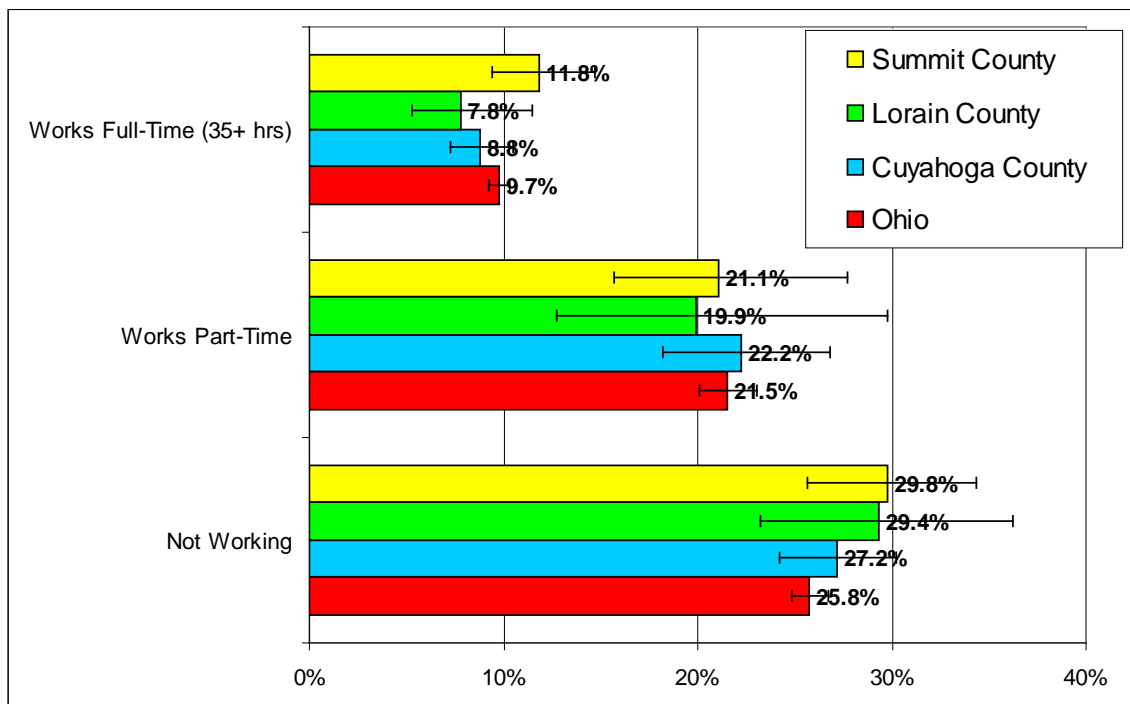


Figure 7: Percentage of Adults 18 to 64 Who Are Uninsured, by Poverty Status, 2008

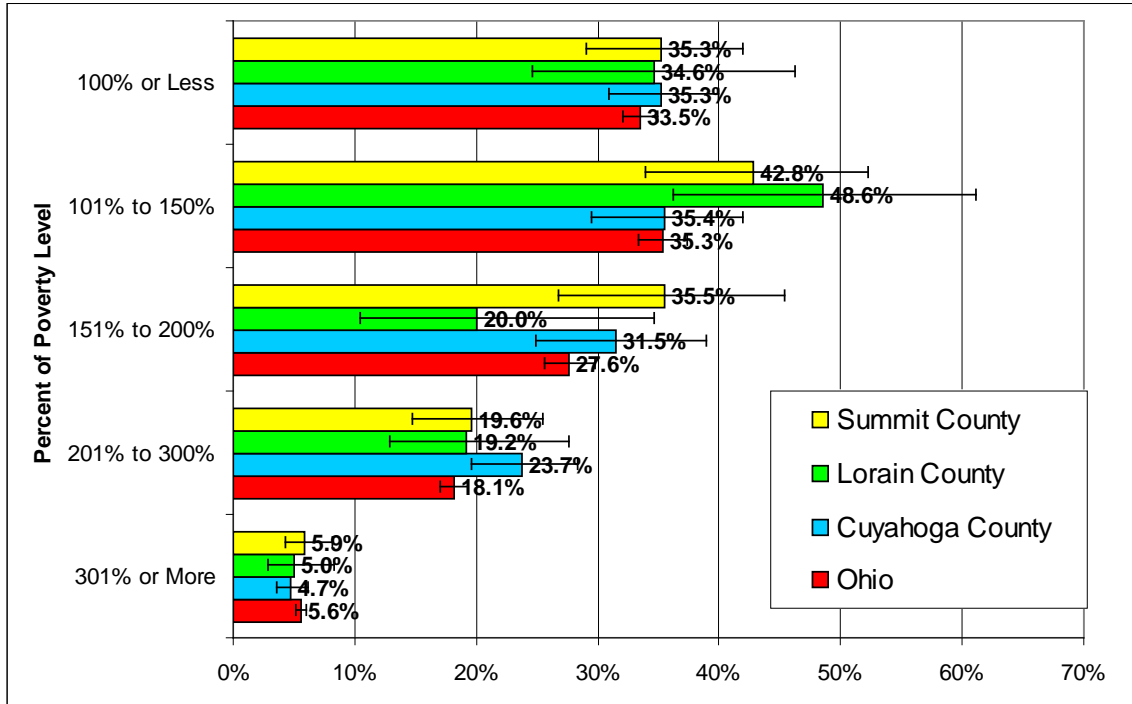
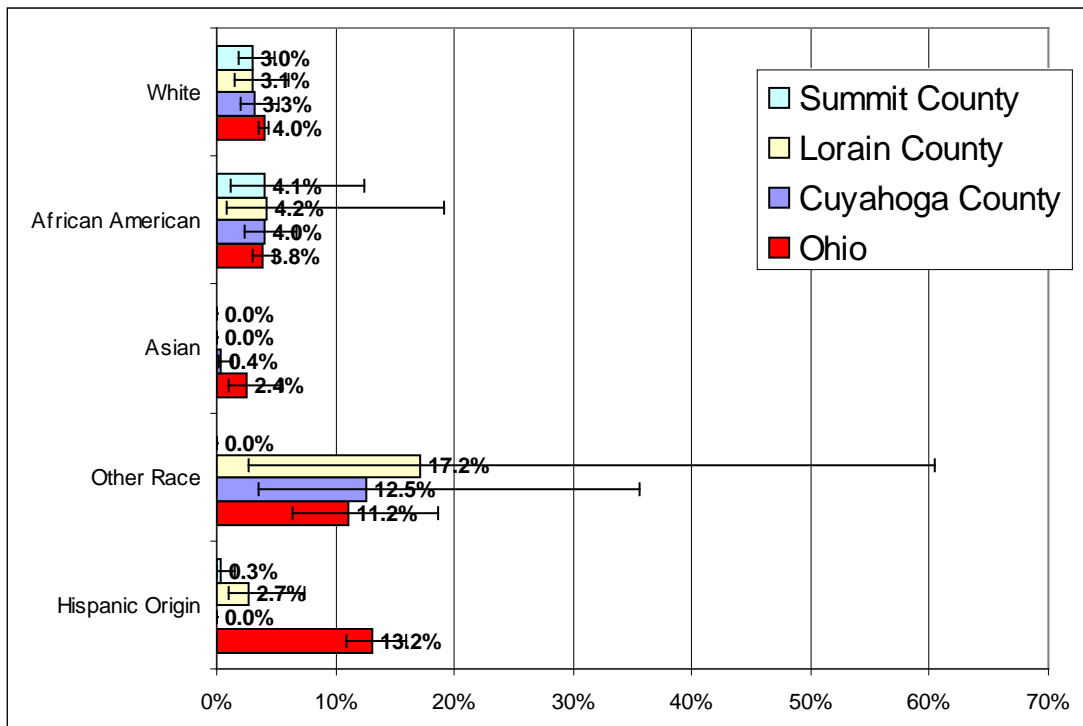


Figure 8: Percentage of Children Under 18 Who Are Uninsured, by Race and Hispanic Origin, 2008



Appendix B Data Tables

Table 1 Uninsured Adults 18 to 64

	Number Uninsured				Percent Uninsured		
	2004	2008	Change		2004	2008	Change
Ohio	1,055,419	1,220,895	165,476		15.0 percent	17.0 percent	2.0 percent*
Cuyahoga County	118,673	141,822	23,149		14.5 percent	17.6 percent	3.0 percent*
Lorain County	20,165	29,326	9,160		11.0 percent	15.9 percent	4.9 percent*
Summit County	51,308	66,940	15,632		15.5 percent	19.6 percent	4.1 percent*

* Statistically significant at the 90 percent confidence level

Source: 2008 Ohio Family Health Survey

Table 2: Uninsured Children Under 18

	Number Uninsured				Percent Uninsured		
	2004	2008	Change		2004	2008	Change
Ohio	155,958	111,255	- 44,704		5.4 percent	4.1 percent	- 1.3 percent*
Cuyahoga County	13,450	10,301	- 3,149		4.0 percent	3.4 percent	- 0.7 percent
Lorain County	3,572	2,723	- 849		4.7 percent	3.7 percent	- 1.0 percent
Summit County	7,206	3,811	- 3,395		5.3 percent	3.0 percent	- 2.4 percent

* Statistically significant at the 90 percent confidence level

Source: 2008 Ohio Family Health Survey

Table 3: Insurance Status of Adults Ages 18 to 64, Ohio, 2008

		Sample Size	Estimated Number Uninsured	Percent Uninsured		
				Lower 90% C.I.	Point Estimate	Upper 90% C.I.
Gender:	Male	2,098	678,617	18.4%	19.2%	20.0%
	Female	3,097	542,278	14.4%	15.0%	15.6%
Age Group:	18 to 24	606	318,745	27.6%	29.4%	31.3%
	25 to 44	2,038	535,052	16.9%	17.6%	18.4%
	45 to 64	2,551	367,098	11.5%	12.1%	12.6%
Race:	White	3,940	919,413	14.8%	15.3%	15.8%
	African American	880	222,186	25.6%	27.3%	29.1%
	Asian	74	15,472	10.0%	12.3%	15.0%
	Other	99	28,217	21.8%	26.4%	31.5%
Hispanic Origin:	Hispanic	439	63,902	36.3%	39.1%	41.9%
	Not Hispanic	4,735	1,151,871	16.0%	16.5%	17.0%
Marital Status:	Married	1,624	348,518	8.2%	8.6%	9.1%
	Divorced / Separated	1,394	231,191	23.5%	24.8%	26.3%
	Widowed	276	31,166	17.9%	20.5%	23.3%
	Never Married	1,471	494,507	27.7%	29.1%	30.4%
	Unmarried Couple	408	109,882	32.4%	35.4%	38.5%
Family Type:	1 Adult, No Children	1,762	302,509	23.5%	24.7%	26.0%
	1 Adult, 1+ Child(ren)	653	114,645	20.6%	22.4%	24.4%
	2+ Adults, No Children	1,629	472,903	15.8%	16.6%	17.4%
	2+ Adults, 1+ Child(ren)	1,142	328,589	12.1%	12.8%	13.5%
Education:	Less than HS Diploma	778	246,522	31.1%	33.0%	35.1%
	HS Diploma or Equivalent	2,349	537,917	20.1%	20.9%	21.8%
	Some College, No Degree	894	193,025	17.2%	18.5%	19.9%
	Associate Degree	575	112,894	12.9%	14.2%	15.6%
	4-Year Bachelor Degree	377	89,962	7.2%	8.1%	9.0%
	Advanced Degree	222	40,575	3.9%	4.5%	5.3%
Employment Status:	Works Full-Time (35+ hrs)	1,426	353,011	9.2%	9.7%	10.3%
	Works Part-Time	916	216,570	20.1%	21.5%	23.0%
	Not Working	2,831	646,584	24.8%	25.8%	26.7%
Poverty Level:	100% or Less	1,664	390,910	32.0%	33.5%	35.0%
	101% to 150%	1,079	250,088	33.4%	35.3%	37.3%
	151% to 200%	714	154,938	25.7%	27.6%	29.7%
	201% to 300%	980	231,713	17.0%	18.1%	19.4%
	301% or More	758	193,246	5.2%	5.6%	6.1%
Health Status:	Excellent to Good	3,733	918,908	14.9%	15.4%	15.9%
	Fair to Poor	1,449	299,647	24.1%	25.4%	26.7%

Source: 2008 Ohio Family Health Survey

Table 4: Insurance Status of Children Under 18, Ohio, 2008

		Sample Size	Estimated Number Uninsured	Percent Uninsured		
				Lower 90% C.I.	Point Estimate	Upper 90% C.I.
Age Group:	0 to 5	175	29,392	3.0%	3.6%	4.3%
	6 to 12	234	37,887	3.2%	3.7%	4.3%
	13 to 17	287	42,319	4.2%	4.8%	5.5%
Race:	White	512	81,033	3.6%	4.0%	4.4%
	African American	80	13,665	3.0%	3.8%	4.9%
	Asian	11	744	1.1%	2.4%	5.6%
	Other	13	3,098	6.4%	11.2%	18.7%
Hispanic Origin:	Hispanic	87	11,993	10.8%	13.2%	15.9%
	Not Hispanic	582	94,094	3.5%	3.8%	4.2%
Adult Marital Status:	Married	399	64,991	3.4%	3.8%	4.2%
	Divorced / Separated	130	20,816	4.0%	4.9%	6.0%
	Widowed	37	5,945	6.0%	8.9%	12.9%
	Never Married	85	11,901	2.4%	3.1%	3.9%
	Unmarried Couple	52	7,601	4.3%	5.8%	7.9%
Family Type:	1 Adult, 1+ Child(ren)	201	30,411	3.4%	4.0%	4.6%
	2+ Adults, 1+ Child(ren)	501	80,762	3.7%	4.1%	4.5%
Adult Education:	Less than HS Diploma	112	17,682	7.0%	8.5%	10.4%
	HS Diploma or Equivalent	280	39,458	4.0%	4.6%	5.3%
	Some College, No Degree	132	24,389	4.3%	5.3%	6.4%
	Associate Degree	97	16,664	3.5%	4.4%	5.5%
	4-Year Bachelor Degree	49	8,734	1.4%	1.9%	2.6%
	Advanced Degree	33	4,327	0.8%	1.2%	1.7%
Adult Employment Status:	Works Full-Time (35+ hrs)	243	37,988	2.5%	2.9%	3.3%
	Works Part-Time	117	19,903	3.8%	4.7%	5.8%
	Not Working	322	51,326	4.8%	5.4%	6.1%
Poverty Level:	100% or Less	191	32,562	4.3%	5.0%	5.9%
	101% to 150%	140	24,436	5.9%	7.1%	8.7%
	151% to 200%	128	20,025	6.5%	7.9%	9.6%
	201% to 300%	153	20,875	3.6%	4.4%	5.2%
	301% or More	91	13,357	1.0%	1.3%	1.7%
Health Status:	Excellent to Good	642	102,408	3.7%	4.1%	4.5%
	Fair to Poor	30	4,296	3.2%	4.6%	6.8%

Source: 2008 Ohio Family Health Survey

Table 5: Insurance Status of Adults Ages 18 to 64, Cuyahoga County, 2008

		Sample Size	Estimated Number Uninsured	Percent Uninsured		
				Lower 90% C.I.	Point Estimate	Upper 90% C.I.
Gender:	Male	180	76,656	18.0%	20.4%	23.0%
	Female	264	65,166	13.3%	15.1%	17.0%
Age Group:	18 to 24	58	33,469	25.6%	31.2%	37.5%
	25 to 44	167	62,244	15.9%	18.2%	20.8%
	45 to 64	219	46,109	11.2%	12.9%	14.7%
Race:	White	184	71,468	11.5%	13.2%	15.0%
	African American	223	60,126	25.3%	28.6%	32.0%
	Asian	12	2,334	6.5%	10.9%	17.7%
	Other	10	4,667	16.9%	28.5%	43.9%
Hispanic Origin:	Hispanic	25	4,104	12.9%	18.3%	25.4%
	Not Hispanic	418	137,545	16.0%	17.6%	19.2%
Marital Status:	Married	65	24,139	4.9%	6.2%	7.8%
	Divorced / Separated	116	25,683	20.2%	24.1%	28.5%
	Widowed	16	3,621	13.7%	21.9%	33.1%
	Never Married	207	74,061	25.9%	29.1%	32.6%
	Unmarried Couple	34	12,371	26.9%	35.8%	45.9%
Family Type:	1 Adult, No Children	173	43,370	20.7%	23.9%	27.5%
	1 Adult, 1+ Child(ren)	59	14,684	17.5%	22.4%	28.2%
	2+ Adults, No Children	125	48,365	13.7%	16.1%	18.8%
	2+ Adults, 1+ Child(ren)	86	35,358	11.3%	13.7%	16.5%
Education:	Less than HS Diploma	52	25,578	29.7%	36.4%	43.8%
	HS Diploma or Equivalent	175	58,439	22.6%	25.8%	29.3%
	Some College, No Degree	93	22,621	14.3%	17.7%	21.8%
	Associate Degree	52	14,987	13.6%	17.9%	23.1%
	4-Year Bachelor Degree	45	13,645	6.3%	8.3%	11.0%
	Advanced Degree	27	6,642	3.2%	4.9%	7.3%
Employment Status:	Works Full-Time (35+ hrs)	116	34,424	7.3%	8.8%	10.5%
	Works Part-Time	86	26,764	18.2%	22.2%	26.9%
	Not Working	238	79,205	24.3%	27.2%	30.3%
Poverty Level:	100% or Less	156	48,675	30.9%	35.3%	39.9%
	101% to 150%	87	26,084	29.5%	35.4%	41.9%
	151% to 200%	54	17,824	24.9%	31.5%	39.0%
	201% to 300%	88	29,815	19.6%	23.7%	28.3%
	301% or More	59	19,423	3.6%	4.7%	6.1%
Health Status:	Excellent to Good	317	106,673	14.3%	15.9%	17.6%
	Fair to Poor	125	34,698	21.5%	25.3%	29.6%

Source: 2008 Ohio Family Health Survey

Table 6: Insurance Status of Children Under 18, Cuyahoga County, 2008

			Estimated	Percent Uninsured		
		Sample	Number	Lower	Point	Upper
		Size	Uninsured	90% C.I.	Estimate	90% C.I.
Age Group:	0 to 5	13	3,929	2.4%	4.2%	7.2%
	6 to 12	10	2,800	1.3%	2.6%	5.1%
	13 to 17	19	3,344	2.0%	3.4%	5.7%
Race:	White	18	5,743	2.0%	3.3%	5.2%
	African American	19	3,512	2.4%	4.0%	6.7%
	Asian	2	19	0.1%	0.4%	1.4%
	Other	2	705	3.6%	12.5%	35.6%
Hispanic Origin:	Hispanic	-	-	NA	0.0%	NA
	Not Hispanic	41	9,979	2.6%	3.7%	5.2%
Adult Marital Status:	Married	19	5,608	2.1%	3.4%	5.3%
	Divorced / Separated	7	1,937	1.8%	4.1%	9.0%
	Widowed	1	88	0.3%	1.6%	8.0%
	Never Married	14	2,390	1.9%	3.5%	6.4%
	Unmarried Couple	2	277	0.5%	1.8%	6.8%
Family Type:	1 Adult, 1+ Child(ren)	12	2,705	1.4%	2.6%	4.8%
	2+ Adults, 1+ Child(ren)	31	7,595	2.6%	3.8%	5.5%
Adult Education:	Less than HS Diploma	7	1,706	3.1%	6.8%	14.5%
	HS Diploma or Equivalent	10	2,393	1.5%	3.1%	6.3%
	Some College, No Degree	18	4,292	4.6%	7.7%	12.6%
	Associate Degree	5	1,036	1.1%	2.8%	7.1%
	4-Year Bachelor Degree	2	535	0.2%	0.9%	4.1%
	Advanced Degree	1	339	0.1%	0.6%	3.2%
			Estimated	Percent Uninsured		
		Sample	Number	Lower	Point	Upper
		Size	Uninsured	90% C.I.	Estimate	90% C.I.
Adult Employment Status:	Works Full-Time (35+ hrs)	14	3,040	1.2%	2.2%	4.0%
	Works Part-Time	10	1,754	1.8%	3.5%	6.9%
	Not Working	18	5,264	2.8%	4.6%	7.5%
Poverty Level:	100% or Less	16	3,164	2.3%	4.0%	7.0%
	101% to 150%	9	2,978	4.4%	8.7%	16.4%
	151% to 200%	5	1,195	2.2%	4.8%	10.2%
	201% to 300%	9	2,124	2.0%	4.3%	8.8%
	301% or More	4	839	0.2%	0.7%	2.2%
Health Status:	Excellent to Good	40	9,751	2.5%	3.5%	5.0%
	Fair to Poor	1	228	0.3%	1.6%	8.0%

Source: 2008 Ohio Family Health Survey

Table 7: Insurance Status of Adults Ages 18 to 64, Lorain County, 2008

		Sample Size	Estimated Number Uninsured	Percent Uninsured		
				Lower 90% C.I.	Point Estimate	Upper 90% C.I.
Gender:	Male	66	20,068	17.1%	21.7%	27.2%
	Female	79	9,258	7.5%	10.0%	13.3%
Age Group:	18 to 24	16	9,570	23.2%	34.1%	47.0%
	25 to 44	57	12,969	13.0%	17.1%	22.2%
	45 to 64	72	6,786	6.2%	8.4%	11.3%
Race:	White	124	26,053	12.8%	15.7%	19.0%
	African American	10	1,878	7.9%	18.0%	36.2%
	Asian	2	52	1.6%	6.1%	20.6%
	Other	3	682	6.1%	20.4%	50.3%
Hispanic Origin:	Hispanic	18	1,748	16.0%	25.5%	38.0%
	Not Hispanic	127	27,578	12.8%	15.6%	18.9%
Marital Status:	Married	34	5,224	3.3%	4.8%	6.9%
	Divorced / Separated	51	5,503	17.7%	24.9%	33.9%
	Widowed	7	539	7.6%	16.9%	33.6%
	Never Married	43	15,803	27.4%	35.6%	44.8%
	Unmarried Couple	10	2,256	25.5%	48.1%	71.6%
Family Type:	1 Adult, No Children	58	7,009	20.5%	28.1%	37.2%
	1 Adult, 1+ Child(ren)	19	2,560	13.1%	24.8%	42.0%
	2+ Adults, No Children	42	14,023	12.3%	16.7%	22.2%
	2+ Adults, 1+ Child(ren)	26	5,734	6.0%	8.9%	13.1%
Education:	Less than HS Diploma	20	6,052	32.2%	47.6%	63.5%
	HS Diploma or Equivalent	57	9,140	10.1%	13.7%	18.5%
	Some College, No Degree	31	5,905	13.6%	20.9%	30.8%
	Associate Degree	18	3,738	10.1%	17.5%	28.7%
	4-Year Bachelor Degree	12	3,027	5.0%	10.3%	19.9%
	Advanced Degree	7	1,464	2.3%	5.6%	12.7%
Employment Status:	Works Full-Time (35+ hrs)	39	7,918	5.3%	7.8%	11.5%
	Works Part-Time	29	5,234	12.7%	19.9%	29.8%
	Not Working	77	16,173	23.3%	29.4%	36.3%
Poverty Level:	100% or Less	44	6,611	24.6%	34.6%	46.2%
	101% to 150%	32	8,832	36.3%	48.6%	61.1%
	151% to 200%	16	2,274	10.5%	20.0%	34.7%
	201% to 300%	35	6,576	12.9%	19.2%	27.6%
	301% or More	18	5,033	2.9%	5.0%	8.3%
Health Status:	Excellent to Good	105	21,893	11.0%	13.8%	17.1%
	Fair to Poor	39	6,745	19.1%	27.4%	37.6%

Source: 2008 Ohio Family Health Survey

Table 8: Insurance Status of Children Under 18, Lorain County, 2008

		Sample Size	Estimated Number Uninsured	Percent Uninsured		
				Lower 90% C.I.	Point Estimate	Upper 90% C.I.
Age Group:	0 to 5	5	1,025	1.5%	4.7%	14.0%
	6 to 12	12	1,036	2.0%	3.5%	6.1%
	13 to 17	5	662	1.3%	3.1%	7.0%
Race:	White	15	1,865	1.6%	3.1%	6.0%
	African American	1	248	0.8%	4.2%	19.2%
	Asian	-	-	NA	0.0%	NA
	Other	1	126	2.7%	17.2%	60.4%
Hispanic Origin:	Hispanic	3	89	1.0%	2.7%	7.5%
	Not Hispanic	16	2,199	1.8%	3.3%	6.1%
Adult Marital Status:	Married	15	2,073	2.0%	3.9%	7.3%
	Divorced / Separated	3	279	1.0%	3.4%	11.0%
	Widowed	3	317	4.8%	13.7%	33.7%
	Never Married	1	54	0.1%	0.7%	3.7%
	Unmarried Couple	-	-	NA	0.0%	NA
Family Type:	1 Adult, 1+ Child(ren)	4	247	0.6%	1.5%	3.6%
	2+ Adults, 1+ Child(ren)	18	2,476	2.5%	4.4%	7.6%
Adult Education:	Less than HS Diploma	3	217	3.1%	11.7%	35.7%
	HS Diploma or Equivalent	8	431	1.1%	2.1%	3.9%
	Some College, No Degree	7	1,688	6.4%	13.8%	27.1%
	Associate Degree	-	-	NA	0.0%	NA
	4-Year Bachelor Degree	2	209	0.4%	1.5%	4.7%
	Advanced Degree	2	178	0.4%	1.3%	4.2%
Adult Employment Status:	Works Full-Time (35+ hrs)	7	1,133	1.0%	2.9%	8.0%
	Works Part-Time	4	231	0.8%	1.8%	4.4%
	Not Working	10	1,161	3.5%	6.5%	11.8%
Poverty Level:	100% or Less	4	435	1.5%	4.2%	11.0%
	101% to 150%	4	234	0.9%	2.3%	5.5%
	151% to 200%	4	391	2.6%	6.4%	15.2%
	201% to 300%	4	214	0.6%	1.6%	4.2%
	301% or More	6	1,449	1.8%	4.3%	10.2%
Health Status:	Excellent to Good	19	2,288	1.9%	3.4%	6.1%
	Fair to Poor	-	-	NA	0.0%	NA

Source: 2008 Ohio Family Health Survey

Table 9: Insurance Status of Adults Ages 18 to 64, Summit County, 2008

		Sample Size	Estimated Number Uninsured	Percent Uninsured		
				Lower 90% C.I.	Point Estimate	Upper 90% C.I.
Gender:	Male	143	39,656	18.9%	22.2%	26.0%
	Female	208	27,284	14.1%	16.7%	19.6%
Age Group:	18 to 24	51	26,983	32.8%	40.5%	48.6%
	25 to 44	114	20,416	13.1%	16.0%	19.4%
	45 to 64	186	19,541	11.1%	13.2%	15.7%
Race:	White	221	46,100	14.6%	16.9%	19.5%
	African American	105	15,813	24.4%	30.5%	37.5%
	Asian	13	2,847	22.0%	34.4%	49.2%
	Other	7	1,311	10.8%	26.5%	51.7%
Hispanic Origin:	Hispanic	7	566	8.8%	21.8%	44.7%
	Not Hispanic	342	66,012	17.3%	19.5%	21.9%
Marital Status:	Married	74	15,657	7.2%	9.2%	11.7%
	Divorced / Separated	100	12,947	19.4%	24.6%	30.7%
	Widowed	23	1,876	18.6%	28.8%	41.7%
	Never Married	124	31,503	27.1%	32.4%	38.2%
	Unmarried Couple	28	4,732	21.1%	32.8%	47.1%
Family Type:	1 Adult, No Children	144	19,644	25.1%	30.5%	36.4%
	1 Adult, 1+ Child(ren)	46	6,786	17.2%	24.7%	34.1%
	2+ Adults, No Children	109	26,559	15.7%	19.0%	22.9%
	2+ Adults, 1+ Child(ren)	50	13,520	9.2%	12.3%	16.3%
Education:	Less than HS Diploma	32	11,964	24.9%	34.0%	44.4%
	HS Diploma or Equivalent	156	31,814	22.6%	26.5%	30.8%
	Some College, No Degree	76	13,693	18.3%	24.0%	30.7%
	Associate Degree	34	3,299	5.9%	9.8%	15.9%
	4-Year Bachelor Degree	30	4,169	4.7%	7.5%	12.0%
	Advanced Degree	23	2,001	2.9%	4.9%	8.1%
Employment Status:	Works Full-Time (35+ hrs)	96	20,343	9.4%	11.8%	14.7%
	Works Part-Time	67	9,084	15.7%	21.1%	27.7%
	Not Working	187	37,323	25.6%	29.8%	34.4%
Poverty Level:	100% or Less	112	21,705	29.1%	35.3%	42.0%
	101% to 150%	70	13,706	33.9%	42.8%	52.3%
	151% to 200%	53	10,290	26.7%	35.5%	45.3%
	201% to 300%	65	11,854	14.8%	19.6%	25.4%
	301% or More	51	9,385	4.3%	5.9%	8.1%
Health Status:	Excellent to Good	268	50,568	15.2%	17.4%	19.9%
	Fair to Poor	82	16,357	25.5%	31.8%	38.8%

Source: 2008 Ohio Family Health Survey

Table 10: Insurance Status of Children Under 18, Summit County, 2008

		Sample Size	Estimated Number Uninsured	Percent Uninsured		
				Lower 90% C.I.	Point Estimate	Upper 90% C.I.
Age Group:	0 to 5	10	553	0.9%	1.7%	3.1%
	6 to 12	10	1,832	1.9%	3.8%	7.4%
	13 to 17	11	1,425	1.4%	3.3%	7.6%
Race:	White	23	2,691	1.8%	3.0%	4.9%
	African American	5	991	1.2%	4.1%	12.4%
	Asian	-	-	NA	0.0%	NA
	Other	-	-	NA	0.0%	NA
Hispanic Origin:	Hispanic	1	6	0.1%	0.3%	1.5%
	Not Hispanic	28	3,697	1.9%	3.1%	5.1%
Adult Marital Status:	Married	13	2,032	1.5%	2.8%	5.5%
	Divorced / Separated	8	1,181	1.6%	4.1%	9.9%
	Widowed	2	140	1.6%	7.6%	29.1%
	Never Married	5	273	0.5%	1.3%	3.6%
	Unmarried Couple	3	185	0.8%	3.8%	16.1%
Family Type:	1 Adult, 1+ Child(ren)	12	1,480	1.5%	3.3%	7.0%
	2+ Adults, 1+ Child(ren)	19	2,331	1.5%	2.8%	5.0%
Adult Education:	Less than HS Diploma	4	144	0.6%	1.9%	5.4%
	HS Diploma or Equivalent	9	1,357	1.5%	3.8%	9.1%
	Some College, No Degree	7	566	1.1%	2.5%	5.5%
	Associate Degree	4	434	1.0%	2.6%	6.2%
	4-Year Bachelor Degree	7	1,311	2.0%	4.8%	11.1%
	Advanced Degree	-	-	NA	0.0%	NA
Adult Employment Status:	Works Full-Time (35+ hrs)	12	1,739	1.3%	2.9%	6.1%
	Works Part-Time	4	241	0.4%	1.2%	3.5%
	Not Working	15	1,831	2.1%	4.0%	7.5%
Poverty Level:	100% or Less	5	254	0.3%	0.7%	1.9%
	101% to 150%	7	1,329	3.9%	9.7%	22.3%
	151% to 200%	5	634	2.4%	5.8%	13.6%
	201% to 300%	11	1,333	2.9%	6.7%	14.5%
	301% or More	3	260	0.2%	0.6%	1.6%
Health Status:	Excellent to Good	28	3,638	1.9%	3.0%	4.9%
	Fair to Poor	1	64	0.5%	2.8%	13.7%

Source: 2008 Ohio Family Health Survey

Appendix C

Background Information about the OFHS

The Ohio Family Health Survey is a data collection instrument used to measure the health care experiences of people in Ohio. Data collected provide estimates of insurance rates, access to health care, health status, health care utilization, and satisfaction with care of all children and adults living in Ohio.

The selected administration method was a telephone survey conducted in English and Spanish. A cell phone component was introduced in order to improve sampling of younger adults.

Sampling Plan

The sample was based on a stratified random digit dialing (RDD) sample. Area code-exchange combinations can be linked with Census-based demographic information across geographic areas including ZIP codes and Census tracts. The sample was stratified by county; independent samples were selected across the 88 counties. A subset of counties was over-sampled to provide stronger estimates for metropolitan areas and minority populations. Supplemental samples were designed to ensure further representation for minority groups of interest.

The design corrects for differences in demographic characteristics of the sample versus the population, reducing bias associated with those demographics. Weights adjust the representation of each individual case to the population which it represents.

The statewide 2008 OFHS sponsors include the following organizations:

- The Ohio State University
- The Ohio Department of Job and Family Services
- The Ohio Department of Health
- The Ohio Department of Insurance
- The Ohio Department of Mental Health
- The Health Policy Institute of Ohio

In addition, the following organizations funded a Northeast Ohio Supplemental Oversample:

- Saint Luke's Foundation of Cleveland Ohio
- The Mt. Sinai Health Care Foundation
- The Center for Health Affairs
- Sisters of Charity Foundation
- Summit County Health Department
- Community Foundation of Greater Lorain County
- EMH Regional Medical Center
- Community Health Partners
- Elyria Health District

Sample sizes for the state and the counties in this study are as follows:

Adults:

- Ohio – 50,944
- Cuyahoga Co. – 4,103
- Lorain Co. – 1,878
- Summit Co. – 3,346

Children

- Ohio – 13,443
- Cuyahoga Co. – 1,030
- Lorain Co. – 527
- Summit Co. – 855

Among the total number of surveys noted above—Adults and Children—the Northeast Ohio Supplemental Sample provided the following number of respondents:

- Cuyahoga Co. – 1,178
- Lorain Co. – 476
- Summit Co. – 708