

# CUYAHOGA COUNTY'S UNINSURED AND THE PROBLEMS THAT THEY FACE

a report prepared by  
The Center for Community Solutions  
in cooperation with  
the Ohio Department of Job and Family Services

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# PREFACE

The Ohio Family Health Survey (OFHS) provides a comprehensive look at the health of Cuyahoga County residents and other Ohioans, as well as their access to and utilization of health care services. The Center for Community Solutions worked with the Ohio Department of Job and Family Services (ODJFS) to augment their survey in order to provide more reliable data for children and Hispanic households in Cuyahoga, Lorain, and Summit counties. This may well be one of the most thorough health studies ever of urban counties in the United States.

**Background.** In early 1998, the Ohio Department of Health initiated the Ohio Family Health Survey to better understand the health and health care needs of Ohio's families. The Center for Community Solutions (then the Federation for Community Planning) was instrumental in assembling the funding<sup>1</sup> to increase the survey's sample size for Cuyahoga County from 400 to 1,500, to allow more detailed analyses of its 1.4 million residents. The survey also gathered information about nearly 500 children through the interviews with adult respondents. Analysis of the Cuyahoga County data by Community Solutions found that more than 42,000 of our children (about one in eight) and 123,000 working-age adults (about one in seven) lacked health insurance. The east side of Cleveland and East Cleveland had disproportionately high rates for both children and adults. Many uninsured children were eligible for governmental insurance programs.

In 2001, using the OFHS as a model, Community Solutions conducted a follow-up survey for Cuyahoga County with support from area foundations.<sup>2</sup> The survey found that the number of uninsured children decreased to 22,000 (6.5 percent), and the number of uninsured working-age adults decreased from 123,000 to 74,000. Community Solutions saw significant improvement at all income levels, but especially for those below the federal poverty level. Community Solutions published the results and provided *ad hoc* analyses and presentations for many audiences, including Community Vision Councils, United Way Services Council of Agency Executives, Cuyahoga County Health and Nutrition, Greater Cleveland Roundtable, Council of Smaller Enterprises (COSE), American Public Health Association, Urban Universities Program, Urban League of Greater Cleveland, Sisters of Charity of St. Augustine Health System, UHCAN Ohio, and Cuyahoga County Access to Care Coalition, and attendees at its annual Human Services Institute.

Community Solutions again planned to initiate a community health survey in 2004, as part of its ongoing effort to provide up-to-date health information at three-year intervals. Instead, we joined with Ohio ODJFS and supplemented their statewide survey in Cuyahoga, Summit, and Lorain counties, providing substantial cost savings, along with opportunities for enhanced state-local collaboration.

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<sup>1</sup> The MetroHealth System, the MetroHealth Foundation, University Hospitals of Cleveland, the Center for Health Affairs, along with the Federation for Community Planning.

<sup>2</sup> The Cleveland Foundation, The George Gund Foundation, The Mt. Sinai Health Care Foundation, Saint Luke's Foundation, and Raymond John Wean Foundation

ODJFS engaged ORC Macro, a leading survey research firm, to conduct a statewide telephone survey of households throughout Ohio in late 2003 and the first half of 2004. Based on experience with the 1998 OFHS, ODJFS simplified the survey instrument and clarified questions, but kept essential questions intact about demographics, employment, and income; health insurance coverage; access to care and unmet needs; utilization and quality; and child and adult health status. ODJFS received authorization from the Centers for Medicare and Medicaid Services (CMS) to apply federal Medicaid matching funds to the project, significantly reducing state expenditures and allowing them to increase sample sizes for all counties. ODJFS, however, had no plans to specifically target two critical populations – children and Hispanic households.

Community Solutions increased the sample of households with children in each of the three counties, and also targeted Hispanic households in Cuyahoga and Lorain counties, where their presence is significant.

The ODJFS and supplemental surveys, like the two prior surveys, used a two-stage design. If there were children in the household, the surveyor asked the respondent an additional set of questions about the child with the most recent birthday. This allowed us to make inferences concerning the population of children. Experience has shown, however, that only about three in 10 households surveyed have children less than 18 years old, so the sample of children for Cuyahoga County, which was less than 500 in 1998 and 2001, included only 49 and 32 *uninsured* children in 1998 and 2001, respectively. The sample of children is too small to fully understand this population and make sound recommendations.

Hispanics comprise a small, but growing and increasingly important population component, particularly in Lorain and Cuyahoga counties (6.9 and 3.4 percent, respectively). The 2000 Census enumerated over 70,000 persons of Hispanic origin in the three counties, almost one-third of the state total. We have been repeatedly asked to provide information for and about this population, but ORC Macro expected to sample only 57 and 25 Hispanic households, respectively, in the two counties without a targeted supplemental sample.

This project allows us to better understand why some children and adults lack insurance and how their health might be compromised, and determine costs of coverage for them. It also helps us better understand the health care needs and access issues of Hispanic families in Lorain and Cuyahoga Counties. This supplement to the ODJFS family health survey provides timely, objective, and reliable data for local program planning, policy development, and advocacy in Cuyahoga, Lorain, and Summit counties.

## Acknowledgements

The Center for Community Solutions gratefully acknowledges the support and encouragement of the following foundations and organizations, without whose help this project would have been impossible.

Brentwood Foundation  
The Center for Health Affairs  
Cuyahoga County Board of County Commissioners  
The Cleveland Foundation  
The George Gund Foundation  
The Mt. Sinai Health Care Foundation  
The Nord Family Foundation  
Sisters of Charity Foundation of Cleveland  
Saint Luke's Foundation of Cleveland  
Tuscora Park Health and Wellness Foundation

Community Solutions was also able to secure Medicaid matching funds for this project through the efforts of Cuyahoga County and ODJFS.

George Weiner, Ph.D., William and Elizabeth Treuhaft Chair for Health Planning and Research at Community Solutions, and executive-in-residence at the Maxine Goodman Levin College of Urban Affairs at Cleveland State University, served as principal investigator for this initiative. Joseph Ahern, policy and planning associate at Community Solutions, conducted the analyses.

# EXECUTIVE SUMMARY

A community's health results from a complex interaction of people, their attitudes and values, their environment, timely access to appropriate care, and the quality of that care. A person's characteristics, some virtually immutable, like age, gender, and genetic make-up, and others that are acquired, like education, employment, and social environment, may predispose us to poor health and/or incline us towards risky behaviors. Our environment, where we live, the air that we breathe, how we make a living, and our life style, all can increase our exposure to risk. Our jobs, income, health insurance, knowledge, attitudes, and values may affect our ability to get and appropriately use healthcare when we need it. The cultural sensitivity of health care providers and institutions affects utilization, compliance, and outcomes of care.

In an effort to better understand the dynamics of health and health care, particularly access and utilization, the Ohio Department of Health (ODH) initiated the Ohio Family Health Survey (OFHS) in 1998. This second statewide survey was sponsored by the Ohio Department of Job and Family Services (ODJFS). The survey instrument was changed somewhat to reflect lessons learned from the first survey, yet remains sufficiently similar so as to allow comparisons with the earlier survey.

This OFHS was a telephone survey commissioned by the Ohio Department of Job and Family Services (ODJFS) of nearly 40,000 households throughout the state. The data gathered by the survey allows us to look more closely at uninsured Ohioans – who they are and the hardships that they endure. The extensive survey included questions on demographics, employment, and income; health insurance coverage; access to care and unmet needs; utilization and quality of care; and child and adult health status.

Community Solutions raised funds from local foundations and others to significantly increase the sample of households with children in this survey, as well as the overall household sample, in Cuyahoga, Lorain, and Summit counties. This effort also targeted Hispanic households in Cuyahoga and Lorain counties, where their presence is significant. These three urban counties have a combined population of over 2.2 million – about one-fifth of all Ohioans.

## Who's Uninsured in Cuyahoga County?

The number and percent of children in Cuyahoga County without health insurance has declined dramatically in recent years, largely because of the expansion of eligibility limits through Ohio's Children's Health Insurance Program (CHIP) and effective marketing and outreach efforts. The recent Ohio Family Health Survey (OFHS) found that fewer than 13,500 of the county's children (4 percent) had no insurance, down from 42,000 (more than 12 percent) in the original 1998 OFHS. Unfortunately, the same was not true for working-age adults. Almost 15 percent of adults under 65 years were uninsured – virtually unchanged from 1998.

Uninsured working-age (18 through 64 years)<sup>3</sup> adults lived throughout the county, but more than half of them were concentrated in Cleveland. About one in four adults on Cleveland's east side had no insurance, compared to fewer than one in five on the city's west side. The rates were about 14 percent in the nearby transitional suburbs, compared to 6 percent in the county's outer suburbs. These rates reflect the lower educational attainment, employment opportunities, and income of Cleveland residents.

The survey reinforced the reality that education matters when it comes to health insurance. More than a quarter of adults under 65 years without a high school diploma had no insurance, compared to only about 4 percent of adults with an associate's degree or higher. More than 70 percent of the uninsured lived below 200 percent of the federal poverty level (FPL), and almost three-fifths of them were poor. Over half the uninsured reported being unemployed, but about a third said they worked full-time, and the remainder worked part-time.

Older people were more likely to have insurance than younger people, and women were more likely to have insurance than men. Nearly a quarter of African Americans had no insurance compared to just over one in 10 Whites. About one in six of Hispanic adults had no insurance.

## What Problems Do They Face?

### Access to Care

Adults without insurance were four times as likely not to have a "medical home" – a place, other than the Emergency Room (ER), where they usually go for care. Both insured and uninsured males were more likely to have no medical home than their female counterparts. Uninsured patients and others who have difficulty using clinics during regular business hours often use the hospital ER for routine care. The ER is an expensive portal to the health care system and leads to overcrowding, jeopardizing those truly in need of emergency care.

Survey respondents were asked if there was any time during the past 12 months when they did not get any needed health care, such as a medical exam, medical supplies, mental health care, or eyeglasses. Uninsured adults were more than five times as likely to report unmet health care needs than those with insurance. Among both adults with and without insurance, those with full-time employment were less likely to have unmet health care needs, presumably because they could cover the costs with their current income. Poor and near-poor adults were more likely to have unmet needs, as were people who reported only poor or fair health, whose needs were greatest.

Respondents were asked if they had not had a prescription filled because of the cost in the past 12 months. Although not all health insurance plans cover prescription medications, people without insurance were almost four times as likely to have unmet

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<sup>3</sup> Most people 65 years or older have insurance through the Medicare program, so throughout this report, we confine our comments to adults ages 18 through 64 years.

prescription needs. Understandably, people who reported their health as poor or fair, whose needs were greatest, were more likely to have prescriptions unfilled.

Although many health insurance plans don't include dental coverage, people without health insurance were still more than four times as likely to have unmet dental needs. Overall, better educated people, people working full-time, and people with higher incomes were less likely to cite unmet dental care needs, probably because their higher incomes accommodated their care needs.

Almost three-fifths of uninsured adults reported having problems with access to either medical or dental care, or to pharmaceuticals, almost three-and-a-half times the rate for their insured counterparts.

### Health Status

Respondents were asked to assess their own health on a five-point scale, ranging from "poor" to "excellent." A third of uninsured adults reported only "poor" or "fair" health, more than double the rate of their insured counterparts. People in poor health are often unable to work full-time, or at all, or don't qualify for health benefits because of pre-existing conditions.

Respondents were asked if they had any chronic conditions – a medical, behavioral, or other health condition that has lasted or is expected to last for *at least* 12 months. About a quarter of insured and uninsured alike reported having one or more chronic conditions. About 15 percent of uninsured adults reported needing assistance with feeding, bathing, dressing, toileting, walking, transferring to a wheelchair, or other movement, or needed behavioral management, monitoring, or supervision, about 50 percent more than their insured counterparts.

More than a quarter of uninsured adults had been told at some point by a doctor or other health professional that he or she had high blood pressure or hypertension, a rate somewhat higher than insured adults. Among both insured and uninsured, about 7.5 percent had ever been told by a doctor or other health professional that he or she had some kind of heart condition or circulatory problems. We suspect that lack of insurance may mask even higher rates of hypertension and cardiovascular diseases. More than half the uninsured adults reported that they smoke, compared to less than a third of the insured.

### Health Care Utilization

Despite reporting "poor" or "fair" health more frequently than insured counterparts, more than two-fifths of uninsured adults reported no health professional visits in the prior 12 months, more than two-and-a-half times the rate for "healthier" insured adults. Among those who used health care services, the uninsured were far more likely to have reported poor quality care.

While many more children and adults are insured in Greater Cleveland than in other parts of the country, many still didn't have a "medical home," that is, a regular source of

care other than the hospital emergency department. They often lack continuity of care and essentials for prevention, early detection, and successful outcomes of treatment, like regular checkups, health education, and screening exams that most of us consider routine.

# WHO'S UNINSURED IN CUYAHOGA COUNTY?

uninsured currently  
uninsured currently or anytime in prior 12 months

## UNINSURED CURRENTLY

Our analysis looks at children under 18 years and working-age adults 18 through 64 years<sup>4</sup> who were uninsured when they responded to the survey. We limited our analyses to these ages, as most Ohioans 65 or older are covered by Medicare.

Uninsured working-age adults lived throughout the county, but more than half of them were concentrated in Cleveland. About one in four adults on Cleveland's east side had no insurance, compared to fewer than one in five on the city's west side. The rates were about 14 percent in the nearby transitional suburbs, compared to 6 percent in the county's outer suburbs. These rates reflect the lower educational attainment, employment opportunities, and income of Cleveland residents.

The survey reinforced the reality that education matters when it comes to health insurance. More than a quarter of adults under 65 years without a high school diploma had no insurance, while only about 4 percent of those with an associate's degree or higher lacked it. More than 70 percent of the uninsured lived below 200 percent of the federal poverty level (FPL), and almost two-fifths of them were poor. Over half the uninsured reported being unemployed, but about a third said they worked full-time, and the remainder worked part-time.

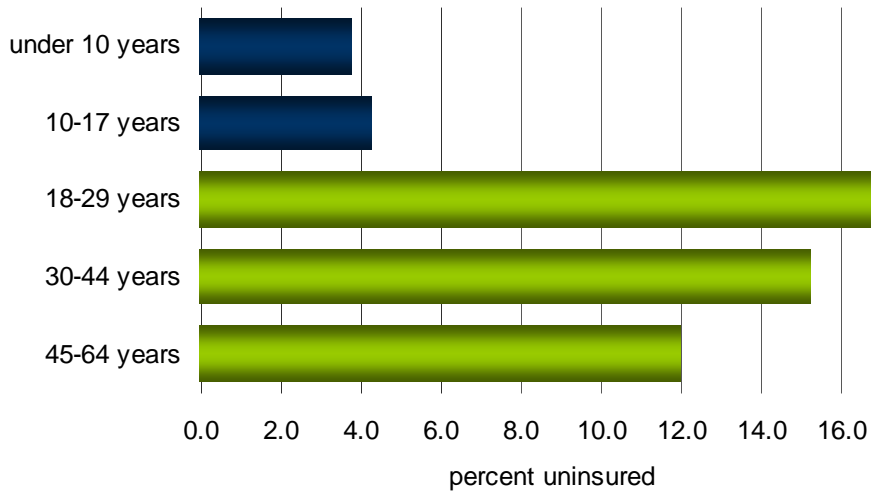
Older people were more likely to have insurance than younger people, and women were more likely to have insurance than men. Nearly a quarter of African Americans had no insurance compared to just over one in 10 Whites. About one in six of Hispanic adults had no insurance.

These numbers contrast to the survey conducted in 2001 by Community Solutions, which showed high rates of coverage for both children and adults that corresponded with expansion of Medicaid-related programs such as the Children's Health Insurance Program and aggressive outreach by Cuyahoga County Health and Nutrition to enroll eligible children and their parents. This earlier survey also occurred at the end of a decade of unprecedented prosperity. The recession of 2001, the slow job recovery, and the substitution of lower wage, benefits-poor service jobs, undoubtedly contributed to this increase in uninsured adults. Increased reliance on governmental programs kept children insured.

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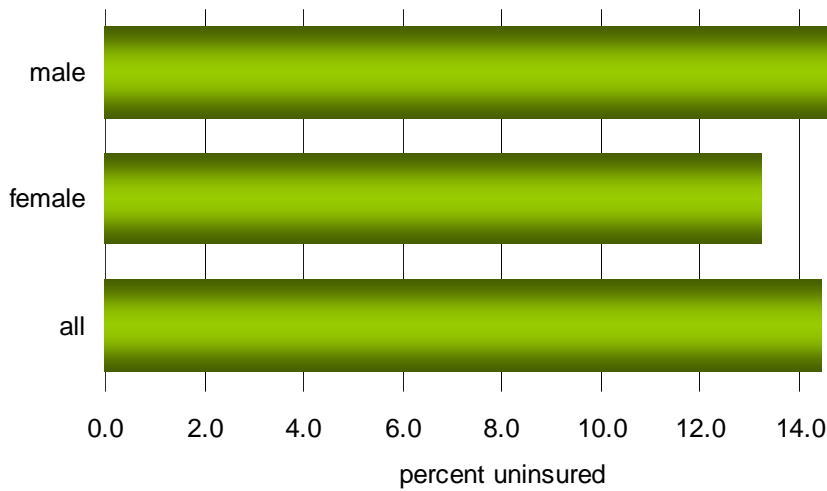
<sup>4</sup> Throughout this report, unless otherwise specified, when we refer to adults, we mean adults 18 through 64 years.

Figure 1.1  
 Children and Adults without Health Insurance by Age, 2003-04



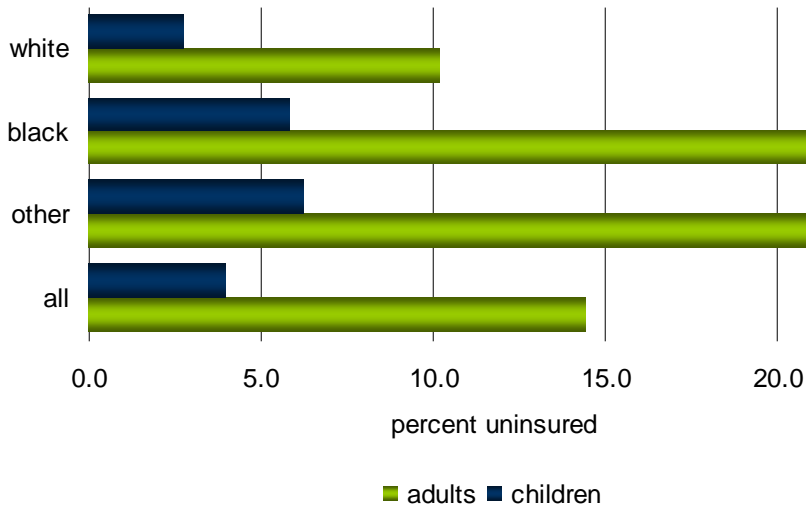
Most children in Cuyahoga County had insurance, largely as a result of governmental programs like the State Children’s Health Insurance Program (SCHIP) and aggressive outreach. Young adults (about one in six) were most likely to lack insurance.

Figure 1.2  
 Adults without Health Insurance by Gender, 2003-04



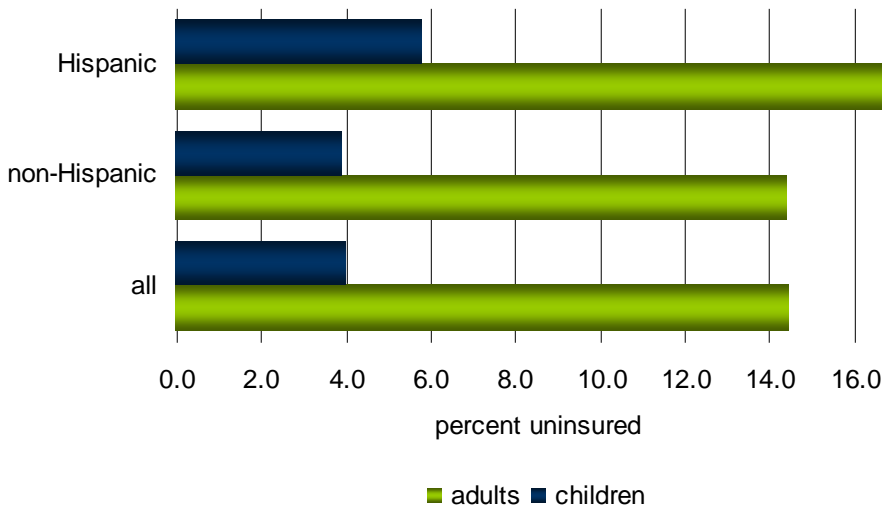
Men were more likely to lack health insurance than women. Many low-income women, often single parents, were covered by Medicaid.

Figure 1.3  
Children and Adults without Health Insurance by Race, 2003-04



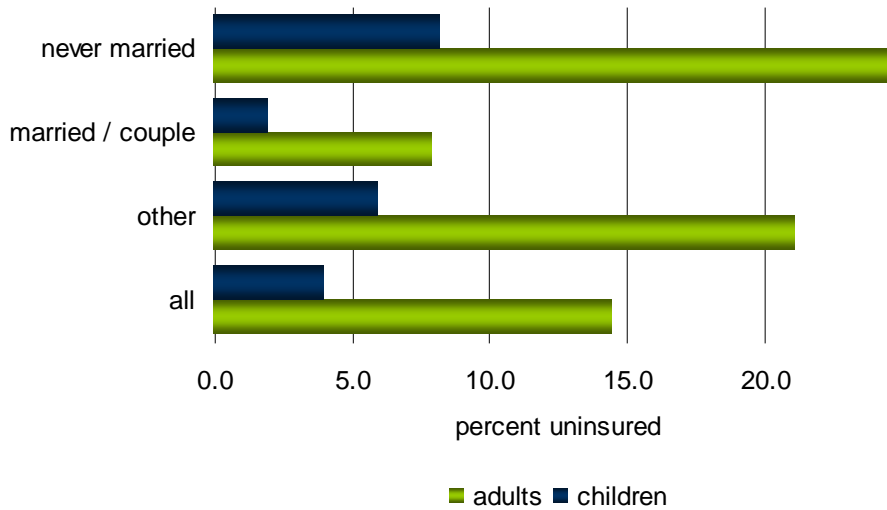
Minority children and adults were more than twice as likely to lack health insurance as their White neighbors. The racial gap was not as great for children as it was for adults, but was significant, nonetheless.

Figure 1.4  
Children and Adults without Health Insurance by Hispanic Ethnicity, 2003-04



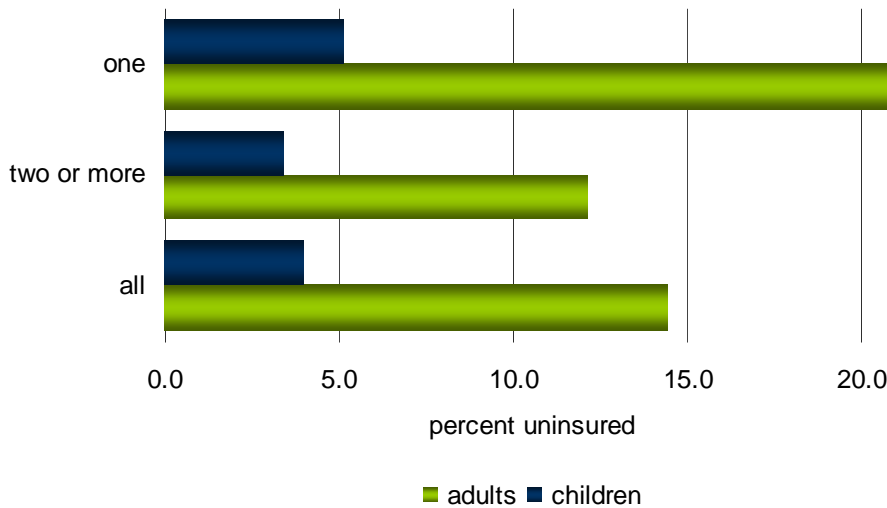
Hispanics comprise a small but rapidly growing component of the county's population. Hispanic adults were more likely to lack insurance than their non-Hispanic counterparts. Hispanics generally categorize themselves as White, but were far more likely to be uninsured than other White adults.

Figure 1.5  
 Children and Adults without Health Insurance by Marital Status, 2003-04



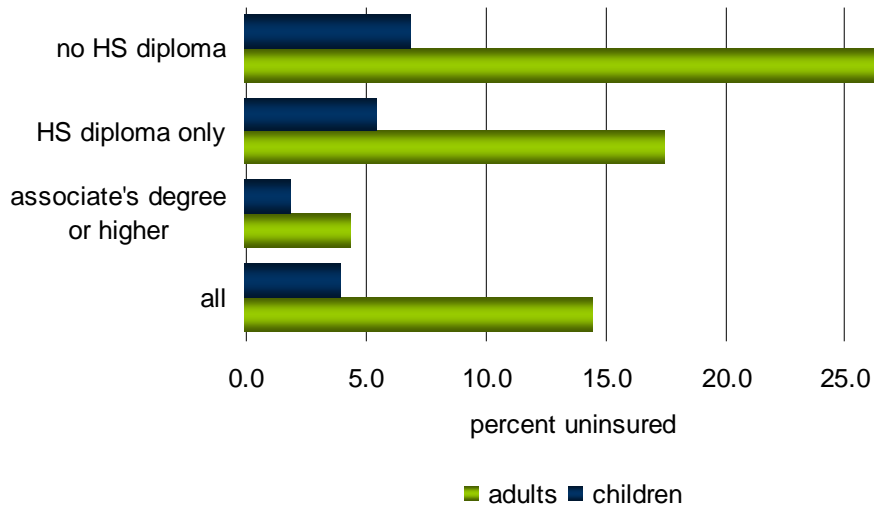
Married persons were far more likely to be insured because of the second opportunity to have employer-sponsored health insurance. When a couple divorces, the unemployed spouse often loses his or her insurance.

Figure 1.6  
 Children and Adults without Health Insurance by Adults in Family, 2003-04



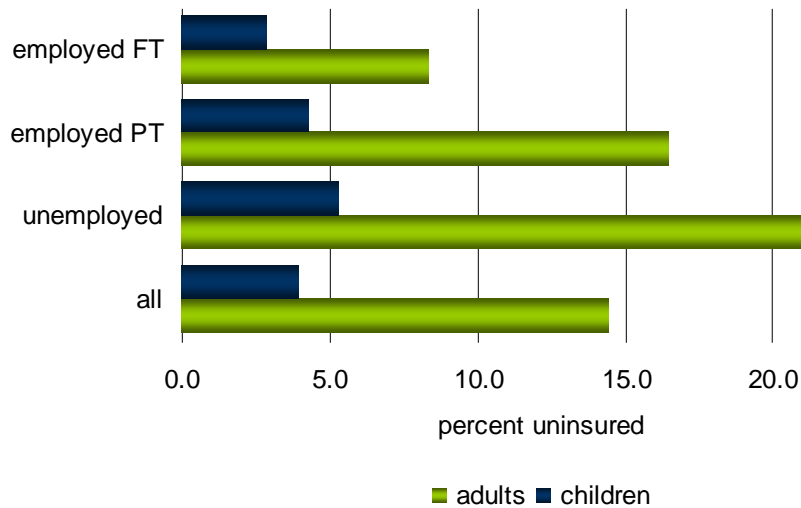
Both children and adults were somewhat more likely to have health insurance when their household included more than one adult.

Figure 1.7  
 Children and Adults without Health Insurance by Educational Attainment, 2003-04



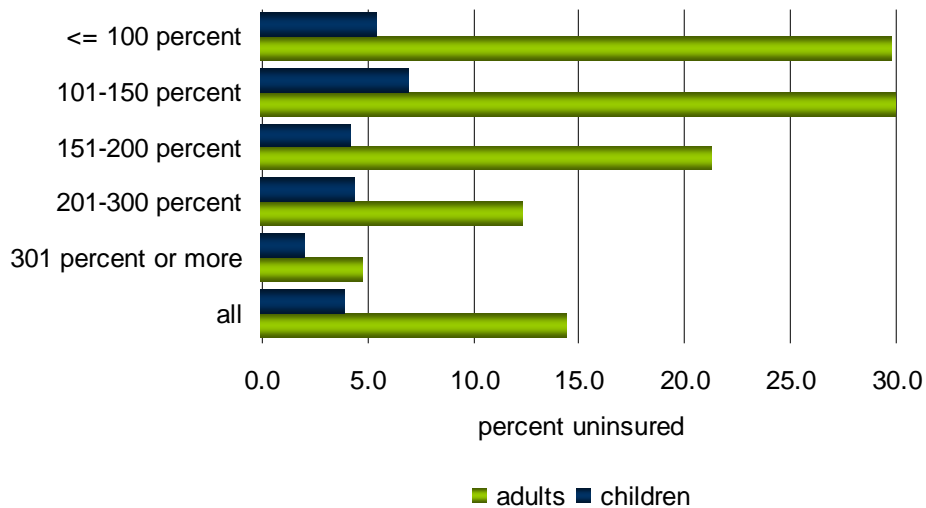
Education matters. More education leads to better jobs with better benefits. Adults with only a high school diploma or less were more than four times as likely to lack insurance as the typical adult with an associate’s degree or higher.

Figure 1.8  
 Children and Adults without Health Insurance by Current Work Status, 2003-04



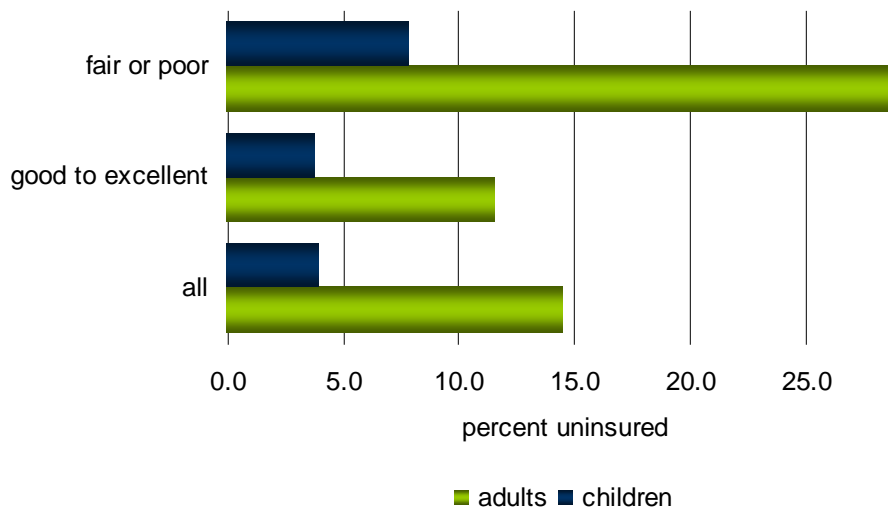
Full-time workers and their children were far more likely to have insurance than part-time workers and the unemployed. Nonetheless, full-time workers accounted for nearly third of the working-age uninsured.

Figure 1.9  
 Children and Adults without Health Insurance by Family Poverty Level, 2003-04



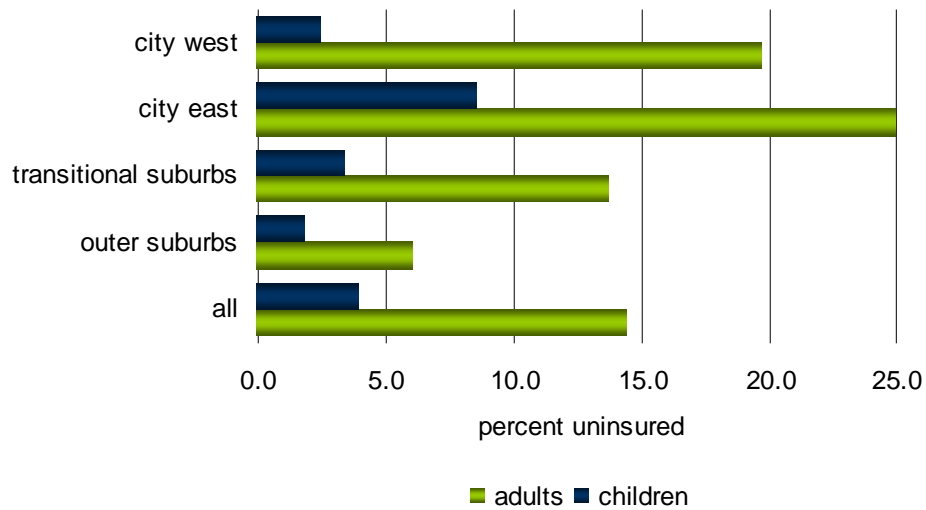
People who are unemployed or hold low-skill, low-paying jobs are more likely to be poor and lack insurance. Nearly three-quarters of uninsured working-age adults were under 200 percent of the Federal FPL.

Figure 1.10  
 Children and Adults without Health Insurance by Health Status, 2003-04



Adults who assess their health as either “fair” or “poor,” were more than twice as likely to lack health insurance as their healthier counterparts. Often these people may have a chronic or other preexisting condition that makes it difficult to get insurance.

Figure 1.11  
Children and Adults without Health Insurance by Residential Location, 2003-04



Adults in urban areas were more likely to be unemployed or have low-skill, low-wage jobs that don't provide health insurance. Adults in Cleveland's transitional suburbs were twice as likely to lack insurance as their counterparts in the county's outer suburbs.

Table 1.1  
 CURRENTLY UNINSURED CHILDREN UNDER 18 YEARS  
 CUYAHOGA COUNTY AND OHIO, 2003-04

	Cuyahoga County				Ohio rate		+/-	
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-		
all	13,450	3,496			4.0	1.0	5.4	0.4
age								
under 10 years	6,935	2,639	51.6	13.0	3.8	1.4	5.1	0.5
10-17 years	6,515	2,309	48.4	13.0	4.3	1.5	5.8	0.6
race								
white	5,572	2,124	42.9	13.1	2.8	1.1	5.0	0.4
black	6,684	2,709	51.4	13.3	5.9	2.3	6.3	1.2
other	743	516	5.7	4.0	6.3	4.3	10.7	2.9
ethnicity								
Hispanic	837	445	6.4	3.6	5.8	3.1	9.1	1.7
non-Hispanic	12,228	3,444	93.6	3.6	3.9	1.1	5.3	0.4
respondent's marital status								
never married	5,706	2,513	42.4	13.3	8.2	3.5	6.7	1.1
married / couple	3,975	1,625	29.6	10.9	2.0	0.8	4.9	0.4
divorced / separated / widowed	3,769	1,834	28.0	11.6	6.0	2.8	6.4	1.0
adults in family								
one	5,714	2,307	42.5	13.0	5.2	2.0	6.1	0.8
two or more	7,736	2,640	57.5	13.0	3.5	1.2	5.2	0.4
respondent's educational attainment								
no HS diploma	1,809	1,362	13.5	9.3	7.0	5.0	9.5	1.7
HS diploma only	8,825	2,966	65.6	11.9	5.5	1.8	6.5	0.6
associate's degree or higher	2,815	1,282	20.9	9.1	1.9	0.9	2.9	0.4
respondent's current work status								
employed FT	5,341	2,307	42.3	13.2	2.9	1.2	4.5	0.5
employed PT	2,434	1,385	19.3	10.0	4.3	2.4	5.1	1.0
unemployed	4,853	1,928	38.4	12.5	5.3	2.1	7.3	0.8
poverty level								
<= 100 percent	4,535	2,169	33.7	12.8	5.5	2.5	7.9	1.1
101-150 percent	2,181	1,294	16.2	9.0	7.0	4.1	8.9	1.4
151-200 percent	1,389	760	10.3	5.7	4.3	2.4	8.7	1.4
201-300 percent	2,613	1,457	19.4	9.9	4.4	2.4	5.6	0.9
301 percent or more	2,731	1,804	20.3	11.6	2.1	1.4	1.8	0.3
current health status								
fair or poor	1,132	1,225	8.6	8.8	7.9	8.1	8.9	2.7
good to excellent	12,034	3,255	91.4	8.8	3.9	1.0	5.3	0.4
residence								
city west	957	606	7.2	4.7	2.5	1.9		
city east	5,983	2,406	45.2	13.2	8.6	8.9		
transitional suburbs	4,555	2,235	34.4	13.1	3.4	3.2		
outer suburbs	1,741	1,051	13.2	7.7	1.9	1.5		

+/-: 90 percent confidence interval

Table 1.2  
 CURRENTLY UNINSURED ADULTS 18 THROUGH 64 YEARS  
 CUYAHOGA COUNTY AND OHIO, 2003-04

	Cuyahoga County						Ohio rate (percent)	+/-
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-		
all	118,673	13,400			14.5	1.5	15.0	0.4
gender								
male	61,954	10,520	52.2	5.8	15.9	2.5	16.3	0.7
female	56,719	8,643	47.8	5.8	13.3	1.9	13.9	0.6
age								
18-29 years	33,320	7,432	28.1	5.3	17.4	3.5	22.4	1.2
30-44 years	46,994	8,588	39.6	5.7	15.3	2.6	14.9	0.7
45-64 years	38,360	7,633	32.3	5.4	12.1	2.3	10.3	0.6
race								
white	55,864	9,418	47.1	5.8	10.3	1.6	13.8	0.5
black	53,848	9,413	45.4	5.8	23.4	3.6	22.0	1.7
other	8,961	2,934	7.6	2.5	21.2	5.8	23.4	2.2
ethnicity								
Hispanic	5,336	1,184	4.5	1.1	16.9	3.5	27.5	2.0
non-Hispanic	113,126	13,358	95.5	1.1	14.4	1.6	14.8	0.5
marital status								
never married	52,332	9,361	44.1	5.8	24.9	3.8	25.2	1.3
married / couple	36,776	7,796	31.0	5.4	7.9	1.6	9.7	0.5
divorced / separated / widowed	29,565	6,217	24.9	4.7	21.2	3.9	21.6	1.2
adults in family								
one	45,237	7,523	38.3	5.5	21.0	3.1	20.3	0.9
two or more	72,937	11,308	61.7	5.5	12.2	1.8	13.5	0.5
educational attainment								
no HS diploma	23,534	5,910	19.8	4.5	27.2	6.0	26.3	1.8
HS diploma only	83,899	11,838	70.7	5.0	17.5	2.3	16.8	0.6
associate's degree or higher	11,240	3,097	9.5	2.6	4.5	1.2	6.9	0.5
current work status								
employed FT	37,451	7,583	32.0	5.4	8.4	1.6	9.6	0.5
employed PT	19,408	5,385	16.6	4.2	16.5	4.2	18.2	1.3
unemployed	60,283	9,832	51.5	5.8	24.3	3.4	23.4	1.0
poverty level								
<= 100 percent	46,259	8,461	39.0	5.7	29.9	4.6	30.4	1.5
101-150 percent	22,056	5,609	18.6	4.3	30.1	6.4	32.0	1.9
151-200 percent	15,086	5,169	12.7	4.0	21.4	6.4	25.8	1.8
201-300 percent	16,816	4,985	14.2	3.9	12.4	3.5	13.7	1.0
301 percent or more	18,456	5,805	15.6	4.5	4.8	1.5	5.3	0.4
current health status								
fair or poor	39,459	8,068	33.3	5.6	29.0	5.0	24.4	1.4
good to excellent	79,140	10,939	66.7	5.6	11.6	1.5	13.4	0.5
residence								
city west	22,044	6,004	18.8	4.6	19.8	4.8		
city east	37,109	7,166	31.6	5.3	25.1	4.2		
transitional suburbs	44,221	8,436	37.6	5.7	13.8	2.5		
outer suburbs	14,207	5,233	12.1	4.1	6.1	2.2		

+/-: 90 percent confidence interval

## UNINSURED CURRENTLY OR ANYTIME IN PRIOR 12 MONTHS

Our analysis looks at children under 18 years and working-age adults 18 through 64 years<sup>5</sup> who were uninsured when they responded to the survey, or were uninsured at anytime in the prior 12 months.

Uninsured working-age adults lived throughout the county, but about 45 percent of them were concentrated in Cleveland. Almost three of 10 adults on Cleveland's east side had no insurance. The rate was slightly lower, one in four, on the city's west side. The rates were about one in five in the nearby transitional suburbs, more than double the rate in the county's outer suburbs. These rates reflect the lower educational attainment, employment opportunities, and income of Cleveland residents.

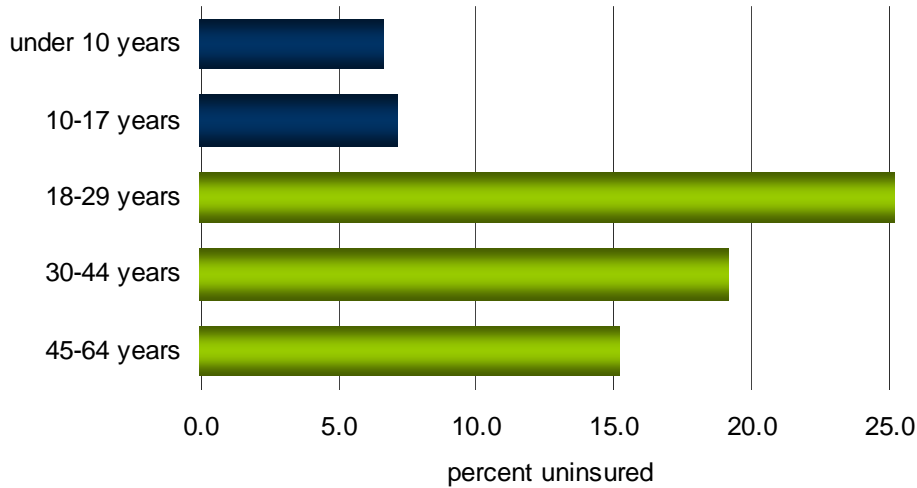
The survey reinforced the reality that education matters when it comes to health insurance. More than a third of adults under 65 years without a high school diploma had no insurance, while less than 8 percent of adults with an associate's degree or higher lacked insurance. More than two-thirds of the uninsured lived below 200 percent of the FPL, and almost three-fifths of them were poor. Almost half the uninsured reported being unemployed, but over a third said they worked full-time, and the remainder worked part-time.

Older people were more likely to have insurance than younger people, and women were more likely to have insurance than men. More than a quarter of African Americans had no insurance compared to less than 15 percent of Whites. About one in four of Hispanic adults had no insurance.

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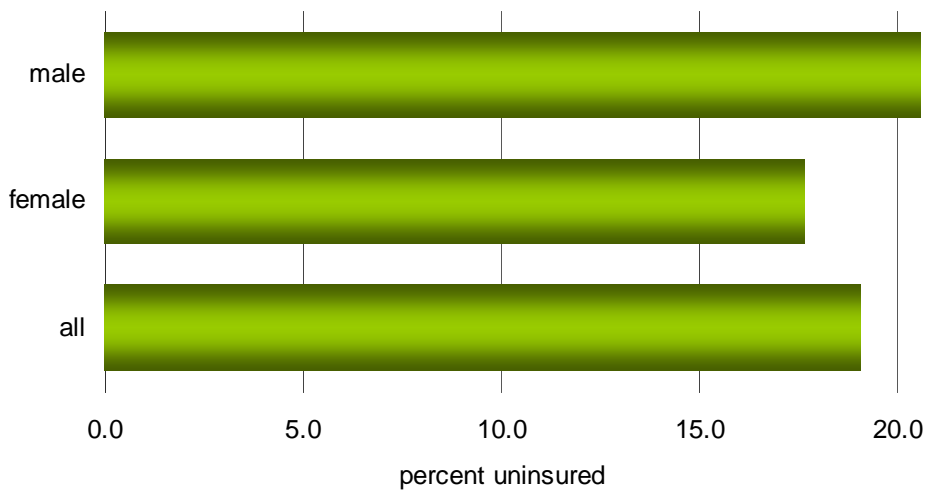
<sup>5</sup> Throughout this report, unless otherwise specified, when we refer to adults, we mean adults 18 through 64 years.

Figure 2.1  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Age, 2003-04



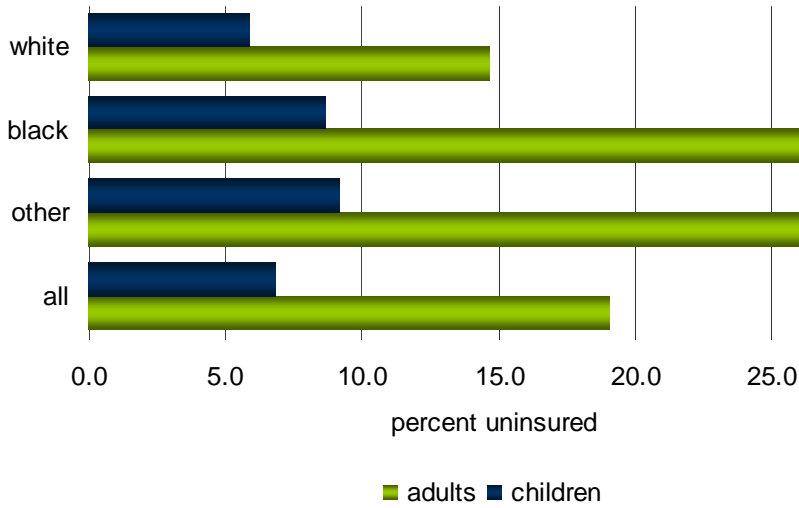
Most children in the County had insurance, largely as a result of governmental programs like SCHIP. Young adults (about one in four) were most likely to lack insurance at some time in the prior 12 months.

Figure 2.2  
 Adults without Health Insurance Any Time in Prior 12 Months  
 by Gender, 2003-04



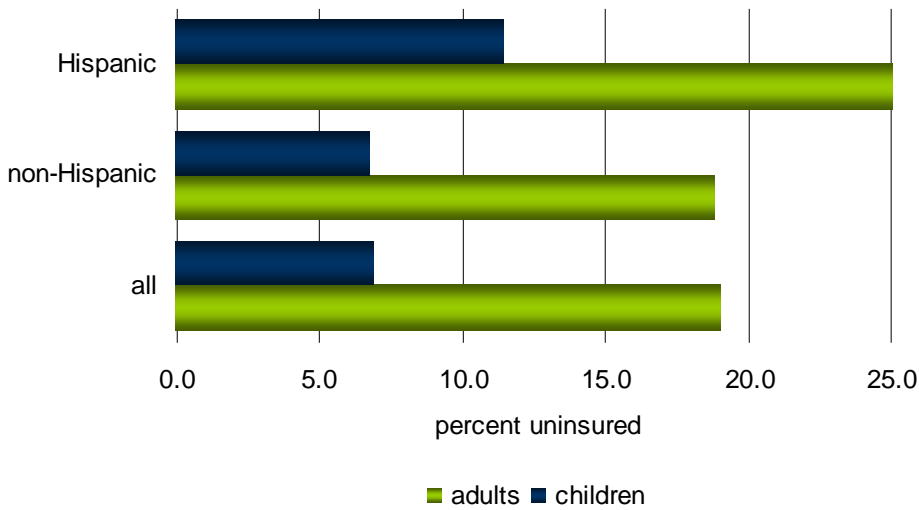
Men were more likely to lack health insurance than women. More than one in five had no insurance at some time in the prior 12 months. Low-income women, many of them single parents, were covered by Medicaid.

Figure 2.3  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Race, 2003-04



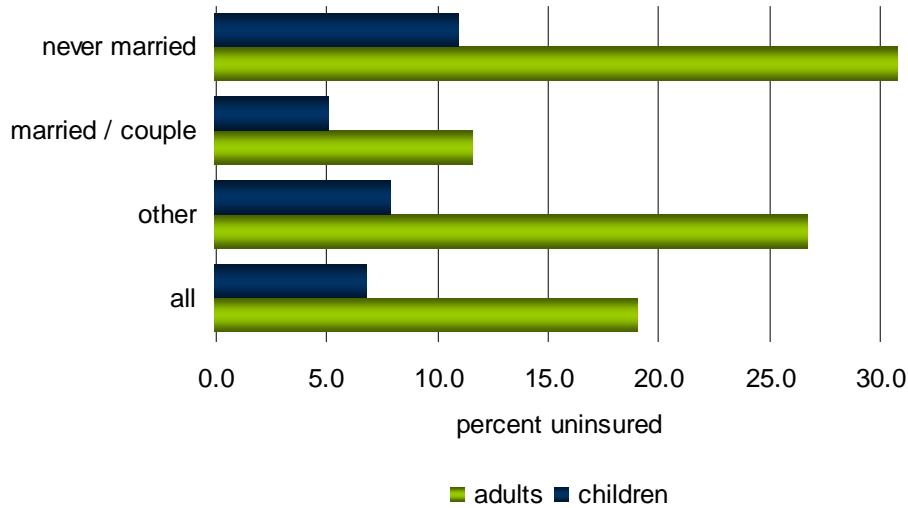
Minority adults were more than twice as likely to lack health insurance as their White neighbors. The racial gap was not as great for children as it was for adults, but it was significant, nonetheless.

Figure 2.4  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Hispanic Ethnicity, 2003-04



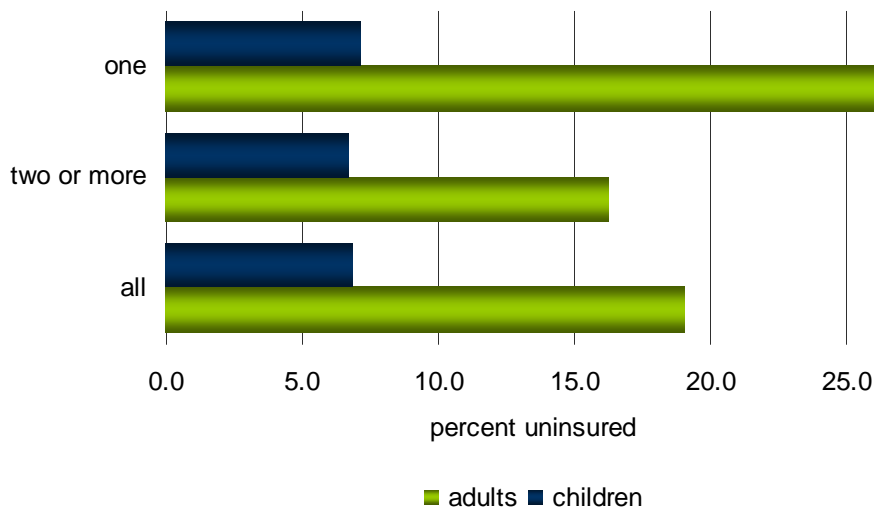
Hispanics comprise a small but rapidly growing component of the county's population. Hispanics generally categorize themselves as White, but were far more likely to be uninsured than other White adults.

Figure 2.5  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Marital Status, 2003-04



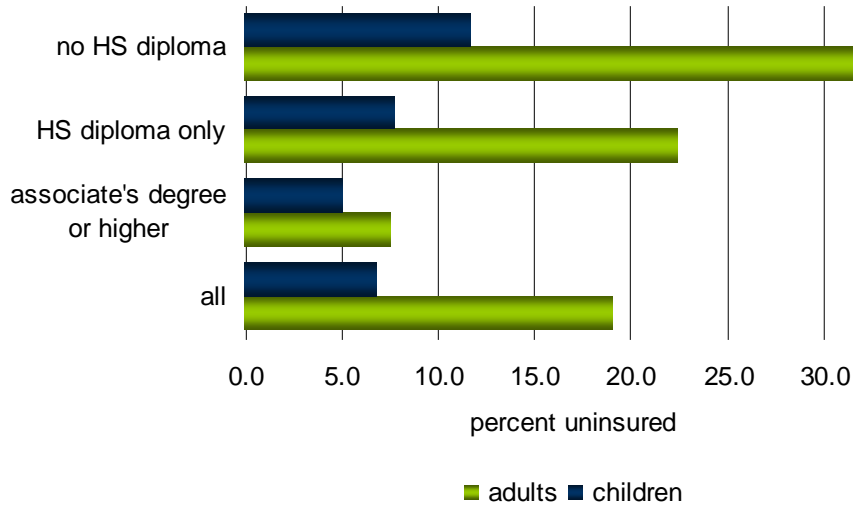
Married persons were far more likely to be insured because of greater opportunities to have employer-sponsored health insurance. When a couple divorces, the unemployed spouse often loses his or her insurance.

Figure 2.6  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Adults in Family, 2003-04



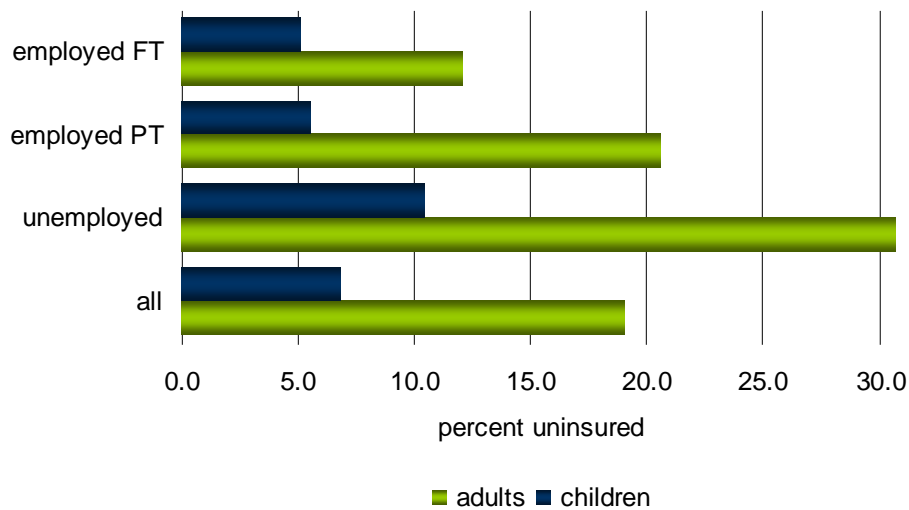
Adults were less likely to be without health insurance some time during the prior 12 months when their household includes more than one adult. There was little difference for children, however.

Figure 2.7  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Educational Attainment, 2003-04



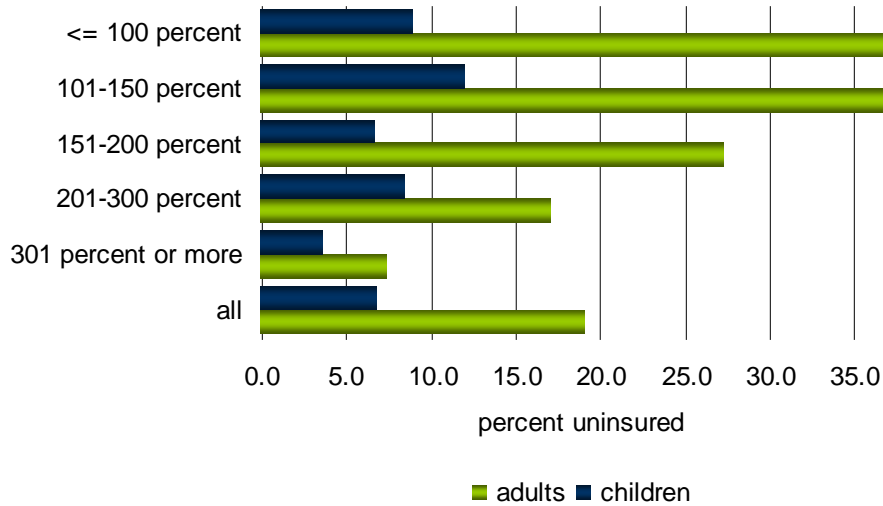
Education matters. More education leads to better jobs with better benefits. Adults with an only a high school diploma or less were almost five times as likely to lack insurance as the typical adult with an associate’s degree or higher.

Figure 2.8  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Current Work Status, 2003-04



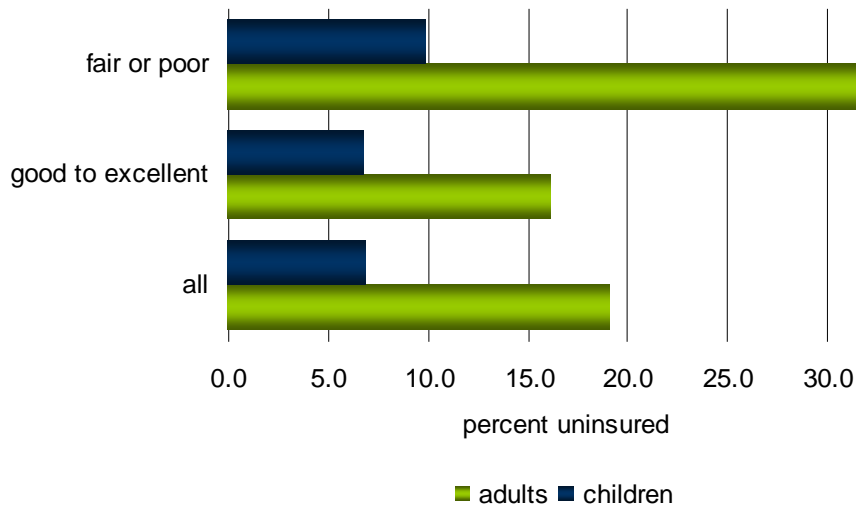
Full-time workers and their children were far more likely to have insurance than part-time workers and the unemployed. Nonetheless, full-time workers account for over a third of working-age people uninsured in the prior 12 months.

Figure 2.9  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Family Poverty Level, 2003-04



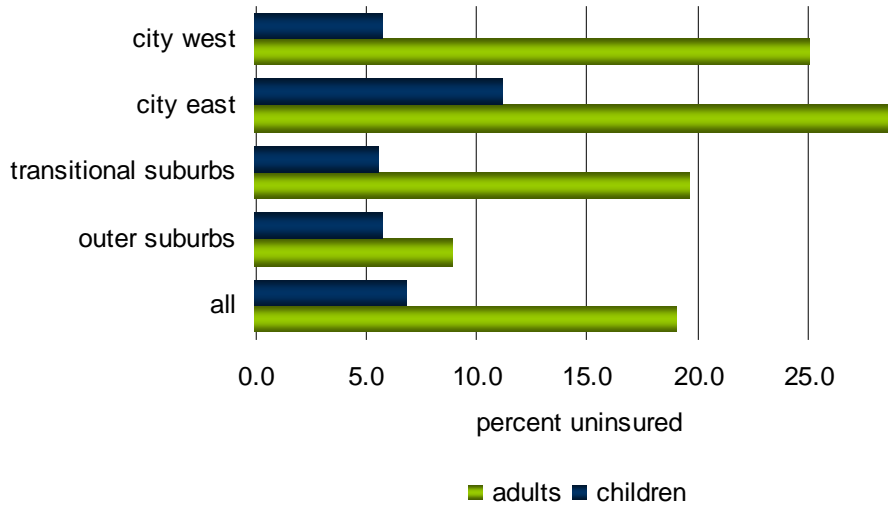
People who were unemployed or hold low-skill, low-paying jobs were more likely to be poor and lack insurance. Two-thirds of uninsured working-age adults were under 200 percent of the FPL.

Figure 2.10  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Health Status, 2003-04



Adults who assess their health as either “fair” or “poor” were more than twice as likely to lack health insurance than their healthier counterparts. Often these people may have a chronic or other preexisting condition that makes it difficult to get insurance.

Figure 2.11  
 Children and Adults without Health Insurance Any Time in Prior 12 Months  
 by Residential Location, 2003-04



Adults in urban areas were more likely to be unemployed or have low-skill, low-wage jobs that don't provide health insurance. Adults in Cleveland's transitional suburbs were more than twice as likely to lack insurance as their counterparts in the County's outer suburbs.

Table 2.1

UNINSURED CURRENTLY OR AT SOMETIME IN PRIOR 12 MONTHS,  
CHILDREN UNDER 18 YEARS, CUYAHOGA COUNTY AND OHIO, 2003-04

	Cuyahoga County						Ohio rate (percent)	+/-
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-		
all	23,076	4,575			6.9	1.3	9.5	0.5
age								
under 10 years	12,238	3,479	53.0	10.0	6.7	1.9	9.4	0.7
10-17 years	10,838	3,008	47.0	10.0	7.2	1.9	9.7	0.8
race								
white	11,697	3,202	51.7	10.2	5.9	1.6	9.2	0.6
black	9,837	3,214	43.5	10.2	8.7	2.7	10.8	1.6
other	1,092	633	4.8	2.8	9.2	5.3	15.7	4.1
ethnicity								
Hispanic	1,656	1,076	7.3	4.6	11.5	6.9	15.8	2.6
non-Hispanic	21,036	4,433	92.7	4.6	6.8	1.4	9.4	0.5
respondent's marital status								
never married	7,643	2,821	33.1	9.7	11.0	3.8	11.9	1.5
married / couple	10,433	2,977	45.2	9.9	5.2	1.4	8.5	0.6
divorced / separated / widowed	5,000	2,097	21.7	8.1	7.9	3.2	11.5	1.3
adults in family								
one	7,954	2,644	34.5	9.4	7.2	2.3	11.5	1.1
two or more	15,122	3,761	65.5	9.4	6.8	1.6	8.8	0.6
respondent's educational attainment								
no HS diploma	3,040	1,780	13.2	7.1	11.7	6.4	16.7	2.2
HS diploma only	12,559	3,353	54.4	10.0	7.8	2.0	11.1	0.8
associate's degree or higher	7,477	2,604	32.4	9.3	5.1	1.7	5.7	0.6
respondent's current work status								
employed FT	9,511	2,939	42.7	10.0	5.2	1.6	7.8	0.6
employed PT	3,170	1,496	14.2	6.4	5.6	2.6	9.1	1.3
unemployed	9,573	2,998	43.0	10.0	10.5	3.1	13.2	1.1
poverty level								
<= 100 percent	7,456	2,618	32.3	9.4	9.0	3.0	13.9	1.4
101-150 percent	3,738	1,893	16.2	7.5	12.1	5.7	16.6	2.0
151-200 percent	2,189	1,032	9.5	4.5	6.7	3.2	14.8	1.8
201-300 percent	5,035	2,241	21.8	8.5	8.6	3.6	8.7	1.1
301 percent or more	4,658	2,180	20.2	8.4	3.6	1.7	3.6	0.5
current health status								
fair or poor	1,426	1,292	6.3	5.5	9.9	8.6	17.6	3.8
good to excellent	21,366	4,378	93.7	5.5	6.8	1.4	9.3	0.5
residence								
city west	2,194	1,260	9.6	5.3	5.8	3.3		
city east	7,803	2,600	34.1	9.4	11.2	3.6		
transitional suburbs	7,453	2,745	32.6	9.7	5.6	2.0		
outer suburbs	5,412	2,303	23.7	8.8	5.8	2.4		

+/-: 90 percent confidence interval

Table 2.2

UNINSURED CURRENTLY OR AT SOMETIME IN PRIOR 12 MONTHS,  
ADULTS 18 THROUGH 64 YEARS, CUYAHOGA COUNTY AND OHIO, 2003-04

	Cuyahoga County						Ohio rate (percent)	+/-
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-		
all	156,403	15,081		-	19.1	1.7	19.6	0.5
gender								
male	80,704	11,968	51.6	5.0	20.7	2.7	20.5	0.8
female	75,699	9,707	48.4	5.0	17.7	2.1	18.9	0.6
age								
18-29 years	48,599	8,907	31.1	4.7	25.3	4.0	30.7	1.3
30-44 years	59,202	9,312	37.9	4.8	19.3	2.7	19.1	0.8
45-64 years	48,602	8,642	31.1	4.7	15.3	2.5	12.9	0.6
race								
white	80,369	11,220	51.4	5.0	14.7	1.9	18.2	0.5
black	63,575	10,112	40.7	5.0	27.6	3.8	27.7	1.8
other	12,458	3,162	8.0	2.0	29.5	5.8	29.8	2.3
ethnicity								
Hispanic	7,944	1,453	5.1	1.0	25.1	4.0	34.1	2.1
non-Hispanic	148,248	15,034	94.9	1.0	18.9	1.8	19.3	0.5
marital status								
never married	64,912	10,219	41.5	5.0	30.9	4.0	31.5	1.3
married / couple	54,102	9,278	34.6	4.8	11.7	1.9	13.4	0.5
divorced / separated / widowed	37,388	7,067	23.9	4.1	26.8	4.3	27.2	1.2
adults in family								
one	57,953	8,253	37.2	4.6	26.9	3.3	26.6	1.0
two or more	97,951	12,967	62.8	4.6	16.3	2.0	17.6	0.6
educational attainment								
no HS diploma	29,322	6,768	18.8	3.9	33.9	6.5	33.9	1.9
HS diploma only	108,021	13,203	69.1	4.4	22.6	2.5	21.7	0.7
associate's degree or higher	19,060	4,052	12.2	2.6	7.5	1.6	9.9	0.6
current work status								
employed FT	54,226	9,107	35.0	4.8	12.2	1.9	13.7	0.6
employed PT	24,304	5,872	15.7	3.5	20.7	4.5	23.5	1.4
unemployed	76,342	10,901	49.3	5.1	30.8	3.7	28.6	1.0
poverty level								
<= 100 percent	58,088	9,300	37.1	4.8	37.6	4.8	39.1	1.5
101-150 percent	27,382	6,206	17.5	3.7	37.3	6.7	41.2	2.0
151-200 percent	19,338	5,731	12.4	3.4	27.4	6.9	32.2	1.9
201-300 percent	23,261	5,948	14.9	3.5	17.2	4.0	18.1	1.1
301 percent or more	28,333	7,032	18.1	4.0	7.4	1.8	7.5	0.5
current health status								
fair or poor	45,689	8,626	29.2	4.7	33.6	5.2	30.0	1.5
good to excellent	110,639	12,703	70.8	4.7	16.3	1.7	17.9	0.5
residence								
city west	28,041	6,692	18.1	3.9	25.2	5.2		
city east	43,057	7,441	27.7	4.3	29.1	4.3		
transitional suburbs	63,417	10,086	40.8	5.0	19.8	2.8		
outer suburbs	20,796	6,148	13.4	3.7	9.0	2.5		

+/-: 90 percent confidence interval

## WHAT PROBLEMS DO THEY FACE?

access to health care  
health status  
health care utilization

## ACCESS TO HEALTH CARE <sup>6</sup>

Health insurance coverage, whether provided by employers for their employees and their families, or by government for the elderly, poor, or disabled, removes some of the financial barriers to health care. The uninsured are less likely to have a regular source of care or receive preventive care. They often delay seeking care until their illnesses become more serious, resulting in more costly treatment, and often seek care at hospital emergency departments.

Adults without insurance were four times as likely not to have a “medical home” – a place, other than the emergency room (ER), where they usually go for care. Both insured and uninsured males were more likely to have no medical home than their female counterparts. Uninsured patients and others who have difficulty using clinics during regular business hours often use the hospital ER for routine care. The ER is an expensive portal to the health care system and leads to overcrowding, jeopardizing those truly in need of emergency care.

Survey respondents were asked if there was any time during the past 12 months when they did not get any needed health care, such as a medical exam, medical supplies, mental health care, or eyeglasses. Uninsured adults were more than five times as likely to report unmet health care needs as those with insurance. Among both adults with and without insurance, those with full-time employment were less likely to have unmet health care needs, presumably because they could cover the costs with their current income. Poor and near-poor adults were more likely to have unmet needs, as were people who reported only poor or fair health, whose needs were greatest.

Respondents were asked if they had not had a prescription filled because of the cost in the past 12 months. Although not all health insurance plans cover prescription medications, people without insurance were almost four times as likely to have unmet prescription needs. Understandably, people reporting their health as “poor” or “fair,” whose needs were greatest, were more likely to have them unfilled.

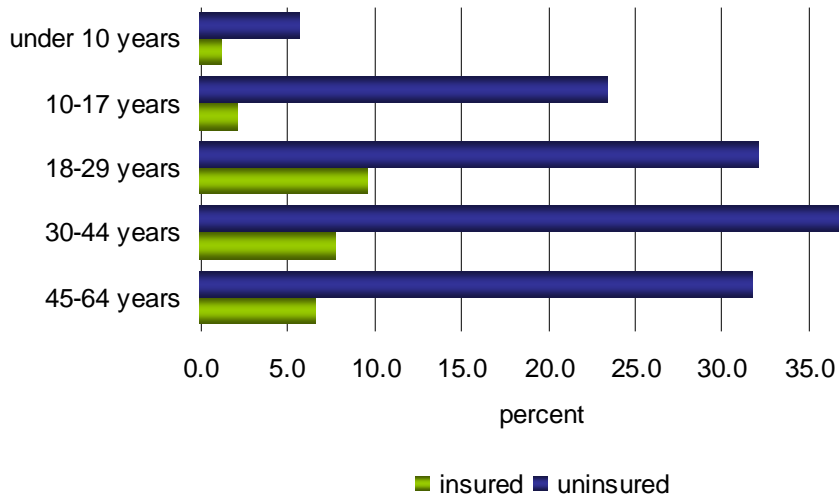
Although many health insurance plans don’t include dental coverage, people without health insurance were still more than four times as likely to have unmet dental needs. Overall, better educated people, people working full-time, and people with higher incomes were less likely to cite unmet dental care needs, probably because their higher incomes accommodated their needs.

Almost three-fifths of uninsured adults reported having problems with access to either medical or dental care, or to pharmaceuticals, almost three-and-a-half times the rate for their insured counterparts.

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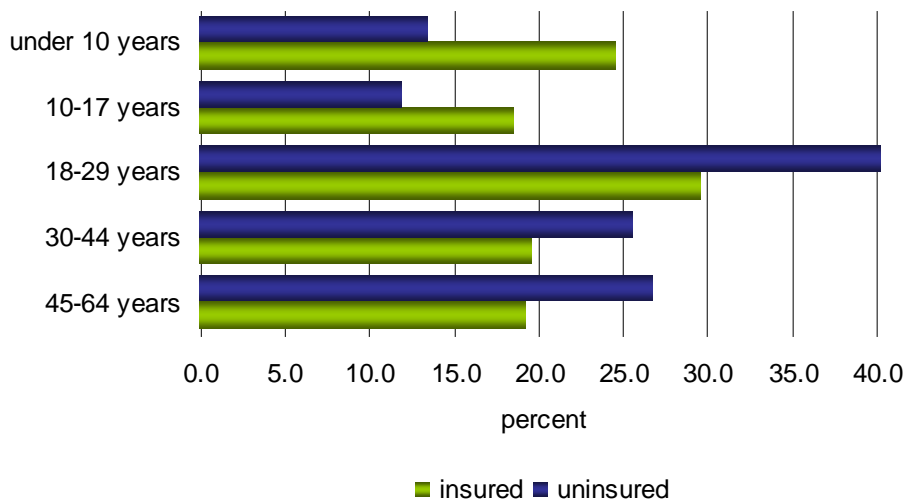
<sup>6</sup> In this section, we combined data for children from Cuyahoga, Summit, and Lorain counties to reduce sampling error.

Figure 3.1  
 Children and Adults without a Medical Home by Insurance Status, 2003-04



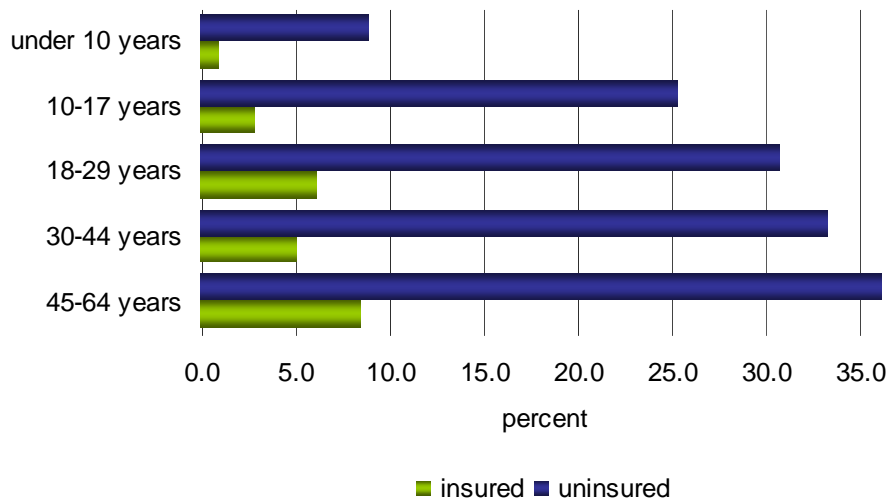
**Medical home.** For this study, we’ve defined a “medical home” as a place where the child or adult usually goes for care, other than the ER. Adults without insurance were four times as likely not to have a medical. Both insured and uninsured males were more likely to have no medical home than their female counterparts. Married people, and unmarried people living as partners, were more likely to have a medical home than people living apart. People with no more than a high school diploma were most likely to lack a medical home. Not surprisingly, people reporting poor or fair health were more likely to have a medical home than those in better health.

Figure 3.2  
 Children and Adults who Used the Emergency Room by Insurance Status, 2003-04



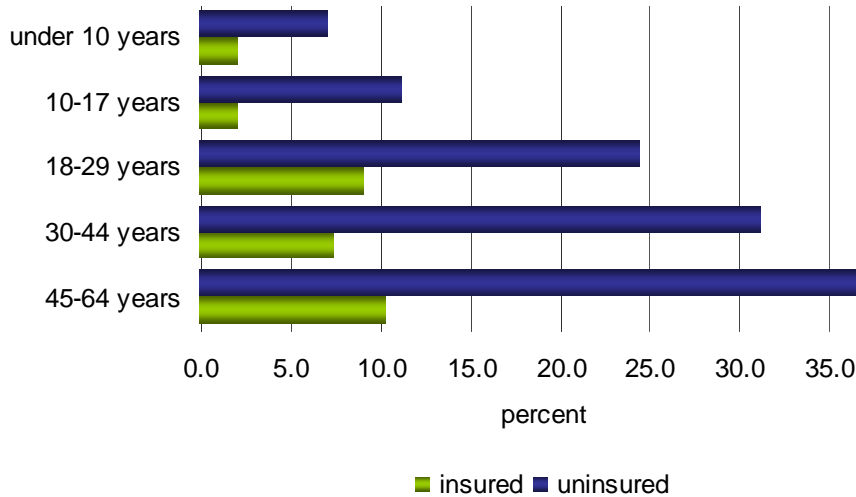
**Emergency Room use.** Uninsured patients and others who have difficulty using clinics during regular business hours often use the hospital ER for routine care. The ER is an expensive portal to the health care system and leads to overcrowding, jeopardizing those truly in need of emergency care. Insured children, however, use the ER more than uninsured children.

Figure 3.3  
Children and Adults with Unmet Health Care Needs by Insurance Status, 2003-04



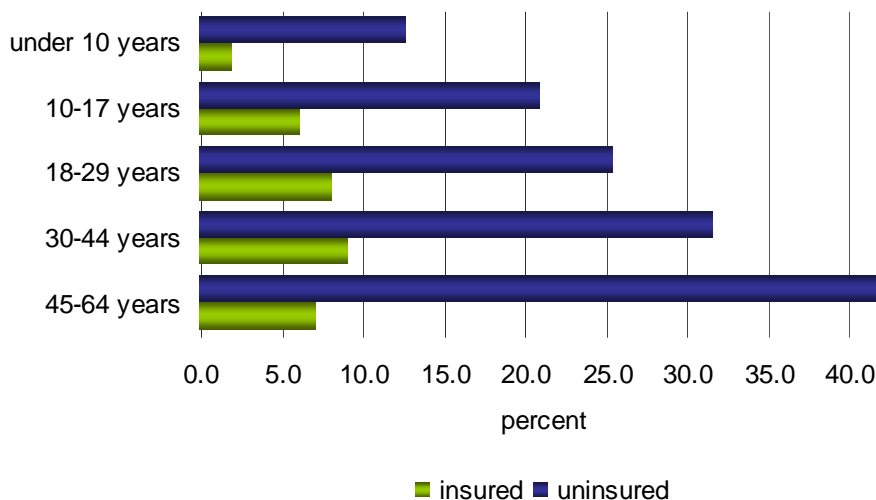
**Unmet health care needs.** Respondents were asked if there was any time when either they or the child in their household did not get needed health care, such as a medical exam, medical supplies, mental health care, or eyeglasses. Uninsured adults were more than five times as likely to report unmet health care needs than those with insurance. Married people or those in a partnership, whether or not they have insurance, were less likely to have unmet needs. Among both adults with and without insurance, those with full-time employment were less likely to have unmet health care needs, presumably because they could cover the costs with current income. Poor and near-poor adults were more likely to have unmet needs as were people in poor-fair health, whose needs were greatest.

Figure 3.4  
Children and Adults with Unmet Prescription Needs by Insurance Status, 2003-04



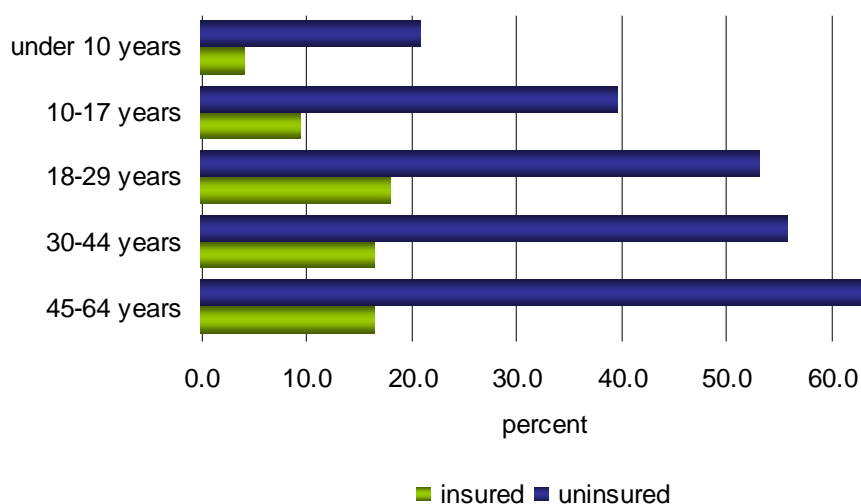
**Unmet prescription needs.** Respondents were asked whether, in the past 12 months, if either they or their children had not had a prescription filled because of the cost. Although not all health insurance plans cover prescription medications, people without insurance were almost four times as likely to have unmet prescription needs. Unmet needs were greatest for women, regardless of insurance status. Understandably, people in poor or fair health, whose needs were greatest, were more likely to have them unfilled. Among the uninsured, unmet need increased with age as needs in general increase.

Figure 3.5  
Children and Adults with Unmet Dental Care Needs by Insurance Status, 2003-04



**Unmet dental care needs.** Respondents were asked whether, in the past 12 months, there was a time when either they or their children needed dental care but could not get it. Although many health insurance plans lack dental coverage, people without health insurance were still more than four times as likely to have unmet dental needs. Women, regardless of insurance status, were more likely to cite unmet dental needs. Overall, better educated people, people working full-time, and people with higher incomes were less likely to cite unmet dental care needs, probably because their higher incomes accommodated their care needs.

Figure 3.6  
Children and Adults with Access Problems by Insurance Status, 2003-04



**Poor access.** Nearly 8 percent of children and 23 percent adults of had access problems, either medical, dental, or pharmaceutical. In many cases, they had several unmet needs. Uninsured adults were more than three times as likely to have access problems as their insured counterparts. Insured Blacks cited access problems more frequently than insured Whites, but the reverse was true for adults without health insurance.

Table 3.1a  
CHILDREN UNDER 18 YEARS WITHOUT A MEDICAL HOME BY INSURANCE  
STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	13.8	6.4	1.7	0.5	2.2	0.5	11,751	2,936
age								
under 10 years	5.8	3.7	1.3	0.5	1.5	0.5	4,282	1,451
10-17 years	23.6	12.3	2.2	0.9	3.2	1.1	744	2,557
race								
white	9.6	6.5	1.7	0.6	2.0	0.6	7,312	2,363
black	16.4	14.1	1.4	0.7	2.2	1.1	3,099	1,548
other	37.9	24.6	2.5	3.2	5.7	3.5	1,050	661
ethnicity								
Hispanic	26.2	16.0	4.3	4.2	5.6	4.1	1,234	930
non-Hispanic	13.1	6.7	1.5	0.5	2.0	0.5	10,226	2,746
respondent's marital status								
never married	6.3	4.6	2.2	1.1	2.5	1.1	2,375	1,044
married / couple	11.0	6.3	1.3	0.6	1.6	0.6	5,469	1,979
divorced/ separated/ widowed	29.2	19.5	2.5	1.4	4.1	2.0	3,907	1,911
adults in family								
one	23.5	14.6	2.5	1.0	3.7	1.3	5,893	2,149
two or more	8.3	4.3	1.3	0.5	1.6	0.5	5,858	2,007
respondent's educational attainment								
no HS diploma	27.7	27.7	3.9	3.1	5.9	4.0	2,260	1,613
HS diploma only	9.6	4.8	2.1	0.8	2.5	0.8	6,720	2,073
associate's degree or higher	17.5	15.0	0.8	0.4	1.2	0.6	2,770	1,324
respondent's current work status								
employed FT	5.6	3.6	0.9	0.4	1.0	0.4	2,919	1,208
employed PT	21.8	17.6	0.9	0.6	2.0	1.2	1,747	1,055
unemployed	11.7	7.0	3.6	1.4	4.1	1.4	6,054	2,136
poverty level								
<= 100 percent	27.0	17.0	4.2	1.6	5.5	1.9	6,840	2,394
101-200 percent	10.3	6.8	1.6	1.1	2.3	1.2	2,389	1,234
201-300 percent	9.5	7.4	0.9	1.0	1.4	1.0	1,269	937
301 percent or more	2.4	3.9	0.6	0.3	0.6	0.3	1,252	722
current health status								
fair or poor	3.8	6.9	5.4	5.1	5.3	4.9	1,073	1,014
good to excellent	14.4	6.7	1.5	0.5	2.1	0.5	10,678	2,757
residence								
city	10.4	5.0	2.0	0.8	2.5	0.8	4,510	1,492
suburbs	16.3	11.2	1.5	0.6	2.0	0.7	7,128	2,526

+/-: 90 percent confidence interval

Table 3.1b  
 ADULTS 18 THROUGH 64 YEARS WITHOUT A MEDICAL HOME BY INSURANCE  
 STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	34.9	5.7	7.8	1.2	11.6	1.4	93,352	11,795
gender								
male	40.8	8.7	10.9	2.2	15.5	2.4	58,918	9,926
female	28.6	7.2	5.1	1.3	8.2	1.5	34,434	6,624
age								
18-29 years	32.3	10.5	9.6	3.2	13.5	3.3	25,524	6,629.0
30-44 years	39.2	9.4	7.9	1.9	12.6	2.3	37,887	7,445.9
45-64 years	31.9	9.7	6.7	1.8	9.6	2.0	29,941	6,665.0
race								
white	28.5	7.8	8.1	1.5	10.1	1.6	53,834	8,831
black	40.4	9.0	6.8	2.5	14.6	3.1	33,076	7,733
other	39.9	17.1	9.2	2.8	15.7	4.8	6,442	2,222
ethnicity								
Hispanic	40.2	11.2	12.2	3.4	17.0	3.6	5,242	1,212
non-Hispanic	34.7	6.0	7.7	1.3	11.5	1.5	88,110	11,743
marital status								
never married	35.8	9.1	9.5	2.8	15.9	3.3	32,823	7,472
married / couple	28.3	9.9	6.6	1.5	8.3	1.6	37,446	7,601
divorced/ separated/ widowed	41.3	10.6	10.1	3.3	16.6	3.6	22,885	5,484
adults in family								
one	32.8	8.2	10.3	2.4	14.9	2.7	31,826	6,173
two or more	35.8	7.8	7.0	1.4	10.4	1.6	61,027	10,178
educational attainment								
no HS diploma	46.7	12.7	14.6	6.8	23.1	6.3	19,464	6,105
HS diploma only	33.6	7.1	7.8	1.7	12.2	2.0	57,367	9,638
associate's degree or higher	20.8	9.8	6.0	1.4	6.6	1.4	16,521	3,575
current work status								
employed FT	39.7	10.3	7.3	1.4	9.9	1.7	43,538	7,616
employed PT	29.1	12.4	6.5	2.7	10.2	3.2	11,954	3,856
unemployed	33.3	8.2	9.2	2.9	14.9	3.1	36,275	8,169
poverty level								
<= 100 percent	35.9	9.1	12.5	4.4	19.3	4.1	28,980	7,036
101-150 percent	26.7	10.9	10.0	4.7	15.1	4.7	10,975	3,678
151-200 percent	63.2	16.2	6.6	4.2	18.5	6.3	12,733	4,898
201-300 percent	23.7	13.2	6.7	2.4	8.6	2.7	11,322	3,666
301 percent or more	29.4	15.1	6.6	1.5	7.7	1.7	29,341	6,635
current health status								
fair or poor	34.2	9.9	6.5	3.5	14.2	3.9	18,914	5,562
good to excellent	35.3	7.0	8.0	1.3	11.1	1.5	74,438	10,512
residence								
city	36.3	7.9	8.1	2.4	14.4	2.7	36,557	7,435
suburbs	33.8	8.4	7.6	1.5	10.3	1.6	56,151	9,297

+/-: 90 percent confidence interval

Table 3.2a

## CHILDREN UNDER 18 YEARS WHO USED ER IN PAST YEAR BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	12.7	4.7	21.9	1.6	21.5	1.6	114,670	9,068
age								
under 10 years	13.5	6.3	24.6	2.3	24.2	2.2	71,307	7,334
10-17 years	11.9	7.1	18.6	2.3	18.3	2.2	43,059	5,565
race								
white	10.6	5.1	21.4	1.8	21.0	1.8	77,103	7,172
black	16.5	10.4	22.1	3.5	21.8	3.3	31,149	5,369
other	9.1	11.1	23.1	7.9	21.8	7.4	3,990	1,543
ethnicity								
Hispanic	32.4	17.1	35.0	7.1	34.8	6.8	7,612	1,919
non-Hispanic	11.6	4.8	21.3	1.7	20.9	1.6	106,513	8,885
respondent's marital status								
never married	18.5	10.9	27.5	4.3	26.7	4.1	25,462	4,546
married / couple	10.1	5.3	20.9	2.0	20.6	1.9	70,171	7,175
divorced/ separated/ widowed	9.4	7.8	20.5	3.7	19.9	3.5	19,001	3,630
adults in family								
one	17.7	9.7	22.9	3.1	22.6	3.0	36,522	5,398
two or more	9.9	4.8	21.6	1.9	21.1	1.8	78,114	7,451
respondent's educational attainment								
no HS diploma	10.1	12.4	25.2	6.2	23.9	5.8	9,327	2,533
HS diploma only	14.7	6.3	25.1	2.4	24.5	2.3	64,862	6,882
associate's degree or higher	8.7	8.0	17.8	2.3	17.6	2.2	40,482	5,609
respondent's current work status								
employed FT	17.8	9.3	20.5	2.1	20.4	2.1	59,147	6,702
employed PT	8.0	7.6	22.8	3.9	22.1	3.7	19,686	3,709
unemployed	10.7	5.8	24.4	3.2	23.6	3.1	35,235	5,170
poverty level								
<= 100 percent	12.8	8.5	28.0	3.9	27.1	3.7	33,964	5,405
101-200 percent	18.9	10.2	21.3	3.5	21.2	3.4	22,143	3,862
201-300 percent	7.4	5.7	18.8	3.5	18.3	3.3	17,098	3,434
301 percent or more	7.1	7.4	20.0	2.4	19.8	2.4	41,465	5,504
current health status								
fair or poor	16.9	26.5	50.9	11.2	48.3	10.9	9,773	3,284
good to excellent	12.5	4.6	20.8	1.6	20.5	1.5	104,897	8,508
residence								
city	18.5	8.4	25.0	2.9	24.6	2.8	43,703	5,575
suburbs	7.4	4.0	20.4	2.0	19.9	1.9	69,576	7,244

+/-: 90 percent confidence interval

Table 3.2b

ADULTS 18 THROUGH 64 YEARS WHO USED ER BY INSURANCE STATUS,  
CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	30.2	5.5	21.8	1.9	23.0	1.8	187,116	15,709
gender								
male	26.3	7.9	19.4	2.8	20.5	2.7	79,034	11,309
female	34.3	7.5	24.0	2.5	25.3	2.4	108,082	11,547
age								
18-29 years	40.4	11.4	29.8	4.6	31.6	4.3	60,038	9,865.9
30-44 years	25.6	7.8	19.6	2.8	20.6	2.7	62,944	9,015.1
45-64 years	26.9	9.1	19.3	2.8	20.2	2.7	63,733	9,365.1
race								
white	29.0	7.9	17.9	2.1	19.1	2.1	103,598	11,991
black	32.3	8.5	33.3	4.4	33.0	3.9	75,090	10,694
other	24.9	13.7	18.8	3.8	20.1	4.2	8,429	1,914
ethnicity								
Hispanic	34.1	11.1	23.1	4.1	25.0	3.9	7,822	1,380
non-Hispanic	30.1	5.7	21.6	1.9	22.8	1.8	177,789	15,556
marital status								
never married	38.0	9.1	26.7	4.2	29.4	3.9	61,323	9,713
married / couple	21.6	8.9	17.7	2.3	18.0	2.2	82,832	10,876
divorced/ separated/ widowed	27.3	8.8	31.4	5.0	30.6	4.4	42,551	7,283
adults in family								
one	30.4	8.1	28.8	3.6	29.1	3.3	62,597	8,421
two or more	30.3	7.3	19.4	2.2	20.7	2.1	123,536	13,662
educational attainment								
no HS diploma	37.0	12.4	38.7	8.4	38.2	6.9	32,507	7,574
HS diploma only	29.5	6.6	22.7	2.6	23.9	2.5	113,377	12,996
associate's degree or higher	20.9	13.2	16.1	2.3	16.3	2.2	41,232	6,069
current work status								
employed FT	32.4	9.7	17.3	2.2	18.6	2.2	82,547	10,393
employed PT	37.2	13.8	21.5	5.1	24.1	4.9	28,341	6,552
unemployed	27.3	7.5	31.7	4.1	30.6	3.6	74,996	10,534
poverty level								
<= 100 percent	34.0	8.8	36.7	5.7	35.9	4.8	54,668	9,081
101-150 percent	19.9	8.9	31.2	7.5	27.8	6.0	20,340	4,961
151-200 percent	28.5	15.1	20.9	6.8	22.5	6.3	15,853	4,997
201-300 percent	28.1	14.1	21.3	4.3	22.1	4.2	30,020	6,343
301 percent or more	36.3	16.5	16.5	2.3	17.4	2.4	66,237	9,829
current health status								
fair or poor	40.5	10.2	50.6	6.4	47.7	5.4	64,342	10,074
good to excellent	25.1	6.3	17.2	1.8	18.1	1.7	122,423	12,590
residence								
city	27.6	7.2	31.3	3.8	30.5	3.4	78,627	10,120
suburbs	33.2	8.2	18.0	2.1	19.6	2.1	108,042	12,586

+/-: 90 percent confidence interval

Table 3.3a

## CHILDREN UNDER 18 YEARS WITH UNMET HEALTH CARE NEEDS BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	16.6	6.4	1.8	0.6	2.5	0.6	13,142	3,330
age								
under 10 years	9.0	7.3	1.0	0.5	1.3	0.6	3,959	1,773
10-17 years	25.5	10.6	2.9	1.1	3.9	1.2	9,184	2,825
race								
white	17.8	8.4	2.0	0.7	2.6	0.8	9,333	2,938
black	16.4	11.9	1.3	0.8	2.2	1.0	3,101	1,498
other	3.5	5.0	3.3	2.7	3.3	2.5	608	470
ethnicity								
Hispanic	26.4	20.3	0.6	0.5	2.2	1.6	480	357
non-Hispanic	15.5	6.7	1.8	0.6	2.4	0.6	12,411	3,301
respondent's marital status								
never married	23.5	13.9	2.5	1.4	4.3	1.8	4,059	1,746
married / couple	5.8	3.7	1.5	0.7	1.7	0.7	5,663	2,394
divorced/ separated/ widowed	24.9	14.9	2.1	1.3	3.6	1.6	3,420	1,537
adults in family								
one	24.3	12.4	1.9	0.8	3.1	1.1	5,019	1,772
two or more	12.2	7.0	1.8	0.7	2.2	0.8	8,123	2,826
respondent's educational attainment								
no HS diploma	8.5	7.7	0.7	0.5	1.4	0.8	533	311
HS diploma only	17.4	8.2	2.4	0.9	3.2	1.0	8,550	2,632
associate's degree or higher	19.6	15.5	1.4	0.8	1.8	0.9	4,059	2,025
respondent's current work status								
employed FT	19.5	9.3	1.2	0.5	1.8	0.6	5,219	1,811
employed PT	17.9	17.3	2.8	1.8	3.6	2.0	3,182	1,803
unemployed	13.8	11.1	2.5	1.3	3.1	1.4	4,693	2,146
poverty level								
<= 100 percent	16.9	11.7	2.0	1.1	2.8	1.3	3,563	1,628
101-200 percent	21.8	11.6	2.8	1.7	4.2	1.8	4,412	1,930
201-300 percent	10.5	8.4	2.6	1.7	3.0	1.7	2,763	1,588
301 percent or more	12.9	18.8	0.9	0.6	1.2	0.7	2,404	1,501
current health status								
fair or poor	16.1	16.7	3.0	2.8	4.0	2.8	814	575
good to excellent	16.6	6.8	1.8	0.6	2.4	0.6	12,328	3,281
residence								
city	17.3	8.2	1.6	0.8	2.7	1.0	4,711	1,734
suburbs	16.2	10.0	1.9	0.7	2.4	0.8	8,431	2,850

+/-: 90 percent confidence interval

Table 3.3b  
 ADULTS 18 THROUGH 64 YEARS WITH UNMET HEALTH CARE NEEDS BY  
 INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	33.7	5.7	6.7	1.1	10.5	1.3	83,087	10,753
gender								
male	30.1	8.2	5.5	1.6	9.4	2.0	35,185	7,680
female	37.6	7.6	7.7	1.5	11.5	1.8	47,902	7,716
age								
18-29 years	30.9	10.8	6.1	2.3	10.4	2.8	19,226	5,479.9
30-44 years	33.5	8.9	5.1	1.4	9.1	1.9	26,896	5,801.0
45-64 years	36.3	9.9	8.5	2.0	11.9	2.3	36,966	7,420.2
race								
white	37.7	8.3	6.0	1.2	9.2	1.5	49,159	8,181
black	30.2	8.6	9.2	2.7	13.9	3.0	30,327	6,921
other	27.9	16.8	3.6	1.9	8.7	4.4	3,601	1,937
ethnicity								
Hispanic	24.5	9.3	4.5	1.9	7.9	2.3	2,443	742
non-Hispanic	34.2	5.9	6.7	1.2	10.6	1.4	80,347	10,723
marital status								
never married	36.9	9.1	7.5	2.2	14.5	3.0	29,360	6,640
married / couple	18.2	8.3	4.8	1.3	5.9	1.3	26,472	6,141
divorced/ separated/ widowed	46.8	10.7	13.0	3.8	20.3	4.1	27,255	6,147
adults in family								
one	43.1	8.7	11.2	2.4	17.7	2.8	37,230	6,559
two or more	28.1	7.3	5.1	1.2	7.9	1.4	45,548	8,679
educational attainment								
no HS diploma	24.2	11.8	7.5	4.5	11.9	4.7	9,803	4,137
HS diploma only	37.6	7.1	6.4	1.5	11.8	1.9	54,324	9,052
associate's degree or higher	23.7	11.9	6.9	1.7	7.6	1.7	18,960	4,424
current work status								
employed FT	26.4	8.9	4.9	1.2	6.6	1.3	28,670	5,960
employed PT	39.8	14.5	3.6	2.0	9.1	3.3	10,472	3,941
unemployed	36.4	8.1	12.3	2.9	18.2	3.1	43,945	8,250
poverty level								
<= 100 percent	42.7	9.6	12.0	3.9	21.0	4.2	30,543	7,005
101-150 percent	31.6	11.6	10.1	4.4	16.8	4.9	11,907	3,741
151-200 percent	27.1	15.1	6.0	3.5	10.6	4.5	7,221	3,181
201-300 percent	24.0	12.7	9.9	3.2	11.6	3.2	15,197	4,460
301 percent or more	28.7	15.0	3.7	1.2	4.8	1.3	18,218	5,203
current health status								
fair or poor	51.5	10.4	18.9	5.0	28.3	5.0	37,047	7,749
good to excellent	24.5	6.1	4.6	1.0	6.9	1.1	45,297	7,613
residence								
city	29.5	7.7	7.9	2.2	12.6	2.5	31,423	6,773
suburbs	38.4	8.4	6.2	1.3	9.6	1.5	51,518	8,514

+/-: 90 percent confidence interval

Table 3.4a

## CHILDREN UNDER 18 YEARS WITH UNMET PRESCRIPTION NEEDS BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	9.1	5.4	2.1	0.6	2.4	0.6	12,958	3,385
age								
under 10 years	7.2	8.9	2.1	0.8	2.3	0.9	6,773	2,679
10-17 years	11.2	6.0	2.2	0.9	2.6	0.9	6,106	2,074
race								
white	4.7	3.0	2.0	0.7	2.1	0.7	7,749	2,533
black	15.8	14.1	2.3	1.3	3.0	1.5	4,280	2,156
other	15.0	22.0	3.4	2.8	5.4	3.4	823	635
ethnicity								
Hispanic	4.0	4.8	1.7	1.1	1.8	1.1	401	228
non-Hispanic	9.4	5.8	2.2	0.6	2.5	0.7	12,556	3,378
respondent's marital status								
never married	14.2	14.4	2.0	1.1	2.9	1.6	2,782	1,544
married / couple	7.1	5.4	2.2	0.8	2.4	0.8	8,105	2,851
divorced/ separated/ widowed	6.0	4.9	1.9	1.1	2.2	1.0	2,071	991
adults in family								
one	16.2	12.6	1.8	0.8	2.6	1.1	4,139	1,731
two or more	4.9	3.6	2.3	0.8	2.4	0.8	8,819	2,914
respondent's educational attainment								
no HS diploma	8.5	8.8	2.4	2.0	3.0	1.9	1,156	763
HS diploma only	11.8	8.2	2.5	1.0	3.0	1.0	8,035	2,808
associate's degree or higher	1.9	2.2	1.6	0.8	1.6	0.8	3,767	1,741
respondent's current work status								
employed FT	12.8	11.0	1.7	0.8	2.1	0.8	5,971	2,469
employed PT	4.8	6.3	2.8	1.5	2.9	1.5	2,621	1,345
unemployed	7.3	6.4	2.7	1.3	2.9	1.3	4,318	1,895
poverty level								
<= 100 percent	18.6	14.5	2.6	1.5	3.6	1.7	4,477	2,192
101-200 percent	7.7	6.3	1.9	1.2	2.3	1.2	2,423	1,288
201-300 percent	2.9	2.9	2.2	1.3	2.2	1.3	2,054	1,197
301 percent or more	0.4	0.7	1.9	0.9	1.9	0.9	4,004	1,901
current health status								
fair or poor	50.5	40.3	6.8	7.4	10.1	8.4	2,071	1,860
good to excellent	6.1	3.2	2.0	0.6	2.1	0.5	10,887	2,832
residence								
city	9.7	9.4	2.6	1.1	3.1	1.2	5,435	2,155
suburbs	8.6	5.5	1.8	0.7	2.0	0.7	7,089	2,541

+/-: 90 percent confidence interval

Table 3.4b  
 ADULTS 18 THROUGH 64 YEARS WITH UNMET PRESCRIPTION NEEDS BY  
 INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	31.7	5.6	9.0	1.3	12.2	1.4	96,366	11,743
gender								
male	23.0	7.5	7.2	1.9	9.6	2.0	36,061	7,914
female	41.0	7.9	10.6	1.8	14.5	2.0	60,304	8,886
age								
18-29 years	24.5	9.8	9.2	3.1	11.8	3.1	21,740	6,031.5
30-44 years	31.4	8.8	7.4	1.8	10.8	2.1	31,762	6,419.3
45-64 years	38.0	10.1	10.4	2.2	13.8	2.4	42,864	8,087.7
race								
white	32.1	8.0	8.3	1.5	10.8	1.7	57,581	9,232
black	28.9	8.3	11.4	3.0	15.3	3.0	32,816	7,020
other	43.8	17.9	6.5	2.5	14.4	5.8	5,969	2,718
ethnicity								
Hispanic	26.7	9.6	6.8	2.2	10.2	2.5	3,148	796
non-Hispanic	32.0	5.8	9.1	1.4	12.3	1.5	92,922	11,714
marital status								
never married	23.8	7.3	9.7	2.8	13.1	2.8	26,138	5,897
married / couple	31.4	10.8	5.8	1.3	7.7	1.6	34,958	7,390
divorced/ separated/ widowed	44.8	10.8	21.1	4.8	26.2	4.6	35,270	7,332
adults in family								
one	35.9	8.5	14.4	2.9	18.8	3.0	39,492	6,931
two or more	28.5	7.3	7.0	1.4	9.5	1.6	55,082	9,504
educational attainment								
no HS diploma	32.1	12.5	14.5	6.3	19.3	5.9	15,885	5,399
HS diploma only	32.8	6.9	8.9	1.8	13.0	2.0	59,482	9,667
associate's degree or higher	22.6	10.2	7.8	1.7	8.4	1.7	20,999	4,425
current work status								
employed FT	30.3	10.0	7.7	1.6	9.5	1.7	41,200	7,782
employed PT	39.4	14.6	9.0	3.5	13.6	4.0	15,613	4,915
unemployed	30.1	7.6	11.9	2.9	16.3	2.9	39,063	7,583
poverty level								
<= 100 percent	31.2	8.8	11.2	4.0	17.1	3.9	25,010	6,236
101-150 percent	40.1	12.7	18.7	6.8	25.5	6.3	17,787	5,187
151-200 percent	24.8	15.5	12.2	4.8	15.0	5.2	10,158	3,778
201-300 percent	38.5	15.4	11.1	3.6	14.4	3.9	18,833	5,515
301 percent or more	20.5	13.3	5.9	1.4	6.6	1.5	24,577	5,800
current health status								
fair or poor	54.5	10.4	24.3	5.5	33.0	5.2	43,138	8,180
good to excellent	19.9	5.8	6.6	1.2	8.1	1.3	53,153	8,655
residence								
city	32.5	7.8	11.4	2.7	16.1	2.8	40,180	7,622
suburbs	31.2	8.1	8.1	1.5	10.5	1.6	56,052	9,144

+/-: 90 percent confidence interval

Table 3.5a

## CHILDREN UNDER 18 YEARS WITH UNMET DENTAL CARE NEEDS BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	16.4	6.4	3.8	0.8	4.4	0.8	23,201	4,360
age								
under 10 years	12.7	8.2	2.0	0.7	2.5	0.8	7,229	2,348
10-17 years	21.0	10.0	6.1	1.5	6.8	1.5	15,944	3,687
race								
white	18.4	8.7	2.8	0.7	3.4	0.8	12,271	2,932
black	15.3	11.1	6.4	2.2	6.9	2.1	9,914	3,155
other	3.5	5.6	5.2	4.3	5.1	3.9	928	745
ethnicity								
Hispanic	31.1	20.4	3.2	1.7	4.9	2.3	1,071	505
non-Hispanic	15.5	6.7	3.8	0.8	4.3	0.8	22,084	4,332
respondent's marital status								
never married	16.9	11.8	5.2	1.8	6.2	2.0	5,914	1,900
married / couple	14.6	8.5	2.9	0.9	3.2	0.9	11,033	3,264
divorced/ separated/ widowed	19.0	14.4	5.8	2.2	6.6	2.2	6,253	2,211
adults in family								
one	15.4	10.7	4.4	1.4	5.0	1.5	8,089	2,452
two or more	17.0	8.0	3.4	0.9	4.0	1.0	14,755	3,572
respondent's educational attainment								
no HS diploma	11.0	9.6	3.7	1.9	4.3	1.9	1,685	726
HS diploma only	17.9	8.3	4.0	1.1	4.8	1.1	12,607	2,982
associate's degree or higher	15.6	14.8	3.6	1.3	3.9	1.3	8,908	3,116
respondent's current work status								
employed FT	19.5	9.4	3.1	1.0	3.6	1.0	10,426	2,869
employed PT	25.8	18.9	4.6	2.1	5.7	2.3	5,077	2,086
unemployed	9.5	9.5	4.8	1.7	5.1	1.7	7,550	2,558
poverty level								
<= 100 percent	13.8	11.5	4.5	1.6	5.0	1.6	6,231	2,075
101-200 percent	22.2	11.4	6.7	2.6	7.8	2.6	8,184	2,845
201-300 percent	8.8	7.8	3.8	1.9	4.0	1.9	3,743	1,773
301 percent or more	18.8	19.1	2.1	0.8	2.4	0.9	5,042	1,906
current health status								
fair or poor	15.6	18.4	7.2	4.8	7.8	4.6	1,559	936
good to excellent	16.5	6.7	3.7	0.8	4.2	0.8	21,641	4,261
residence								
city	15.9	7.4	4.7	1.4	5.4	1.4	9,555	2,538
suburbs	17.2	10.4	3.4	1.0	3.8	1.0	13,394	3,537

+/-: 90 percent confidence interval

Table 3.5b  
 ADULTS 18 THROUGH 64 YEARS WITH UNMET DENTAL CARE NEEDS BY  
 INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	33.5	5.5	8.1	1.3	11.7	1.4	92,577	11,310
gender								
male	31.1	8.1	5.7	1.6	9.7	1.9	36,403	7,564
female	36.1	7.4	10.2	1.9	13.6	2.0	56,173	8,610
age								
18-29 years	25.5	9.6	8.2	2.7	11.2	2.8	20,615	5,493.5
30-44 years	31.8	8.6	9.1	2.2	12.3	2.3	36,346	7,167.4
45-64 years	42.1	10.1	7.2	1.8	11.5	2.2	35,616	7,143.9
race								
white	35.0	8.0	6.8	1.4	9.7	1.6	51,461	8,636
black	31.9	8.4	11.9	3.0	16.4	3.1	35,628	7,251
other	33.5	16.9	8.0	2.9	13.3	4.6	5,487	2,112
ethnicity								
Hispanic	35.0	11.2	9.0	2.9	13.4	3.2	4,135	1,066
non-Hispanic	33.5	5.8	8.1	1.3	11.7	1.4	88,441	11,267
marital status								
never married	31.9	8.5	8.8	2.5	14.3	2.9	28,853	6,312
married / couple	20.5	8.0	6.6	1.5	7.6	1.5	34,541	7,096
divorced/ separated/ widowed	51.6	10.7	13.5	4.0	21.8	4.2	29,183	6,519
adults in family								
one	43.3	8.7	11.6	2.5	18.1	2.9	37,791	6,729
two or more	27.7	6.9	6.9	1.4	9.4	1.5	54,477	9,268
educational attainment								
no HS diploma	41.1	13.0	8.6	4.3	17.1	5.2	14,070	4,624
HS diploma only	31.9	6.6	9.1	1.9	13.1	2.0	60,103	9,627
associate's degree or higher	30.2	12.6	6.4	1.6	7.4	1.6	18,404	4,189
current work status								
employed FT	27.9	9.0	6.8	1.6	8.5	1.7	36,779	7,450
employed PT	44.7	14.5	6.1	2.6	12.0	3.6	13,604	4,256
unemployed	32.9	7.7	12.2	2.8	17.3	2.9	41,703	7,622
poverty level								
<= 100 percent	46.7	9.6	13.1	3.8	23.0	4.3	33,054	7,051
101-150 percent	30.1	11.2	18.2	7.0	21.9	5.9	15,531	4,809
151-200 percent	18.9	11.1	10.6	4.8	12.4	4.5	8,409	3,160
201-300 percent	30.7	13.7	8.9	3.0	11.6	3.2	15,132	4,375
301 percent or more	20.5	11.9	4.7	1.4	5.4	1.4	20,450	5,605
current health status								
fair or poor	51.3	10.5	20.5	5.2	29.5	5.1	38,240	7,761
good to excellent	24.5	5.8	6.1	1.2	8.2	1.3	53,971	8,418
residence								
city	36.8	7.8	10.9	2.6	16.6	2.8	41,066	7,465
suburbs	30.9	7.9	7.0	1.4	9.6	1.6	51,341	8,699

+/-: 90 percent confidence interval

Table 3.6a

CHILDREN UNDER 18 YEARS WITH ACCESS PROBLEMS BY INSURANCE STATUS,  
CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	29.5	8.1	6.5	1.0	7.5	1.1	39,806	5,813
age								
under 10 years	21.0	11.0	4.1	1.1	4.8	1.2	14,249	3,477
10-17 years	39.9	11.8	9.4	1.9	10.8	1.9	25,449	4,690
race								
white	28.4	9.6	5.5	1.1	6.3	1.1	23,217	4,276
black	32.4	16.5	9.1	2.5	10.4	2.6	14,825	3,875
other	18.7	22.3	6.9	4.5	8.0	4.6	1,470	883
ethnicity								
Hispanic	32.4	20.3	4.2	1.9	5.9	2.4	1,293	523
non-Hispanic	29.0	8.5	6.5	1.1	7.5	1.1	34,241	5,786
respondent's marital status								
never married	39.6	16.7	8.2	2.3	10.8	2.7	10,247	2,668
married / couple	22.4	9.7	5.5	1.3	6.0	1.3	20,566	4,557
divorced/ separated/ widowed	27.9	15.5	8.3	2.5	9.4	2.5	8,993	2,516
adults in family								
one	37.2	14.7	7.0	1.7	8.6	1.9	13,883	3,139
two or more	25.1	9.1	6.2	1.3	6.9	1.3	25,566	4,889
respondent's educational attainment								
no HS diploma	16.5	12.2	5.8	2.7	6.7	2.6	2,577	1,017
HS diploma only	34.8	10.8	7.6	1.6	9.2	1.6	24,298	4,520
associate's degree or higher	22.4	15.5	5.3	1.5	5.6	1.5	12,931	3,562
respondent's current work status								
employed FT	36.6	13.5	5.3	1.3	6.3	1.3	18,221	3,995
employed PT	34.1	18.9	8.3	2.8	9.5	2.8	8,546	2,687
unemployed	22.0	11.9	7.8	2.1	8.7	2.1	12,892	3,320
poverty level								
<= 100 percent	36.0	16.6	8.2	2.3	9.8	2.5	12,180	3,209
101-200 percent	39.5	13.4	9.1	2.9	11.3	3.0	11,856	3,318
201-300 percent	12.0	8.8	7.5	2.7	7.7	2.6	7,236	2,590
301 percent or more	19.2	19.1	3.8	1.1	4.1	1.2	8,533	2,508
current health status								
fair or poor	72.6	29.4	16.8	8.6	20.4	9.3	4,144	2,149
good to excellent	27.0	7.7	6.1	1.0	7.0	1.0	35,662	5,413
residence								
city	33.1	11.7	7.6	1.8	9.2	1.9	16,386	3,535
suburbs	26.7	11.2	5.8	1.3	6.5	1.3	22,735	4,590

+/-: 90 percent confidence interval

Table 3.6b  
 ADULTS 18 THROUGH 64 YEARS WITH ACCESS PROBLEMS BY INSURANCE  
 STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	58.4	5.8	16.9	1.7	22.7	1.8	179,026	15,413
gender								
male	49.0	8.8	13.3	2.4	18.7	2.6	69,905	10,619
female	68.5	7.2	20.0	2.4	26.3	2.5	109,120	11,732
age								
18-29 years	53.4	11.3	18.1	3.9	24.2	4.0	44,527	8,495.7
30-44 years	56.0	9.6	16.5	2.7	22.0	2.8	64,531	9,186.0
45-64 years	65.1	9.4	16.6	2.6	22.5	2.9	69,968	9,937.6
race								
white	65.3	8.2	15.8	2.0	20.9	2.2	111,248	12,594
black	51.0	9.2	20.4	3.7	27.1	3.7	58,433	9,130
other	55.9	15.8	13.9	3.7	22.7	5.8	9,345	2,930
ethnicity								
Hispanic	50.9	11.4	15.9	3.5	21.8	3.8	6,700	1,275
non-Hispanic	58.8	6.1	16.9	1.8	22.8	1.9	172,029	15,372
marital status								
never married	58.4	9.1	18.3	3.6	27.7	3.8	55,246	8,851
married / couple	49.6	11.1	13.5	2.0	16.2	2.2	73,405	10,420
divorced/ separated/ widowed	68.7	9.9	28.9	5.1	37.6	4.8	50,374	8,274
adults in family								
one	64.6	8.1	24.1	3.4	32.3	3.4	67,912	8,785
two or more	54.2	8.0	14.3	2.0	19.0	2.1	109,322	13,036
educational attainment								
no HS diploma	52.8	12.9	21.8	7.2	30.0	6.6	24,369	6,374
HS diploma only	61.5	7.2	17.2	2.4	24.7	2.6	113,340	13,134
associate's degree or higher	47.0	14.0	15.2	2.3	16.6	2.3	41,316	6,211
current work status								
employed FT	55.1	10.4	14.7	2.1	18.0	2.2	77,527	10,513
employed PT	62.7	13.9	14.8	4.2	22.1	4.6	25,244	5,904
unemployed	58.8	8.2	22.9	3.7	31.6	3.7	75,764	10,400
poverty level								
<= 100 percent	68.5	8.8	23.1	4.9	36.3	4.8	52,780	8,785
101-150 percent	57.9	12.7	33.7	8.0	41.3	6.9	28,832	6,425
151-200 percent	43.1	17.2	19.5	6.2	24.6	6.3	16,744	4,869
201-300 percent	58.4	14.9	19.6	4.4	24.3	4.5	31,781	6,742
301 percent or more	46.2	16.3	11.6	2.0	13.0	2.1	48,888	8,418
current health status								
fair or poor	75.4	9.0	39.3	6.3	49.7	5.5	64,955	10,063
good to excellent	49.6	7.2	13.2	1.6	17.2	1.7	113,328	12,180
residence								
city	56.6	8.1	21.5	3.5	29.2	3.4	72,274	9,975
suburbs	61.1	8.4	15.1	2.0	19.9	2.1	106,472	12,286

+/-: 90 percent confidence interval

## HEALTH STATUS AND RISK FACTORS <sup>7</sup>

Respondents were asked to assess their own health on a five-point scale, ranging from “poor” to “excellent.” A third of uninsured adults reported only “poor” or “fair” health, more than double the rate of their insured counterparts. People in poor health are often unable to work full-time, or at all, or don’t qualify for health benefits because of pre-existing conditions.

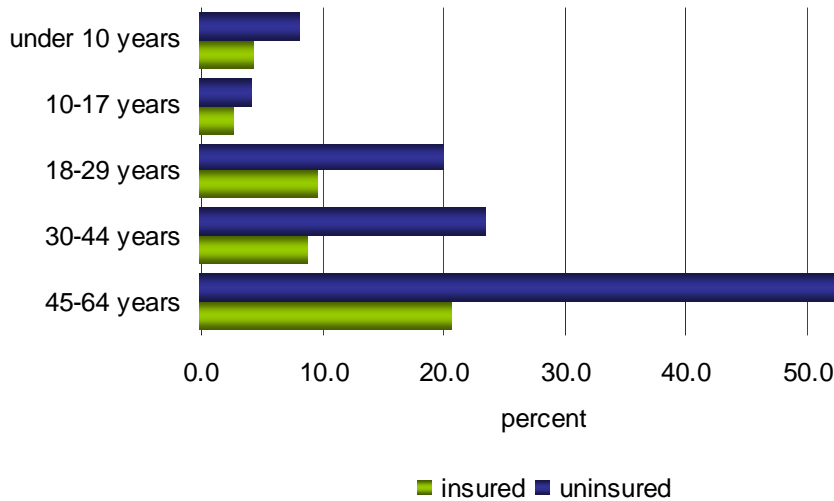
Respondents were asked if they had any chronic conditions – a medical, behavioral, or other health condition that has lasted or is expected to last for *at least* 12 months. About a quarter of insured and uninsured alike reported having one or more chronic conditions. About 15 percent of uninsured adults reported needing assistance with feeding; bathing; dressing; toileting; walking, transferring to a wheelchair, or other movement; or needed behavioral management, monitoring, or supervision, about 50 percent more than their insured counterparts.

More than a quarter of uninsured adults had been told at some point by a doctor or other health professional that he or she had high blood pressure or hypertension, a rate somewhat higher than insured adults. Among both insured and uninsured, about 7.5 percent had ever been told by a doctor or other health professional that he or she had some kind of heart condition or circulatory problems. We suspect that lack of insurance may mask even higher rates of hypertension and cardiovascular diseases. More than half the uninsured adults reported that they smoke, compared to less than a third of the insured.

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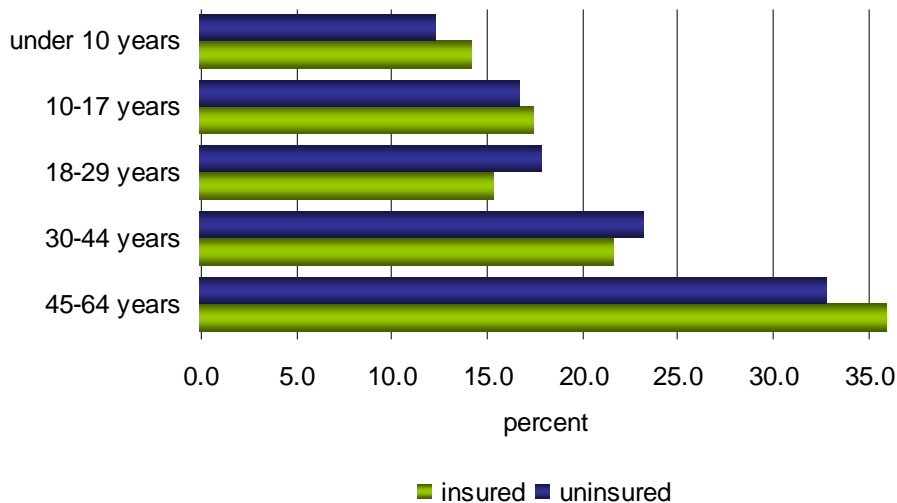
<sup>7</sup> In this section, we combined data for children from Cuyahoga, Summit, and Lorain counties to reduce sampling error.

Figure 4.1  
 Children and Adults Reporting "Poor" or "Fair" Health by Insurance Status, 2003-04



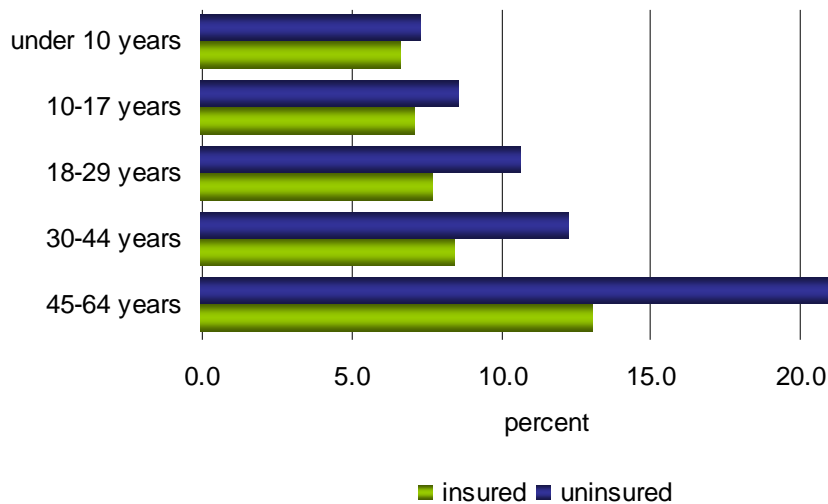
**Poor or fair health.** Respondents were asked to assess their own and their children’s health on a five-point scale, ranging from “poor” to “excellent.” A higher proportion of uninsured children and adults reported only “poor” or “fair” health than their insured counterparts. The ratios were greater for adults than children and increased with age. People with chronic conditions and other problems are often unable to work full-time, or at all, and qualify for health benefits. African Americans, regardless of insurance status, were more likely to report their health as only “poor” or “fair,” as did Hispanics compared to non-Hispanic Whites.

Figure 4.2  
 Children and Adults with Chronic Conditions by Insurance Status, 2003-04



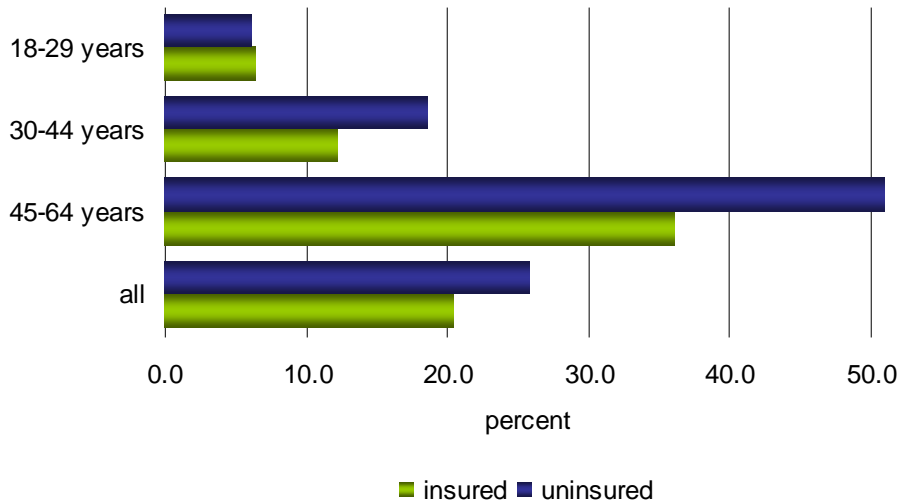
**Chronic conditions.** Blacks, particularly those with health insurance, were more likely to report chronic conditions, as were people without a high school diploma. Not surprisingly, the prevalence of chronic conditions was greatest among unemployed people, perhaps because the chronic condition made it more difficult for them to find work. The prevalence rate for chronic conditions among adults below 150 percent of the FPL was nearly double the rate for those in the 150 to 300 percent range.

Figure 4.3  
Children and Adults Requiring Assistance by Insurance Status, 2003-04



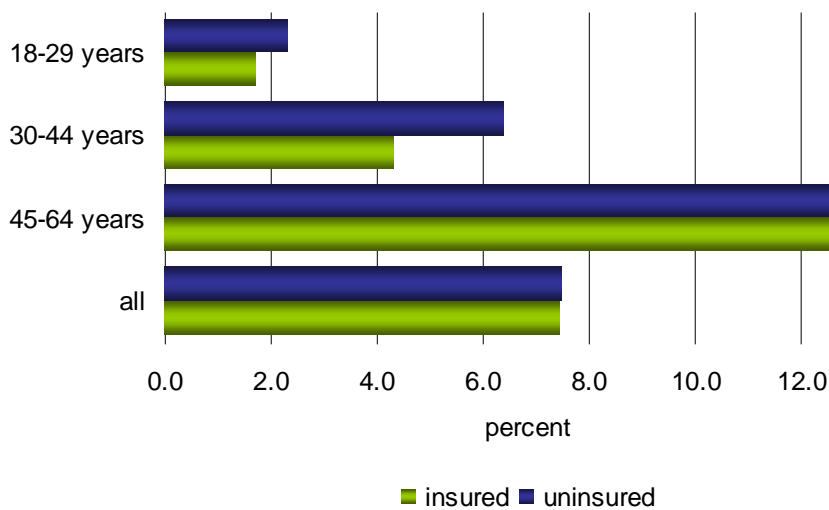
**Requires assistance.** Respondents were asked if they needed assistance with feeding; bathing; dressing; toileting; walking, transferring to a wheelchair, or other movement; or behavioral management, monitoring, or supervision. Blacks reported requiring assistance more often than Whites and other adults, as did people with no high school diploma compared to better educated people. The prevalence was also greater among unemployed people. The fact that they require assistance may contribute to their being unemployed. Accordingly, the prevalence rate was greatest for those under 150 percent of the FPL.

Figure 4.4  
Adults with High Blood Pressure / Hypertension by Insurance Status, 2003-04



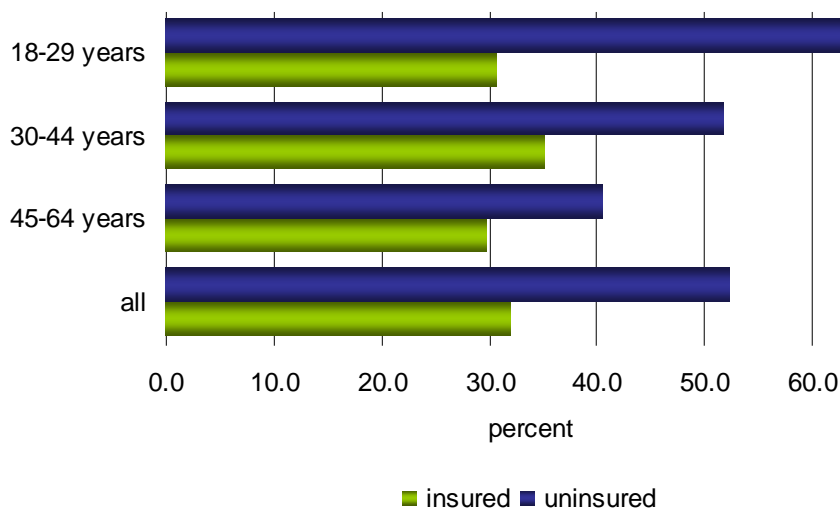
**High blood pressure / hypertension.** Respondents were asked if they had ever been told by a doctor or any other health professional that they had high blood pressure or hypertension. The prevalence of high blood pressure increased with age, and after 30 was higher for people without health insurance, perhaps because they couldn't afford medications, or because of other confounding factors.

Figure 4.5  
Adults with Heart or Circulatory Disease by Insurance Status, 2003-04



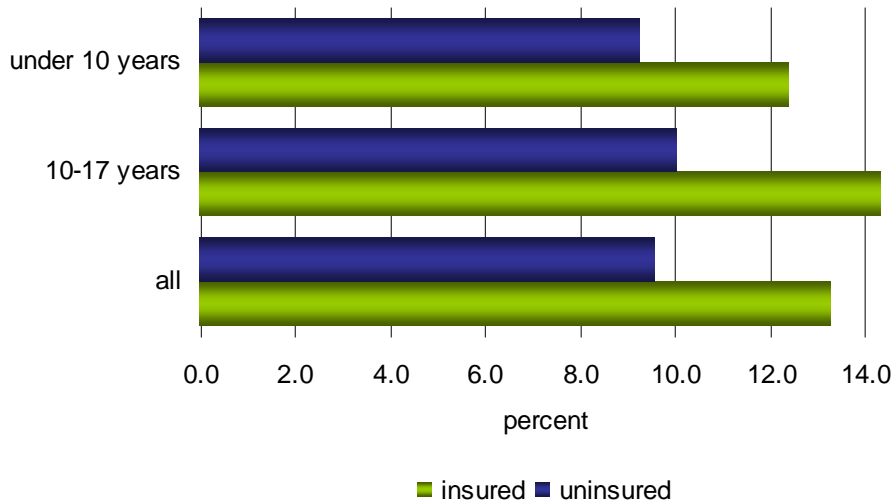
**Heart or circulatory disease.** Respondents were asked if they had ever been told by a doctor or any other health professional that he or she had coronary artery disease, congestive heart disease, angina, a stroke, a heart attack, or any other kind of heart condition or circulatory problems. For working-age adults, the prevalence of heart or circulatory disease increased with age. Rates were higher for African Americans, varied by educational attainment, and were higher for people who were unemployed or who lived below the poverty line.

Figure 4.6  
Adults who Smoke by Insurance Status, 2003-04



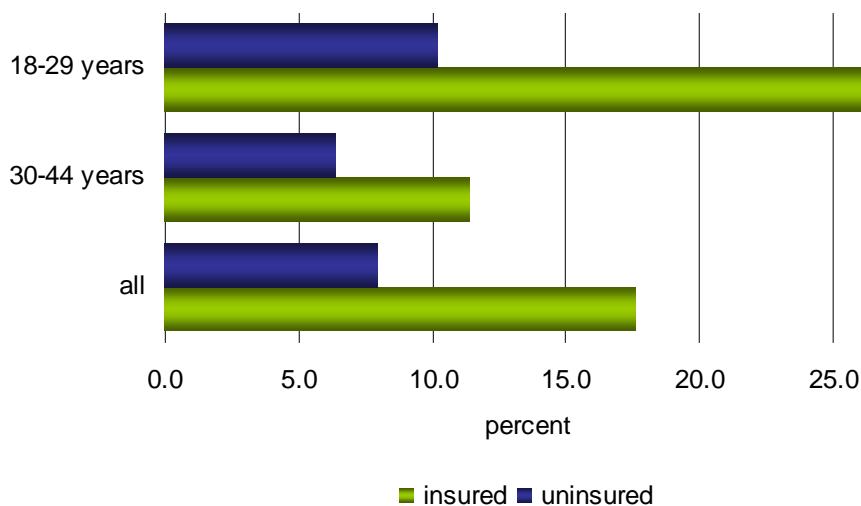
**Smoker.** Adults were asked if they smoke cigarettes every day, some days, or not at all; and during the past 12 months had he or she stopped smoking for one day or longer because they tried to quit smoking? Among insured adults, just over three in 10 reported that they smoked, with little variation by age. However, more than half of uninsured adults reported that they smoked or used other forms of tobacco, but the rate declined with age. Overall, there was little difference in smoking rates between Whites and African Americans, however, Hispanics were less likely to smoke than non-Hispanic Whites. Smoking rates declined with educational attainment and with increased income.

Figure 4.7  
Children with Asthma by Insurance Status, 2003-04



**Asthma.** Respondents were asked whether a doctor or other health professional ever told them that their child has asthma, and if that child had an episode of asthma or an asthma attack in the past 12 months. Interestingly, the reported prevalence of asthma was higher among insured children than uninsured children, and higher among Blacks regardless of insurance status. The prevalence was highest among children below the FPL.

Figure 4.8  
Women Who Were Pregnant by Insurance Status, 2003-04



**Pregnant Women.** Women of child-bearing age were asked if they were now or had been pregnant at any time during the past 12 months. The rate was higher among insured women.

Table 4.1a  
CHILDREN UNDER 18 YEARS IN POOR OR FAIR HEALTH BY INSURANCE STATUS,  
CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	6.5	5.1	3.7	0.8	3.9	0.8	20,597	4,415
age								
under 10 years	8.3	8.6	4.4	1.3	4.6	1.3	13,627	3,843
10-17 years	4.2	4.2	2.9	0.9	2.9	0.9	6,942	2,192
race								
white	1.3	1.1	1.9	0.6	1.9	0.5	6,942	2,030
black	13.9	13.6	7.7	2.5	8.0	2.5	11,515	3,721
other	14.2	14.5	8.7	6.4	9.2	5.9	1,692	1,165
ethnicity								
Hispanic	12.2	12.2	7.4	4.2	7.7	4.0	1,696	922
non-Hispanic	6.2	5.3	3.5	0.8	3.6	0.8	18,543	4,294
respondent's marital status								
never married	11.7	13.3	6.7	2.4	7.1	2.4	6,788	2,411
married / couple	2.6	2.5	2.8	0.9	2.8	0.9	9,623	3,149
divorced/ separated/ widowed	6.1	7.2	3.9	2.0	4.0	1.9	3,842	1,891
adults in family								
one	9.2	12.2	5.5	1.6	5.7	1.7	9,277	2,837
two or more	5.0	3.5	2.9	0.9	3.0	0.9	11,166	3,390
respondent's educational attainment								
no HS diploma	13.3	13.2	8.1	3.9	8.5	3.7	3,367	1,527
HS diploma only	6.7	7.3	4.7	1.3	4.8	1.3	12,643	3,658
associate's degree or higher	1.6	2.6	2.0	0.9	2.0	0.9	4,587	1,973
respondent's current work status								
employed FT	12.3	11.3	2.7	1.1	3.1	1.1	8,886	3,291
employed PT	1.1	1.4	3.8	1.9	3.7	1.8	3,328	1,625
unemployed	2.8	3.0	5.6	1.7	5.5	1.6	8,186	2,472
poverty level								
<= 100 percent	15.2	14.6	8.7	2.6	9.1	2.6	11,494	3,529
101-200 percent	2.3	2.9	2.4	1.2	2.4	1.1	2,503	1,159
201-300 percent	1.7	2.1	2.2	1.5	2.2	1.4	2,029	1,359
301 percent or more	4.1	4.9	2.1	1.0	2.2	0.9	4,571	1,991
residence								
city	11.0	9.8	6.1	1.9	6.4	1.9	11,463	3,511
suburbs	2.2	1.9	2.5	0.8	2.5	0.8	8,698	2,655

+/-: 90 percent confidence interval

Table 4.1b  
ADULTS 18 THROUGH 64 YEARS IN POOR OR FAIR HEALTH BY INSURANCE  
STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	33.3	5.6	13.8	1.6	16.7	1.6	136,129	14,195
gender								
male	27.5	7.7	11.5	2.4	14.0	2.4	54,746	9,833
female	39.6	7.8	15.9	2.2	19.1	2.3	81,383	10,596
age								
18-29 years	20.1	9.0	9.7	3.2	11.5	3.1	22,154	6,376
30-44 years	23.7	7.9	9.0	2.0	11.2	2.1	34,372	6,833
45-64 years	56.5	9.8	20.7	3.0	25.1	3.0	79,603	11,090
race								
white	25.4	7.2	10.3	1.7	11.8	1.7	64,247	9,906
black	42.9	8.9	24.0	4.0	28.4	3.8	65,428	10,408
other	24.1	13.6	12.9	3.2	15.3	3.9	6,453	1,765
ethnicity								
Hispanic	28.5	10.2	21.3	4.2	22.5	3.9	7,109	1,400
non-Hispanic	33.6	5.8	13.4	1.7	16.3	1.7	127,515	14,008
marital status								
never married	29.0	8.4	12.7	3.1	16.8	3.2	35,109	7,372
married / couple	32.2	10.0	10.8	2.0	12.5	2.0	57,774	9,903
divorced/ separated/ widowed	42.3	10.7	26.7	4.8	30.0	4.4	41,838	7,483
adults in family								
one	35.6	8.4	20.4	3.2	23.6	3.1	50,728	7,770
two or more	32.0	7.4	11.5	1.8	14.0	1.9	84,109	12,071
educational attainment								
no HS diploma	39.2	12.1	37.2	8.0	37.7	6.7	32,649	6,993
HS diploma only	33.6	6.9	14.2	2.3	17.6	2.3	83,936	11,935
associate's degree or higher	18.2	8.7	7.3	1.7	7.7	1.6	19,543	4,292
current work status								
employed FT	26.3	9.5	8.0	1.7	9.6	1.8	42,628	8,486
employed PT	30.3	13.9	11.8	4.3	14.8	4.4	17,414	5,704
unemployed	38.6	8.0	27.3	3.8	30.1	3.5	74,274	10,108
poverty level								
<= 100 percent	40.7	9.1	30.5	5.2	33.5	4.6	51,827	8,613
101-150 percent	31.7	11.4	26.2	7.7	27.9	6.4	20,252	5,501
151-200 percent	20.3	14.0	15.4	5.9	16.4	5.5	11,592	4,224
201-300 percent	29.5	14.5	10.8	3.6	13.1	3.7	17,812	5,444
301 percent or more	30.7	15.6	7.9	1.8	9.0	1.9	34,647	7,821
residence								
city	35.1	7.7	22.1	3.5	25.0	3.2	64,994	9,549
suburbs	32.1	8.1	10.6	1.8	12.8	1.8	70,884	10,861

+/-: 90 percent confidence interval

Table 4.2a

## CHILDREN UNDER 18 YEARS WITH CHRONIC CONDITIONS BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	14.4	6.4	15.6	1.5	15.5	1.5	81,998	8,387
age								
under 10 years	12.3	8.9	14.3	2.0	14.2	1.9	41,246	5,994
10-17 years	16.8	9.2	17.5	2.4	17.5	2.3	40,752	5,989
race								
white	11.4	6.7	14.4	1.7	14.3	1.7	51,618	6,479
black	19.6	14.4	18.0	3.4	18.1	3.3	25,711	5,186
other	11.3	12.0	21.8	8.2	20.9	7.6	3,830	1,616
ethnicity								
Hispanic	32.2	18.3	17.8	5.7	18.6	5.5	4,056	1,331
non-Hispanic	13.4	6.7	15.5	1.6	15.4	1.5	77,510	8,282
respondent's marital status								
never married	17.8	14.4	17.4	3.7	17.4	3.6	16,373	3,699
married / couple	5.8	3.6	13.3	1.8	13.1	1.7	44,197	6,345
divorced/ separated/ widowed	24.0	14.4	22.2	4.1	22.3	3.9	21,049	4,226
adults in family								
one	30.2	14.8	18.9	3.0	19.5	2.9	30,913	5,193
two or more	5.6	2.9	14.1	1.7	13.8	1.7	50,586	6,661
respondent's educational attainment								
no HS diploma	8.2	7.7	20.4	5.7	19.3	5.2	7,549	2,228
HS diploma only	14.0	8.3	17.7	2.3	17.5	2.2	45,825	6,344
associate's degree or higher	19.5	14.9	12.5	2.1	12.6	2.1	28,624	5,173
respondent's current work status								
employed FT	21.8	12.1	12.0	1.8	12.4	1.8	35,538	5,562
employed PT	18.3	17.3	16.5	3.6	16.6	3.5	14,607	3,430
unemployed	4.8	3.5	21.9	3.4	20.9	3.2	30,860	5,395
poverty level								
<= 100 percent	22.8	16.2	24.3	3.9	24.2	3.8	29,788	5,525
101-200 percent	12.0	8.1	16.1	3.2	15.8	3.1	16,499	3,433
201-300 percent	14.6	9.9	10.8	3.0	10.9	2.9	10,157	2,839
301 percent or more	3.2	4.0	12.5	2.2	12.3	2.1	25,554	4,691
current health status								
fair or poor	62.9	34.5	74.9	9.6	73.7	9.2	14,691	3,873
good to excellent	11.0	5.1	13.4	1.4	13.3	1.4	67,307	7,500
residence								
city	18.4	10.3	16.9	2.6	17.0	2.5	29,760	4,900
suburbs	10.7	7.5	14.7	1.9	14.6	1.8	50,464	6,778

+/-: 90 percent confidence interval

Table 4.2b  
 ADULTS 18 THROUGH 64 YEARS WITH CHRONIC CONDITIONS BY INSURANCE  
 STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	25.0	5.1	26.0	2.0	25.9	1.9	208,444	16,470
gender								
male	21.3	7.4	24.0	3.1	23.6	2.8	90,538	12,171
female	28.8	7.1	27.8	2.6	27.9	2.5	117,905	11,889
age								
18-29 years	17.9	8.9	15.4	3.7	15.8	3.4	29,781	7,008
30-44 years	23.3	7.9	21.7	3.0	21.9	2.8	66,125	9,470
45-64 years	32.9	9.6	36.1	3.5	35.7	3.3	112,538	12,420
race								
white	24.0	7.3	24.3	2.4	24.2	2.2	130,366	13,283
black	27.2	8.0	32.5	4.4	31.3	3.9	70,590	10,421
other	18.4	13.2	17.8	3.9	17.9	4.2	7,571	1,917
ethnicity								
Hispanic	25.5	9.7	27.4	4.7	27.1	4.2	8,494	1,575
non-Hispanic	25.0	5.3	25.9	2.1	25.7	1.9	198,445	16,318
marital status								
never married	25.2	8.3	27.9	4.4	27.2	3.9	55,935	9,357
married / couple	16.4	8.1	22.0	2.5	21.5	2.4	98,527	11,834
divorced/ separated/ widowed	35.2	10.0	38.9	5.2	38.1	4.6	52,483	8,001
adults in family								
one	29.1	7.9	31.7	3.7	31.2	3.4	66,550	8,611
two or more	22.5	6.7	24.0	2.4	23.8	2.2	140,504	14,512
educational attainment								
no HS diploma	24.7	11.0	35.6	8.0	32.6	6.6	27,584	6,631
HS diploma only	25.5	6.4	27.1	2.9	26.8	2.7	126,183	14,194
associate's degree or higher	22.0	10.6	21.8	2.5	21.8	2.5	54,677	6,777
current work status								
employed FT	18.7	8.3	18.6	2.3	18.6	2.2	82,503	10,342
employed PT	23.0	12.7	26.5	5.8	25.9	5.2	30,284	7,249
unemployed	30.4	7.6	41.5	4.3	38.9	3.8	93,241	11,328
poverty level								
<= 100 percent	27.9	8.3	41.7	5.8	37.5	4.8	56,481	9,207
101-150 percent	33.1	12.2	41.0	8.3	38.6	6.9	27,929	6,581
151-200 percent	13.9	12.1	21.5	6.7	19.8	5.9	13,732	4,496
201-300 percent	12.6	8.8	20.9	4.5	19.9	4.2	26,769	6,205
301 percent or more	28.3	15.2	21.8	2.5	22.0	2.5	83,532	10,556
current health status								
fair or poor	50.1	10.4	74.3	5.5	67.3	5.1	89,962	11,722
good to excellent	11.8	4.3	18.3	1.9	17.5	1.7	117,691	12,311
residence								
city	24.3	7.1	30.5	3.8	29.1	3.3	74,764	9,987
suburbs	26.2	7.5	24.4	2.4	24.6	2.3	133,549	13,726

+/-: 90 percent confidence interval

Table 4.3a

CHILDREN UNDER 18 YEARS REQUIRING ASSISTANCE BY INSURANCE STATUS,  
CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	7.9	5.3	6.8	1.1	6.9	1.0	36,368	5,646
age								
under 10 years	7.4	8.5	6.7	1.4	6.7	1.4	19,513	4,305
10-17 years	8.7	5.9	7.1	1.6	7.2	1.5	16,856	3,692
race								
white	4.3	2.8	5.8	1.1	5.8	1.1	20,894	4,026
black	15.7	14.1	8.8	2.5	9.2	2.5	13,032	3,799
other	1.8	3.0	11.9	6.3	11.0	5.8	2,018	1,135
ethnicity								
Hispanic	12.1	12.1	11.4	5.3	11.4	5.1	2,491	1,200
non-Hispanic	7.7	5.6	6.6	1.1	6.6	1.1	33,486	5,502
respondent's marital status								
never married	15.1	14.4	7.7	2.6	8.3	2.7	7,847	2,703
married / couple	3.1	2.6	5.7	1.2	5.6	1.2	19,112	4,198
divorced/ separated/ widowed	6.5	5.3	9.8	2.8	9.6	2.7	9,066	2,642
adults in family								
one	17.6	13.3	9.2	2.2	9.6	2.2	15,328	3,732
two or more	2.6	2.0	5.7	1.2	5.6	1.1	20,542	4,222
respondent's educational attainment								
no HS diploma	3.6	5.9	9.6	4.2	9.1	3.9	3,556	1,587
HS diploma only	10.3	8.0	8.9	1.7	9.0	1.7	23,482	4,712
associate's degree or higher	3.9	4.6	4.1	1.2	4.1	1.2	9,330	2,726
respondent's current work status								
employed FT	15.7	11.8	4.8	1.3	5.1	1.3	14,776	3,861
employed PT	1.1	1.4	6.7	2.2	6.5	2.1	5,728	1,883
unemployed	3.4	2.9	10.8	2.5	10.4	2.4	15,351	3,695
poverty level								
<= 100 percent	11.5	14.0	14.1	3.2	13.9	3.2	17,209	4,257
101-200 percent	9.1	7.7	7.3	2.3	7.4	2.2	7,747	2,340
201-300 percent	4.4	4.9	3.4	1.3	3.4	1.3	3,171	1,174
301 percent or more	3.2	4.0	4.0	1.3	4.0	1.3	8,241	2,695
current health status								
fair or poor	55.9	37.7	49.9	11.5	50.4	11.0	10,042	3,481
good to excellent	4.6	3.0	5.2	0.9	5.2	0.9	26,326	4,472
residence								
city	12.1	10.1	8.8	2.0	9.0	2.0	15,788	3,633
suburbs	4.0	3.1	5.8	1.2	5.7	1.2	19,774	4,265

+/-: 90 percent confidence interval

Table 4.3b  
 ADULTS 18 THROUGH 64 YEARS REQUIRING ASSISTANCE BY INSURANCE  
 STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	15.4	4.1	10.2	1.4	10.9	1.3	87,967	11,357
gender								
male	15.5	6.5	9.0	2.1	10.0	2.0	38,247	8,234
female	15.2	4.9	11.2	1.9	11.8	1.8	49,720	8,026
age								
18-29 years	10.7	7.1	7.8	3.0	8.3	2.7	15,578	5,426
30-44 years	12.3	5.4	8.5	2.2	9.0	2.0	27,249	6,346
45-64 years	22.9	8.4	13.1	2.4	14.3	2.4	45,139	7,956
race								
white	14.5	5.8	8.1	1.6	8.8	1.6	47,250	8,769
black	16.1	6.3	16.1	3.4	16.1	3.0	36,329	7,267
other	16.1	13.1	8.9	2.9	10.4	3.6	4,387	1,631
ethnicity								
Hispanic	21.2	9.3	12.2	3.7	13.7	3.4	4,301	1,162
non-Hispanic	15.1	4.3	10.1	1.5	10.8	1.4	83,369	11,301
marital status								
never married	17.1	7.2	16.4	3.9	16.6	3.4	34,062	7,767
married / couple	8.0	5.4	5.4	1.4	5.6	1.3	25,611	6,219
divorced/ separated/ widowed	21.6	7.9	20.3	4.4	20.5	3.8	28,294	5,858
adults in family								
one	17.9	6.3	15.9	3.0	16.3	2.7	34,868	6,299
two or more	13.8	5.4	8.2	1.6	8.8	1.5	52,115	9,483
educational attainment								
no HS diploma	21.8	10.7	23.7	7.2	23.2	6.0	19,634	5,728
HS diploma only	13.8	4.8	10.8	2.0	11.3	1.9	53,229	9,212
associate's degree or higher	12.9	7.1	5.7	1.5	6.0	1.5	15,104	3,862
current work status								
employed FT	7.0	4.9	3.8	1.2	4.1	1.2	18,049	5,210
employed PT	15.0	10.5	9.4	3.9	10.3	3.7	12,101	4,625
unemployed	21.4	6.6	24.8	3.9	24.0	3.4	57,582	9,151
poverty level								
<= 100 percent	23.5	8.1	26.4	5.1	25.5	4.4	38,523	7,614
101-150 percent	13.6	6.7	23.8	7.7	20.8	5.9	15,043	4,841
151-200 percent	5.4	5.2	4.7	2.7	4.9	2.4	3,367	1,667
201-300 percent	9.4	8.0	6.7	2.9	7.0	2.7	9,425	3,787
301 percent or more	10.1	9.3	5.5	1.5	5.7	1.5	21,609	5,925
current health status								
fair or poor	33.3	9.5	42.5	6.3	39.8	5.3	53,373	8,720
good to excellent	6.0	3.2	4.9	1.2	5.1	1.1	33,925	7,451
residence								
city	12.5	4.7	15.0	3.0	14.4	2.5	37,093	7,014
suburbs	18.6	6.7	8.3	1.6	9.3	1.6	50,849	9,109

+/-: 90 percent confidence interval

Table 4.4

ADULTS 18 THROUGH 64 YEARS WITH HIGH BLOOD PRESSURE / HYPERTENSION  
BY INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	25.9	5.2	20.6	1.9	21.4	1.8	173,543	15,432
gender								
male	21.7	7.3	20.0	2.9	20.2	2.7	78,001	11,372
female	30.3	7.2	21.2	2.4	22.4	2.3	95,542	11,026
age								
18-29 years	6.3	4.5	6.5	2.5	6.5	2.2	12,211	4,357
30-44 years	18.7	7.1	12.3	2.4	13.3	2.3	40,438	7,397
45-64 years	51.2	10.0	36.3	3.5	38.1	3.3	120,895	13,276
race								
white	21.1	6.8	15.7	2.0	16.3	1.9	88,268	11,117
black	32.9	8.5	35.7	4.5	35.0	4.0	79,452	11,167
other	13.9	12.8	13.7	3.5	13.8	3.8	5,823	1,758
ethnicity								
Hispanic	14.8	7.6	21.8	4.3	20.6	3.8	6,524	1,352
non-Hispanic	26.5	5.4	20.5	1.9	21.3	1.8	165,811	15,276
marital status								
never married	15.3	6.1	13.0	3.1	13.6	2.8	28,230	6,186
married / couple	33.5	10.6	19.7	2.4	20.8	2.4	95,529	12,290
divorced/ separated/ widowed	34.7	10.3	34.7	5.1	34.7	4.5	48,286	7,792
adults in family								
one	28.7	7.8	23.6	3.4	24.7	3.1	53,021	7,798
two or more	24.3	6.9	19.5	2.2	20.0	2.1	119,230	13,626
educational attainment								
no HS diploma	17.2	9.0	29.1	7.5	25.9	6.0	21,417	5,670
HS diploma only	29.8	6.7	22.5	2.7	23.8	2.5	113,666	13,626
associate's degree or higher	13.8	7.4	15.3	2.2	15.3	2.2	38,460	5,758
current work status								
employed FT	20.0	8.2	18.4	2.4	18.5	2.3	82,554	11,062
employed PT	21.0	10.8	12.9	3.9	14.2	3.7	16,711	4,667
unemployed	31.4	7.9	28.4	3.9	29.1	3.5	71,129	10,069
poverty level								
<= 100 percent	23.6	8.1	31.8	5.4	29.4	4.5	44,172	8,086
101-150 percent	32.2	12.0	24.6	7.4	26.9	6.3	19,701	5,473
151-200 percent	31.3	16.1	22.7	7.2	24.6	6.6	17,313	5,439
201-300 percent	26.5	13.3	17.2	4.3	18.4	4.1	24,880	6,169
301 percent or more	18.9	12.4	17.6	2.4	17.6	2.4	67,477	9,709
current health status								
fair or poor	44.4	10.2	51.0	6.3	49.1	5.4	66,718	10,147
good to excellent	16.4	5.3	15.7	1.8	15.8	1.7	106,777	12,139
residence								
city	25.5	6.9	26.1	3.5	25.9	3.1	66,452	8,939
suburbs	26.8	7.8	18.5	2.2	19.4	2.2	106,981	13,049

+/-: 90 percent confidence interval

Table 4.5  
ADULTS 18 THROUGH 64 YEARS WITH HEART OR CIRCULATORY DISEASE BY  
INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	7.5	2.8	7.5	1.2	7.5	1.1	60,990	9,234
gender								
male	7.1	4.7	8.8	2.0	8.5	1.8	33,116	7,385
female	8.0	3.0	6.3	1.4	6.5	1.3	27,874	5,682
age								
18-29 years	2.4	2.4	1.7	1.4	1.8	1.3	3,507	2,438
30-44 years	6.4	3.4	4.4	1.5	4.7	1.4	14,245	4,267
45-64 years	13.4	7.1	13.6	2.5	13.6	2.3	43,237	7,906
race								
white	6.2	3.9	6.9	1.4	6.9	1.3	37,376	7,479
black	9.3	4.7	9.4	2.6	9.4	2.3	21,612	5,496
other	4.9	3.9	4.7	2.1	4.7	1.9	2,002	793
ethnicity								
Hispanic	10.1	6.4	8.7	3.1	8.9	2.8	2,796	929
non-Hispanic	7.4	3.0	7.4	1.3	7.4	1.2	57,898	9,180
marital status								
never married	6.4	4.2	5.8	2.5	6.0	2.2	12,503	4,685
married / couple	9.2	6.0	6.2	1.5	6.5	1.4	29,870	6,791
divorced/ separated/ widowed	7.5	4.1	14.8	3.6	13.3	3.0	18,509	4,375
adults in family								
one	11.0	5.5	9.6	2.3	9.9	2.2	21,269	4,907
two or more	5.4	3.1	6.8	1.4	6.6	1.3	39,721	7,913
educational attainment								
no HS diploma	3.2	2.4	12.9	5.2	10.3	3.8	8,880	3,458
HS diploma only	9.4	3.9	8.2	1.8	8.4	1.6	40,141	8,002
associate's degree or higher	2.7	3.4	4.8	1.3	4.7	1.3	11,969	3,293
current work status								
employed FT	8.8	5.6	5.9	1.4	6.1	1.4	27,214	6,322
employed PT	2.4	2.8	3.5	2.1	3.3	1.8	3,930	2,117
unemployed	8.6	4.2	13.0	3.0	11.9	2.5	29,503	6,518
poverty level								
<= 100 percent	7.9	4.9	14.8	4.1	12.7	3.3	19,643	5,356
101-150 percent	18.5	9.9	5.8	3.5	9.6	3.9	7,057	3,005
151-200 percent	2.8	3.0	7.6	4.3	6.6	3.5	4,615	2,538
201-300 percent	3.8	4.5	5.1	2.5	5.0	2.3	6,716	3,164
301 percent or more	0.7	1.1	6.3	1.5	6.0	1.5	22,959	5,777
current health status								
fair or poor	15.4	6.7	25.5	5.2	22.6	4.2	30,694	6,233
good to excellent	3.6	2.6	4.5	1.1	4.4	1.0	29,882	6,902
residence								
city	9.7	2.4	9.6	2.1	9.6	2.1	24,939	5,670
suburbs	6.6	1.4	6.5	1.3	6.5	1.3	35,906	7,387

+/-: 90 percent confidence interval

Table 4.6  
 ADULTS 18 THROUGH 64 YEARS WHO SMOKE BY INSURANCE STATUS,  
 CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	52.6	5.8	32.1	2.2	35.0	2.1	284,853	19,609
gender								
male	56.7	8.6	35.3	3.5	38.6	3.2	149,186	15,891
female	48.3	7.8	29.3	2.7	31.8	2.6	135,667	12,907
age								
18-29 years	67.5	10.4	30.9	4.8	37.1	4.5	70,448	10,941
30-44 years	52.0	9.2	35.3	3.6	37.8	3.3	115,215	13,094
45-64 years	40.7	9.9	29.9	3.3	31.2	3.1	99,190	11,775
race								
white	63.6	8.1	31.8	2.6	35.0	2.5	190,791	16,787
black	44.4	8.8	36.1	4.5	38.0	4.0	86,083	11,375
other	31.1	14.6	15.6	3.5	18.9	4.2	7,979	1,952
ethnicity								
Hispanic	23.2	8.8	21.3	3.9	21.6	3.6	6,830	1,235
non-Hispanic	54.1	6.1	32.6	2.3	35.7	2.1	278,023	19,591
marital status								
never married	58.2	8.9	33.3	4.5	32.3	4.1	81,543	11,111
married / couple	42.1	10.4	28.8	2.8	29.9	2.7	138,073	14,845
divorced/ separated/ widowed	56.2	10.3	42.0	5.2	45.0	4.7	62,853	8,796
adults in family								
one	56.0	8.3	37.6	3.8	41.4	3.5	89,225	9,836
two or more	50.8	7.9	30.4	2.6	32.8	2.5	195,627	17,821
educational attainment								
no HS diploma	75.9	10.2	49.2	8.5	56.3	7.0	47,507	9,008
HS diploma only	47.9	7.2	38.2	3.2	39.9	2.9	189,937	17,147
associate's degree or higher	40.9	14.3	17.7	2.4	18.8	2.4	47,409	6,603
current work status								
employed FT	54.9	10.2	31.5	2.8	33.5	2.7	149,253	14,869
employed PT	52.4	13.9	23.3	5.2	27.9	5.1	32,462	6,836
unemployed	50.8	8.3	37.4	4.3	40.7	3.8	99,746	12,143
poverty level								
<= 100 percent	56.3	9.2	45.5	5.7	48.7	4.9	74,247	10,531
101-150 percent	53.9	12.8	35.8	8.0	41.2	6.8	30,247	6,649
151-200 percent	43.3	17.0	31.0	7.7	33.7	7.1	23,700	6,078
201-300 percent	56.5	14.1	33.8	5.4	36.6	5.1	49,692	9,045
301 percent or more	45.6	15.4	27.2	2.9	28.0	2.8	106,968	12,727
current health status								
fair or poor	54.9	7.0	42.1	6.2	43.7	5.3	59,069	9,326
good to excellent	48.0	10.4	30.4	2.3	33.2	2.2	225,067	17,891
residence								
city	54.8	7.9	40.8	4.1	43.9	3.7	113,467	13,032
suburbs	49.5	8.6	28.6	2.5	30.8	2.5	168,258	15,667

+/-: 90 percent confidence interval

Table 4.7  
 CHILDREN UNDER 18 YEARS WITH ASTHMA BY INSURANCE STATUS,  
 CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	9.6	4.0	13.3	1.4	13.2	1.3	70,108	7,427
age								
under 10 years	9.3	5.7	12.5	1.9	12.3	1.8	36,317	5,790
10-17 years	10.1	5.7	14.4	2.0	14.2	1.9	33,375	4,749
race								
white	8.2	5.1	11.6	1.5	11.4	1.4	41,785	5,524
black	12.0	7.9	18.1	3.3	17.8	3.1	25,412	4,949
other	10.8	11.4	12.9	5.5	12.7	5.1	2,328	975
ethnicity								
Hispanic	15.8	15.3	22.8	6.4	22.3	6.1	4,919	1,562
non-Hispanic	9.3	4.2	12.9	1.4	12.7	1.3	64,740	7,263
respondent's marital status								
never married	2.6	2.6	15.7	3.7	14.6	3.4	13,828	3,518
married / couple	9.0	6.6	11.1	1.6	11.1	1.5	37,708	5,526
divorced/ separated/ widowed	19.8	10.9	18.9	3.6	19.0	3.5	18,266	3,663
adults in family								
one	13.1	6.9	17.1	2.8	16.9	2.7	27,262	4,816
two or more	7.6	5.0	11.7	1.5	11.5	1.5	42,629	5,732
respondent's educational attainment								
no HS diploma	10.5	12.8	17.5	5.5	16.8	5.1	6,549	2,182
HS diploma only	7.0	4.6	15.2	2.1	14.8	2.0	39,030	5,659
associate's degree or higher	16.5	9.1	10.6	1.9	10.7	1.8	24,530	4,421
respondent's current work status								
employed FT	11.5	6.7	11.7	1.8	11.7	1.7	33,825	5,367
employed PT	15.9	12.9	13.8	3.2	13.9	3.1	12,446	3,007
unemployed	4.7	4.1	16.2	2.8	15.6	2.6	23,206	4,290
poverty level								
<= 100 percent	9.7	7.3	20.5	3.6	19.9	3.4	24,796	4,810
101-200 percent	8.7	7.4	13.3	2.9	13.0	2.7	13,609	2,985
201-300 percent	14.2	10.4	10.2	2.8	10.4	2.7	9,758	2,719
301 percent or more	6.2	6.5	10.6	1.9	10.5	1.9	21,945	4,147
current health status								
fair or poor	29.0	30.7	43.3	11.4	42.2	11.0	8,603	3,103
good to excellent	8.3	3.8	12.2	1.3	12.0	1.3	61,505	6,783
residence								
city	12.1	6.8	14.7	2.3	14.5	2.2	25,739	4,149
suburbs	7.4	4.4	12.2	1.7	12.0	1.6	42,000	6,076

+/-: 90 percent confidence interval

Table 4.8  
 WOMEN 18 THROUGH 44 WHO WERE PREGNANT BY INSURANCE STATUS,  
 CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	8.0	4.9	17.7	2.9	16.3	2.6	41,569	7,232
age								
18-29 years	10.3	7.6	27.0	5.8	24.6	5.1	25,107	6,047
30-44 years	6.5	6.4	11.5	2.7	10.8	2.5	16,462	4,056
race								
white	5.9	5.2	18.0	3.8	16.6	3.5	27,019	6,178
black	11.5	9.4	18.8	5.1	17.4	4.5	13,461	3,809
other	1.4	2.4	8.5	4.3	7.4	3.8	1,089	568
ethnicity								
Hispanic	2.2	3.6	8.3	4.3	7.5	3.8	778	409
non-Hispanic	8.3	5.1	18.1	3.0	16.7	2.7	40,791	7,222
marital status								
never married	11.0	6.7	16.0	4.7	15.0	4.0	13,495	3,898
married / couple	9.3	13.3	21.7	4.4	20.7	4.2	26,205	6,041
divorced/ separated/ widowed	0.0	0.0	6.2	3.8	4.9	3.0	1,869	1,167
adults in family								
one	8.8	8.4	17.3	4.9	15.7	4.3	12,847	3,886
two or more	7.4	5.6	17.9	3.6	16.6	3.3	28,722	6,152
educational attainment								
no HS diploma	7.9	10.5	35.8	17.6	27.8	13.8	5,304	3,268
HS diploma only	8.5	6.3	15.8	3.9	14.6	3.4	22,636	5,699
associate's degree or higher	5.6	5.7	17.6	3.8	16.9	3.6	13,629	3,165
current work status								
employed FT	8.6	8.6	9.8	2.9	9.6	2.8	11,512	3,481
employed PT	15.3	13.2	18.3	6.3	18.0	5.8	10,966	3,906
unemployed	3.6	4.4	29.3	6.6	24.6	5.6	17,997	4,764
poverty level								
<= 100 percent	11.4	8.0	28.7	7.4	24.7	6.2	15,034	4,389
101-150 percent	1.7	2.9	15.1	8.2	11.8	6.3	2,984	1,661
151-200 percent	0.0	0.0	13.5	10.2	10.1	7.8	2,380	1,964
201-300 percent	18.3	20.5	9.9	5.5	11.1	5.6	4,955	2,662
301 percent or more	2.8	3.9	16.7	4.3	16.1	4.1	16,216	4,515
current health status								
fair or poor	3.6	4.3	21.7	10.4	16.9	8.0	6,249	3,296
good to excellent	9.7	6.5	17.1	3.0	16.2	2.7	35,320	6,467
residence								
city	8.0	8.0	16.5	4.6	14.8	4.0	13,119	3,806
suburbs	8.1	5.6	18.3	3.8	17.2	3.4	28,450	6,202

+/-: 90 percent confidence interval

## HEALTH CARE UTILIZATION <sup>8</sup>

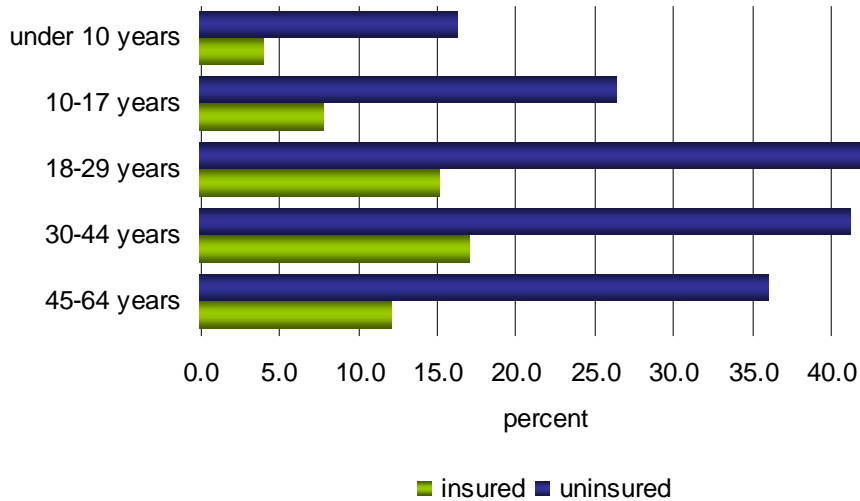
Despite reporting “poor” or “fair” health more frequently than insured counterparts, more than two-fifths of uninsured adults reported no health professional visits in the prior 12 months, more than two-and-a-half times the rate for “healthier” insured adults. Among those who used health care services, the uninsured were far more likely to have reported poor quality care.

While many more children and adults were insured in Greater Cleveland than in other parts of the country, many still didn’t have a “medical home,” that is, a regular source of care other than the hospital ER. They often lack continuity of care and essentials for prevention, early detection, and successful outcomes of treatment, like regular checkups, health education, and screening exams that most of us consider routine.

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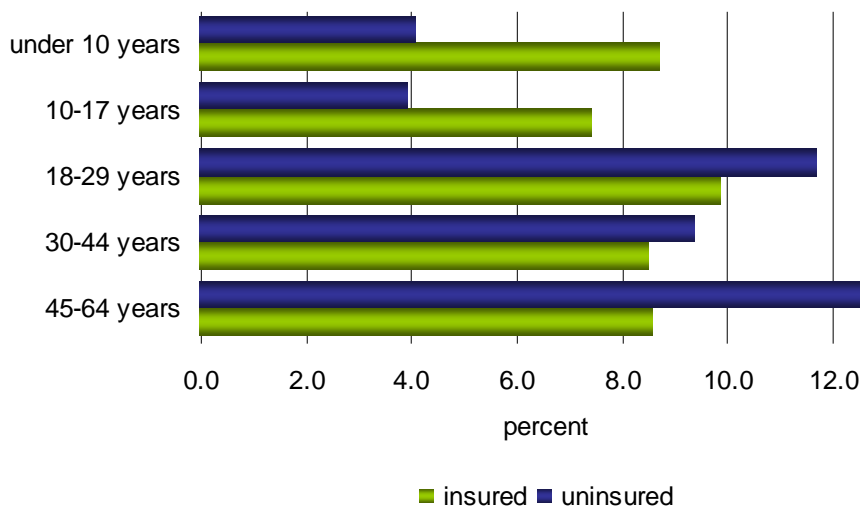
<sup>8</sup> In this section, we combined data for children from Cuyahoga, Summit, and Lorain counties to reduce sampling error.

Figure 5.1  
 Children and Adults with No Health Professional Visits in Prior Years  
 by Insurance Status, 2003-04



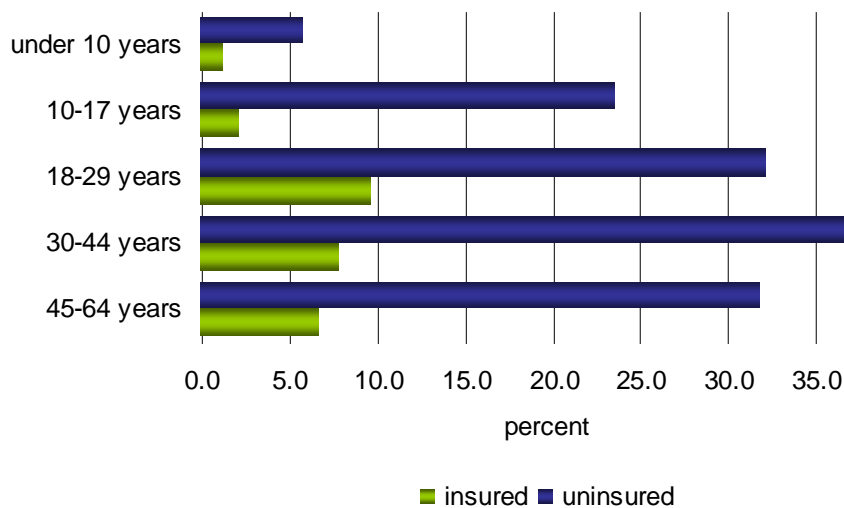
**No health professional visits.** Uninsured children were more than three times as likely to have no health professional visits in the prior year as those with insurance. Younger children, regardless of insurance status, were less likely to have no visits. Uninsured adults were more likely to have no visits, regardless of age, and men were overall more than twice as likely to have no visits as women. The probability of having no health professional visits increased with lower educational attainment, and was higher in the city than in the suburbs.

Figure 5.2  
 Children and Adults with Multiple ER Visits in Prior Years  
 by Insurance Status, 2003-04



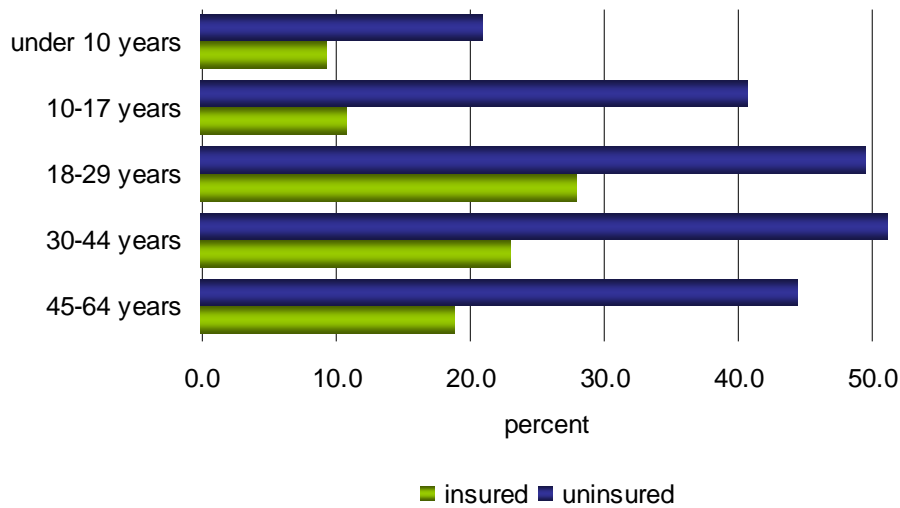
**Multiple ER visits.** Understandably, children reported to be in “poor” or “fair” health were more likely to have had two or more visits to the ER, as were children in Cleveland compared to their suburban counterparts. Among adults, African Americans were more likely to have had multiple ER visits than Whites, regardless of insurance status. The likelihood of having multiple ER visits increased with lower educational attainment, and was highest for unemployed adults and adults below 150 percent of the FPL. The rates were highest for adults in “poor” or “fair” health, and those living in the city.

Figure 5.3  
Children and Adults without a Medical Home by Insurance Status, 2003-04



**No medical home.** Although few children lacked health insurance, those without it were less likely to have a “medical home” – a place, other than the ER, where they usually go for care. Adults without insurance were more than four times as likely to lack a medical home as those with insurance. Overall, there was a strong inverse relationship with educational attainment.

Figure 5.4  
 Children and Adults Reporting Poor Quality Care by Insurance Status, 2003-04



**Poor quality care.** Uninsured children were almost three times as likely to have experienced poor quality care as insured children, and racial-minorities were more likely to experience poor quality care than White children. Similarly, uninsured adults were more than twice as likely to report poor quality care, and minorities were more likely to report it than Whites. Adults in Cleveland, with its large African-American population, were more likely to report poor quality care than adults in the suburbs.

Table 5.1a  
CHILDREN UNDER 18 YEARS WITH NO HEALTH PROFESSIONAL VISITS BY  
INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured		insured	all		all		
	+/-	+/-	+/-	+/-	+/-	+/-	+/-	
all	21.2	7.0	5.7	0.9	6.4	0.9	33,966	4,960
age								
under 10 years	16.4	10.5	4.1	1.0	4.6	1.1	13,478	3,232
10-17 years	26.5	9.4	7.9	1.6	8.8	1.6	20,438	3,790
race								
white	21.3	7.4	5.5	1.0	6.1	1.0	22,090	3,771
black	18.7	15.4	6.5	2.0	7.2	2.1	10,174	3,155
other	28.8	23.2	3.8	2.6	6.2	3.5	1,129	647
ethnicity								
Hispanic	28.2	20.2	8.5	4.8	9.7	4.7	2,132	1,112
non-Hispanic	20.5	7.3	5.6	0.9	6.3	0.9	31,606	4,832
respondent's marital status								
never married	30.0	15.8	6.0	1.8	8.0	2.3	7,578	2,231
married / couple	15.8	8.0	5.2	1.1	5.5	1.1	18,465	3,761
divorced/ separated/ widowed	18.4	10.6	7.6	2.5	8.3	2.4	7,923	2,400
adults in family								
one	21.1	13.1	6.2	1.6	7.0	1.7	11,309	2,814
two or more	21.3	8.1	5.5	1.1	6.2	1.1	22,658	4,110
respondent's educational attainment								
no HS diploma	16.8	13.5	10.8	4.3	11.3	4.1	4,371	1,633
HS diploma only	25.6	9.9	5.6	1.2	6.7	1.3	17,638	3,564
associate's degree or higher	11.3	8.5	5.1	1.3	5.2	1.3	11,957	3,084
respondent's current work status								
employed FT	27.8	12.6	5.8	1.2	6.6	1.3	18,985	3,721
employed PT	10.7	7.6	4.7	1.8	5.0	1.7	4,442	1,557
unemployed	20.3	11.2	6.2	1.9	7.0	1.9	10,377	2,929
poverty level								
<= 100 percent	20.2	14.7	6.4	1.9	7.2	2.0	9,002	2,636
101-200 percent	24.3	10.4	7.3	2.5	8.6	2.5	8,951	2,697
201-300 percent	20.4	12.5	6.7	2.4	7.4	2.4	6,848	2,267
301 percent or more	18.2	19.5	4.1	1.1	4.4	1.1	9,166	2,363
current health status								
fair or poor	52.1	39.5	2.3	2.7	6.1	5.8	1,249	1,251
good to excellent	19.1	6.2	5.9	0.9	6.4	0.9	32,717	4,804
residence								
city	19.1	10.1	6.3	1.5	7.1	1.6	12,561	2,904
suburbs	22.8	21.3	5.5	1.1	6.1	1.1	21,112	4,037

+/-: 90 percent confidence interval

Table 5.1b  
 ADULTS 18 THROUGH 64 YEARS WITH NO HEALTH PROFESSIONAL VISITS BY  
 INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	40.3	5.8	14.7	1.6	18.4	1.7	148,807	14,581
gender								
male	51.3	8.8	22.4	3.0	26.9	2.9	103,549	12,828
female	28.8	7.1	7.9	1.5	10.7	1.7	45,258	7,446
age								
18-29 years	43.6	11.2	15.2	3.8	20.1	3.8	38,183	8,060
30-44 years	41.4	9.4	17.1	2.7	20.7	2.8	62,971	9,387
45-64 years	36.2	9.7	12.2	2.4	15.1	2.5	47,654	8,425
race								
white	40.1	8.4	16.2	2.1	18.7	2.1	100,838	12,243
black	38.4	8.8	9.1	2.9	15.8	3.2	36,054	7,876
other	53.2	16.5	22.1	4.3	28.6	5.5	11,915	2,860
ethnicity								
Hispanic	46.2	11.2	18.5	3.8	23.2	3.8	7,264	1,306
non-Hispanic	40.0	6.1	14.5	1.7	18.1	1.7	140,420	14,486
marital status								
never married	40.2	9.1	12.9	3.1	19.5	3.4	40,612	7,847
married / couple	40.0	10.6	16.3	2.3	18.1	2.3	83,123	11,350
divorced/ separated/ widowed	40.9	10.4	10.7	3.3	17.1	3.6	23,630	5,378
adults in family								
one	39.8	8.4	14.7	2.8	19.9	2.9	42,555	6,917
two or more	40.9	7.9	14.8	2.0	17.9	2.0	106,252	13,113
educational attainment								
no HS diploma	59.2	12.3	17.4	6.5	28.5	6.4	23,698	6,311
HS diploma only	37.8	7.1	15.1	2.4	19.0	2.4	90,262	12,349
associate's degree or higher	21.3	9.2	13.5	2.1	13.8	2.0	34,847	5,454
current work status								
employed FT	41.8	10.1	17.4	2.3	19.5	2.3	86,340	11,137
employed PT	40.9	13.7	9.1	3.5	14.2	3.9	16,702	4,866
unemployed	38.6	8.3	12.1	3.0	18.5	3.2	45,161	8,598
poverty level								
<= 100 percent	51.0	9.4	13.5	4.2	24.5	4.4	36,880	7,727
101-150 percent	27.8	11.6	14.0	5.3	18.2	5.2	13,306	4,181
151-200 percent	56.8	16.9	14.0	6.4	23.0	7.0	15,848	5,649
201-300 percent	29.7	13.6	14.2	3.9	16.2	3.9	21,873	5,735
301 percent or more	26.0	11.8	15.5	2.3	16.0	2.2	60,901	9,131
current health status								
fair or poor	40.3	10.2	4.0	2.3	14.5	3.8	19,549	5,593
good to excellent	40.3	7.1	16.5	1.9	19.2	1.9	129,258	13,615
residence								
city	46.4	8.1	14.2	3.1	21.3	3.2	54,529	9,317
suburbs	35.1	8.2	14.8	1.9	16.9	2.0	92,966	11,475

+/-: 90 percent confidence interval

Table 5.2a

## CHILDREN UNDER 18 YEARS WITH MULTIPLE ER VISITS BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	4.0	3.0	8.1	1.1	8.0	1.1	42,480	5,815
age								
under 10 years	4.1	3.8	8.7	1.5	8.5	1.5	25,206	4,505
10-17 years	3.9	4.8	7.5	1.6	7.3	1.5	17,143	3,721
race								
white	3.8	3.5	7.7	1.2	7.6	1.2	27,850	4,426
black	5.2	6.4	9.3	2.6	9.1	2.5	13,048	3,733
other	0.0	0.0	6.6	3.7	6.0	3.3	1,093	618
ethnicity								
Hispanic	7.6	7.9	10.5	3.2	10.3	3.0	2,258	664
non-Hispanic	3.8	3.2	8.0	1.1	7.8	1.1	39,865	5,762
respondent's marital status								
never married	7.7	8.3	10.3	3.1	10.1	2.9	9,597	2,918
married / couple	2.2	2.2	7.4	1.3	7.2	1.3	24,640	4,517
divorced/ separated/ widowed	2.2	2.4	9.0	2.5	8.6	2.3	8,243	2,310
adults in family								
one	8.6	7.7	8.9	2.1	8.9	2.0	14,401	3,420
two or more	1.4	1.4	7.8	1.3	7.6	1.2	28,044	4,739
respondent's educational attainment								
no HS diploma	0.9	1.4	13.2	4.7	12.1	4.3	4,727	1,769
HS diploma only	6.0	4.7	9.9	1.7	9.7	1.6	25,540	4,500
associate's degree or higher	0.3	0.5	5.4	1.4	5.3	1.4	12,213	3,295
respondent's current work status								
employed FT	7.6	6.9	6.8	1.4	6.8	1.4	19,749	4,107
employed PT	1.8	2.3	10.3	2.9	9.9	2.7	8,808	2,566
unemployed	1.4	1.7	9.6	2.2	9.2	2.1	13,719	3,288
poverty level								
<= 100 percent	1.3	1.6	14.0	3.1	13.3	2.9	16,619	3,922
101-200 percent	9.8	8.5	9.3	2.4	9.4	2.4	9,778	2,551
201-300 percent	2.3	3.8	6.3	2.3	6.1	2.2	5,675	2,160
301 percent or more	0.0	0.0	5.1	1.3	5.0	1.3	10,409	2,796
current health status								
fair or poor	0.0	0.0	33.2	11.3	30.7	10.7	6,212	2,715
good to excellent	4.3	3.2	7.2	1.0	7.1	1.0	36,269	5,162
residence								
city	5.8	5.7	11.1	2.2	10.7	2.1	19,083	3,894
suburbs	2.3	2.0	6.8	1.3	6.6	1.2	23,079	4,344

+/-: 90 percent confidence interval

Table 5.2b  
 ADULTS 18 THROUGH 64 YEARS WITH MULTIPLE ER VISITS BY INSURANCE  
 STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	11.2	3.7	8.9	1.3	9.2	1.3	74,808	10,447
gender								
male	9.3	5.2	8.6	1.9	8.7	1.8	33,503	7,256
female	13.2	5.2	9.1	1.8	9.7	1.7	41,305	7,670
age								
18-29 years	11.7	6.8	9.9	3.0	10.2	2.7	19,416	5,406
30-44 years	9.4	5.1	8.5	2.1	8.7	1.9	26,533	6,177
45-64 years	13.0	7.6	8.6	2.1	9.1	2.0	28,858	6,699
race								
white	8.4	4.8	5.8	1.3	6.1	1.3	33,002	6,897
black	14.0	6.1	17.5	3.7	16.7	3.2	37,996	7,852
other	12.1	12.7	8.3	2.7	9.1	3.5	3,810	1,551
ethnicity								
Hispanic	9.7	6.3	10.0	3.0	9.9	2.7	3,114	901
non-Hispanic	11.3	3.9	8.7	1.3	9.1	1.3	70,486	10,232
marital status								
never married	13.5	6.5	9.9	2.6	10.8	2.5	22,420	5,557
married / couple	4.6	4.3	6.3	1.5	6.2	1.4	28,560	6,812
divorced/ separated/ widowed	15.5	7.5	17.2	4.4	16.8	3.8	23,418	5,899
adults in family								
one	12.7	6.3	13.1	2.7	13.0	2.5	27,994	5,800
two or more	10.4	4.6	7.3	1.5	7.7	1.4	45,830	8,671
educational attainment								
no HS diploma	13.9	8.3	20.7	7.1	18.8	5.7	15,977	5,391
HS diploma only	11.0	4.7	9.2	1.8	9.5	1.7	45,322	8,510
associate's degree or higher	6.9	4.5	5.3	1.3	5.4	1.3	13,509	3,201
current work status								
employed FT	14.2	7.5	5.5	1.3	6.3	1.4	27,829	6,212
employed PT	7.9	4.9	6.4	3.0	6.6	2.6	7,776	3,203
unemployed	10.7	5.4	17.1	3.4	15.5	2.9	37,971	7,734
poverty level								
<= 100 percent	11.5	5.9	18.8	4.8	16.6	3.8	25,315	6,391
101-150 percent	10.9	6.5	20.1	6.8	17.4	5.2	12,685	4,188
151-200 percent	11.2	11.8	6.8	4.0	7.7	4.1	5,448	2,976
201-300 percent	10.4	9.3	8.7	3.3	8.9	3.1	12,044	4,371
301 percent or more	11.5	11.2	4.8	1.3	5.1	1.3	19,316	5,139
current health status								
fair or poor	21.6	8.8	35.8	6.3	31.8	5.2	42,851	8,594
good to excellent	6.1	3.2	4.5	0.9	4.7	0.9	31,956	6,130
residence								
city	10.2	4.6	14.4	2.8	13.5	2.4	34,767	6,668
suburbs	12.4	5.8	6.6	1.4	7.2	1.4	39,702	8,171

+/-: 90 percent confidence interval

Table 5.3a

## CHILDREN UNDER 18 YEARS WITHOUT A MEDICAL HOME BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured		insured	+/-	all	+/-	all	+/-
all	13.8	6.4	1.7	0.5	2.2	0.5	11,751	2,936
age								
under 10 years	5.8	3.7	1.3	0.5	1.5	0.5	4,282	1,451
10-17 years	23.6	12.3	2.2	0.9	3.2	1.1	744	2,557
race								
white	9.6	6.5	1.7	0.6	2.0	0.6	7,312	2,363
black	16.4	14.1	1.4	0.7	2.2	1.1	3,099	1,548
other	37.9	24.6	2.5	3.2	5.7	3.5	1,050	661
ethnicity								
Hispanic	26.2	16.0	4.3	4.2	5.6	4.1	1,234	930
non-Hispanic	13.1	6.7	1.5	0.5	2.0	0.5	10,226	2,746
respondent's marital status								
never married	6.3	4.6	2.2	1.1	2.5	1.1	2,375	1,044
married / couple	11.0	6.3	1.3	0.6	1.6	0.6	5,469	1,979
divorced/ separated/ widowed	29.2	19.5	2.5	1.4	4.1	2.0	3,907	1,911
adults in family								
one	23.5	14.6	2.5	1.0	3.7	1.3	5,893	2,149
two or more	8.3	4.3	1.3	0.5	1.6	0.5	5,858	2,007
respondent's educational attainment								
no HS diploma	27.7	27.7	3.9	3.1	5.9	4.0	2,260	1,613
HS diploma only	9.6	4.8	2.1	0.8	2.5	0.8	6,720	2,073
associate's degree or higher	17.5	15.0	0.8	0.4	1.2	0.6	2,770	1,324
respondent's current work status								
employed FT	5.6	3.6	0.9	0.4	1.0	0.4	2,919	1,208
employed PT	21.8	17.6	0.9	0.6	2.0	1.2	1,747	1,055
unemployed	11.7	7.0	3.6	1.4	4.1	1.4	6,054	2,136
poverty level								
<= 100 percent	27.0	17.0	4.2	1.6	5.5	1.9	6,840	2,394
101-200 percent	10.3	6.8	1.6	1.1	2.3	1.2	2,389	1,234
201-300 percent	9.5	7.4	0.9	1.0	1.4	1.0	1,269	937
301 percent or more	2.4	3.9	0.6	0.3	0.6	0.3	1,252	722
current health status								
fair or poor	3.8	6.9	5.4	5.1	5.3	4.9	1,073	1,014
good to excellent	14.4	6.7	1.5	0.5	2.1	0.5	10,678	2,757
residence								
city	10.4	5.0	2.0	0.8	2.5	0.8	4,510	1,492
suburbs	16.3	11.2	1.5	0.6	2.0	0.7	7,128	2,526

+/-: 90 percent confidence interval

Table 5.3b

## ADULTS 18 THROUGH 64 YEARS WITHOUT A MEDICAL HOME BY INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	34.9	5.7	7.8	1.2	11.6	1.4	93,352	11,795
gender								
male	40.8	8.7	10.9	2.2	15.5	2.4	58,918	9,926
female	28.6	7.2	5.1	1.3	8.2	1.5	34,434	6,624
age								
18-29 years	32.3	10.5	9.6	3.2	13.5	3.3	25,524	6,629
30-44 years	39.2	9.4	7.9	1.9	12.6	2.3	37,887	7,446
45-64 years	31.9	9.7	6.7	1.8	9.6	2.0	29,941	6,665
race								
white	28.5	7.8	8.1	1.5	10.1	1.6	53,834	8,831
black	40.4	9.0	6.8	2.5	14.6	3.1	33,076	7,733
other	39.9	17.1	9.2	2.8	15.7	4.8	6,442	2,222
ethnicity								
Hispanic	40.2	11.2	12.2	3.4	17.0	3.6	5,242	1,212
non-Hispanic	34.7	6.0	7.7	1.3	11.5	1.5	88,110	11,743
marital status								
never married	35.8	9.1	9.5	2.8	15.9	3.3	32,823	7,472
married / couple	28.3	9.9	6.6	1.5	8.3	1.6	37,446	7,601
divorced/ separated/ widowed	41.3	10.6	10.1	3.3	16.6	3.6	22,885	5,484
adults in family								
one	32.8	8.2	10.3	2.4	14.9	2.7	31,826	6,173
two or more	35.8	7.8	7.0	1.4	10.4	1.6	61,027	10,178
educational attainment								
no HS diploma	46.7	12.7	14.6	6.8	23.1	6.3	19,464	6,105
HS diploma only	33.6	7.1	7.8	1.7	12.2	2.0	57,367	9,638
associate's degree or higher	20.8	9.8	6.0	1.4	6.6	1.4	16,521	3,575
current work status								
employed FT	39.7	10.3	7.3	1.4	9.9	1.7	43,538	7,616
employed PT	29.1	12.4	6.5	2.7	10.2	3.2	11,954	3,856
unemployed	33.3	8.2	9.2	2.9	14.9	3.1	36,275	8,169
poverty level								
<= 100 percent	35.9	9.1	12.5	4.4	19.3	4.1	28,980	7,036
101-150 percent	26.7	10.9	10.0	4.7	15.1	4.7	10,975	3,678
151-200 percent	63.2	16.2	6.6	4.2	18.5	6.3	12,733	4,898
201-300 percent	23.7	13.2	6.7	2.4	8.6	2.7	11,322	3,666
301 percent or more	29.4	15.1	6.6	1.5	7.7	1.7	29,341	6,635
current health status								
fair or poor	34.2	9.9	6.5	3.5	14.2	3.9	18,914	5,562
good to excellent	35.3	7.0	8.0	1.3	11.1	1.5	74,438	10,512
residence								
city	36.3	7.9	8.1	2.4	14.4	2.7	36,557	7,435
suburbs	33.8	8.4	7.6	1.5	10.3	1.6	56,151	9,297

+/-: 90 percent confidence interval

Table 5.4a

## CHILDREN UNDER 18 YEARS REPORTING POOR QUALITY CARE BY INSURANCE STATUS, CUYAHOGA, SUMMIT, AND LORAIN COUNTIES, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured		insured	+/-	all	+/-	all	+/-
all	30.2	9.3	10.2	1.2	10.9	1.2	57,022	6,519
age								
under 10 years	21.1	10.6	9.4	1.5	9.8	1.5	28,662	4,593
10-17 years	40.9	14.6	10.9	1.8	12.1	1.9	27,413	4,582
race								
white	25.4	11.8	9.0	1.3	9.5	1.3	34,198	4,858
black	41.2	18.1	12.5	2.8	13.8	2.8	19,359	4,269
other	11.6	14.4	17.1	6.1	16.7	5.7	2,902	1,044
ethnicity								
Hispanic	16.2	12.7	7.3	2.7	7.8	2.7	1,628	562
non-Hispanic	30.7	9.9	10.2	1.2	11.0	1.3	54,920	6,481
respondent's marital status								
never married	24.5	14.8	11.4	2.9	12.2	2.8	11,070	2,698
married / couple	19.2	12.5	9.2	1.3	9.4	1.4	31,739	4,743
divorced/ separated/ widowed	54.1	17.4	12.7	3.4	15.1	3.6	14,213	3,685
adults in family								
one	47.7	15.8	12.8	2.5	14.4	2.6	22,636	4,440
two or more	20.9	10.0	9.1	1.3	9.5	1.3	34,386	4,845
respondent's educational attainment								
no HS diploma	42.1	27.7	9.8	4.1	12.5	5.0	4,566	1,945
HS diploma only	29.4	11.2	11.5	1.8	12.4	1.8	31,827	4,929
associate's degree or higher	24.8	17.7	8.7	1.6	9.0	1.6	20,629	3,898
respondent's current work status								
employed FT	26.7	12.7	10.2	1.6	10.7	1.6	30,267	4,687
employed PT	29.7	22.7	8.5	2.4	9.5	2.6	8,432	2,392
unemployed	28.1	13.5	10.8	2.4	11.7	2.4	17,035	3,755
poverty level								
<= 100 percent	49.8	17.4	11.9	2.9	13.8	3.0	16,729	3,937
101-200 percent	26.1	14.7	11.0	2.8	11.9	2.8	12,018	3,042
201-300 percent	24.6	19.6	9.9	2.7	10.6	2.7	9,726	2,630
301 percent or more	9.1	8.5	8.9	1.6	8.9	1.6	18,548	3,444
current health status								
fair or poor	58.7	32.6	21.4	9.1	22.9	9.0	4,451	1,964
good to excellent	29.1	9.5	9.7	1.2	10.5	1.2	52,571	6,232
residence								
city	32.4	11.6	9.1	1.8	10.5	1.8	18,167	3,284
suburbs	27.2	15.1	10.8	1.5	11.2	1.6	38,485	5,670

+/-: 90 percent confidence interval

Table 5.4b  
ADULTS 18 THROUGH 64 YEARS REPORTING POOR QUALITY CARE BY  
INSURANCE STATUS, CUYAHOGA COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	48.6	7.4	22.6	2.1	25.4	2.1	168,660	15,294
gender								
male	51.1	12.6	24.4	3.5	27.1	3.5	76,500	11,342
female	47.0	9.0	21.3	2.5	24.1	2.5	92,160	10,820
age								
18-29 years	49.7	14.7	28.0	5.0	30.8	4.8	47,892	9,153
30-44 years	51.4	11.6	23.1	3.3	26.2	3.3	63,712	9,177
45-64 years	44.6	12.4	19.0	3.0	21.3	3.0	56,629	9,029
race								
white	42.7	10.6	19.9	2.4	21.7	2.4	96,150	11,825
black	55.7	10.9	28.9	4.5	33.4	4.3	63,815	10,123
other	44.3	19.4	26.5	5.5	28.7	5.2	8,695	1,869
ethnicity								
Hispanic	43.8	14.2	20.1	4.3	23.2	4.2	5,850	1,181
non-Hispanic	48.9	7.7	22.7	2.2	25.4	2.1	162,407	15,255
marital status								
never married	51.0	11.3	26.9	4.6	31.4	4.4	53,125	9,080
married / couple	46.9	14.3	21.2	2.7	22.7	2.7	85,153	11,389
divorced/ separated/ widowed	46.5	12.9	22.2	4.6	25.9	4.5	30,383	6,027
adults in family								
one	52.5	10.5	26.9	3.9	31.1	3.8	54,382	8,236
two or more	45.3	10.2	21.2	2.4	23.2	2.4	113,470	13,255
educational attainment								
no HS diploma	49.0	17.5	26.3	8.5	30.5	7.7	19,181	5,840
HS diploma only	53.0	9.0	24.2	3.0	28.0	3.0	107,270	13,203
associate's degree or higher	24.1	11.1	19.1	2.6	19.3	2.6	42,209	6,136
current work status								
employed FT	52.2	12.5	23.2	2.8	25.1	2.8	90,368	11,429
employed PT	51.1	18.0	21.5	5.3	24.9	5.3	25,310	6,253
unemployed	45.4	10.6	21.8	3.8	26.0	3.8	51,791	8,666
poverty level								
<= 100 percent	49.0	12.5	24.5	5.4	29.4	5.1	34,337	7,089
101-150 percent	50.9	15.2	33.1	8.6	37.7	7.6	22,529	5,834
151-200 percent	63.2	18.9	36.5	8.6	40.6	8.2	22,658	6,106
201-300 percent	37.0	18.0	25.7	5.2	26.9	5.1	30,383	6,652
301 percent or more	46.2	20.2	17.3	2.6	18.4	2.6	58,753	9,296
current health status								
fair or poor	62.7	11.9	33.1	6.1	39.5	5.7	46,914	8,735
good to excellent	40.7	9.0	20.6	2.2	22.3	2.1	121,380	12,920
residence								
city	51.4	10.2	30.8	4.2	34.1	3.9	69,657	10,192
suburbs	47.0	10.6	19.3	2.3	21.6	2.4	98,746	11,893

+/-: 90 percent confidence interval

## APPENDICES

## A1. Ohio Family Health Survey Purpose and Content

The 2003-04 Ohio Family Health Survey (OFHS) was developed to obtain baseline statewide data on health insurance coverage, health status, health risk behaviors, access to care, health care utilization, health care costs, satisfaction with care, and unmet health needs. ORC Macro conducted telephone polls of over 40,000 Ohio households between late 2003 and August 2004. Interviews were conducted with one adult in each polled households. Information was also gathered on over 14,000 children from interviews with adult family members.

Household surveys are a commonly used methodology for obtaining population-based prevalence estimates for phenomena of interest. They provide a mechanism for enrolling randomly selected samples of respondents, from whom population-wide prevalence estimates of particular phenomena may be reliably calculated, with identified confidence intervals.

The Ohio Department of Job and Family Services (ODJFS) contracted with ORC Macro to conduct The Ohio Family Health Survey. A questionnaire designed by ODJFS, the Ohio Department of Health (ODH), and ORC Macro staff was used to obtain by telephone data for over 40,000 adults (18 years of age and older) and more than 14,000 children (under the age of 18) in a sample of households across Ohio. The instrument was similar, but not identical, to that used in the 1998 OFHS and the 2001 Cuyahoga Family Health Survey conducted by Community Solutions.

The main purpose of this survey was to produce estimates of the uninsured for both adults and children at the state and county levels in Ohio, as well as provide the relative contribution of several independent measures as predictors of insurance status.

Another goal of the OFHS was to obtain baseline measures of health insurance coverage, health status, health risk behaviors, access to care, health care utilization, health care costs, satisfaction with care, and unmet health needs.

A third goal was to gather demographic information that allows for analysis at the state and sub-state levels and for specific subpopulations in Ohio. For planning and resource allocation, Ohio needs estimates for these health issues for the state as a whole, for its counties, and for the following population characteristics of interest to the state: age, race, Hispanic origin, gender, education, employment status, and income.

The state sample included adequate representation of people from non-Appalachian designated rural farm areas, Appalachia, and metropolitan areas; suburban commuters, and industrial regions, and different minority groups like African Americans, Asian and Pacific Islanders, and Hispanics. It also contained a sufficient sampling of Medicaid and uninsured persons.

Data were collected by means of a standardized telephone questionnaire, containing the core questions developed by staff from ODJFS, ODH, and ORC Macro, as well as

appropriate items from several ongoing federal surveys, with some questions modified to meet the needs of the state for surveying its population.

The sample of 40,552 completed interviews (36,285 in base survey, and 4,267 in over-sample) of Ohio households was designed and continuously monitored by survey research professionals in order to ensure that it was representative of the state population as a whole and that adequate representation of age, race/ethnicity, and gender were obtained. Using these data, therefore, it is possible to estimate the health care status of the population of Ohio and to use these estimates as a basis for planning and resource allocation on a statewide and countywide basis.

The survey instrument used in this study contains eight sections of questions asked of the eligible adult respondent, and six sections of questions asked about the eligible child, plus closing questions.

### Adult Sections

- Introduction and Screener Questions
- Currently Insured Adult
- Currently Uninsured Adult
- Adult Health Status, Tobacco Use, and Care Giving
- Utilization and Quality of Adult Health Care Services for Adult
- Access to Care and Unmet Needs of Adult
- Employment
- Adult Demographics and Family Income

### Eligible Child Sections

- Screening Questions for Eligible Child
- Child Insurance Coverage
- Currently Uninsured Child
- Utilization and Quality of Child Health Care Services
- Access to Care for Child
- Unmet Health Needs of Family

### Other

- Closing Questions
- Interviewer Assessment

## A2. Summary of Significant Content Changes to Ohio Family Health Survey Instrument from 1998 to 2003-2004<sup>9</sup>

### A. Introduction and Screener Questions

1. The introduction was shortened considerably due to research showing that long introductions hurt response rates.
2. The questions asking the relationship of proxy respondents to the selected adult or child were deleted.
3. Respondents not knowing or refusing to give their county of residence are asked their city or town so that county can be derived.
4. Follow-up questions are asked of respondents who give a family size greater than household size in order to resolve the discrepancy.
5. The response categories for the race section were changed to conform to 2000 Census standards. A follow-up question was also added for those who give more than one race.

### B. Health Insurance Coverage

B4A, B21. The employer-based insurance questions were changed to be similar to the California Health Interview Survey language.

1. For those with dependent coverage, the questions asking the relationship of the policyholder to the selected respondent were deleted.
2. A definition of Medicare was added to minimize confusion between Medicare and Medicaid. The question about supplemental coverage was also changed since the 1998 version appeared to confuse some respondents. For those over age 64 who reported NOT having Medicare, a follow-up confirmation question was added to minimize underreporting.
3. The wording of the Medicaid question was changed to reflect current program names and minimize underreporting. In addition, for those not reporting Medicaid coverage, a follow-up question was added that asks about coverage under any other public health insurance programs (that could possibly be Medicaid).
4. For those specifying only supplemental coverage, a follow-up question asks whether it is a Medicare supplement.

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<sup>9</sup> Summary developed by David Dorsky, health policy specialist, Ohio Department of Health.

5. For those giving vague responses to the “other” insurance question, follow-up questions ask about the payment source of that coverage.
6. The questions about HMO coverage were deleted in response to research showing that many people do not know or misreport whether their plan is managed care or not.
7. The premium questions were changed to allow the respondent to quote a price for a time period other than monthly to minimize misreporting.
8. The questions asking about hearing coverage were deleted due to high non-response and limited value.
9. The series of employment questions about the policyholder were deleted (the selected adult is still asked about his or her own employment later in the survey).
10. The lengthy series of questions asking for details about past insurance coverage were modified by replacing them with a shorter series that focuses on whether the coverage was Medicaid, employer-based, or other private. Those with prior Medicaid coverage are still asked why they no longer have Medicaid.
11. The questions asking about major medical costs, delays, and other problems getting care are now asked of all insured respondents, not just those with a gap in coverage.
12. For adult respondents at or near poverty, the questions about trying to get Medicaid were deleted. For children, these questions were retained for the uninsured.
13. For those who previously had Medicaid coverage, the question asking when the coverage began was replaced with a question asking why they no longer have Medicaid.
14. The rating of the health insurance coverage was changed from a 5-point verbal scale to a 10-point numeric scale.
15. The employer-based insurance questions were changed to be similar to the California Health Interview Survey language.
16. The access to specialist wording was changed to be more consistent with other surveys.

### C. Uninsured

1. The question asking about length of time the respondent uninsured was changed from weeks to monthly intervals since insurance is almost always monthly and is usually asked about in months rather than weeks.

2. For the questions asking about reasons uninsured, prompts were added to assist interviewers in clarifying vague responses.

D. **Health Status and Care Giving of Adult:** Except for the first question that asks about health in general on a scale of poor to excellent, this section has been completely redesigned as follows:

1. The lengthy series of questions about health status and disability were replaced with a shorter series that attempts to obtain similar information. These questions are based on the FAACT (Foundation for Accountability) screening questions from the Consumer Assessment of Health Plans Survey (CAHPS).
2. A series of questions were added that ask whether the selected adult provides regular assistance to other family members.
3. The general question asking about chronic conditions was replaced with a series of questions that ask about specific health conditions.
4. The questions about physical activity, smoking, height, and weight were deleted because of the overlap with the Behavioral Risk Factor Surveillance Survey.
5. A series of tobacco questions requested by Tobacco Use Prevention and Control Foundation (TUPAC) were added.

E. **Utilization and Quality**

1. The questions asking about frequency of doctor and dental visits were replaced with questions asking how long ago the last visit was. The latter information is considered more useful, while frequency of doctor visits is difficult to recall. The language for the dental question was also expanded.
2. A question asking how long ago the last routine check-up occurred was added to the adult section.
3. The quality questions were moved so that they immediately followed the corresponding utilization questions (in the 1998 survey, all the utilization questions were asked first, then followed with all the quality questions).
4. The quality ratings were changed from a 5-point to a 10-point numeric scale to be consistent with CAHPS.
5. For those reporting poor quality, follow-up questions ask why the care was poor.
6. The questions asking about outpatient surgery were deleted.

7. The questions asking about overall quality of health care were modified.
8. The questions asking about pap smears and mammograms were deleted due to overlap with BRFSS (Behavioral Risk Factor Surveillance System).
9. The questions asking respondents to rate the number of days spent in the hospital were deleted.

#### **F. Access to Care and Unmet Needs**

1. The usual source of care questions have been moved to before the unmet needs questions and modified to be more consistent with the National Institute of Health Sciences (NHIS).
2. Persons reporting the emergency room as their usual source of care were asked the main reason for doing so.
3. Persons without a usual source of care were asked why.
4. The general questions about unmet needs have been replaced with a series of questions that ask specifically about unmet needs for dental care, prescription drugs, and other medical care. We believe that specific needs were underreported in the general form of the question from 1998.
5. The most common reasons for unmet needs were added as possible responses for interviewers to code.
6. A question was added asking respondents to report whether getting needed medical care is easier, harder, or about the same as it was three years ago.
7. Three medical home questions were added to supplement the usual source of care questions.
8. The access to specialist questions were changed to be more consistent with other surveys.

#### **G. Employment**

1. The employment questions were disassociated from the insurance coverage and uninsured questions and moved to a later section. This was done to minimize the long, complex skip patterns in the 1998 version.
2. The questions asking about past employment and the questions asking about the employment of the policyholder when not the selected adult were deleted.

3. The employer offer question was simplified. Employees are no longer asked whether insurance is offered only to full-time employees since many do not know.
4. The language for the question asking about single or family coverage was changed.
5. A question was added asking whether the selected adult was eligible for the employer's plan. If yes, a follow-up question was added asking why the selected adult was not participating in the plan. If no, a follow-up question was added asking why the selected adult was not eligible.
6. For respondents who did not specify number of hours worked, a follow-up question was added to determine whether the job was full time or part time.
7. For respondents who did not specify the size of their employer, a follow-up question was asked to determine whether the employer was large or small.

#### H. Demographics and Income

1. A prompt was added to try to convert those who refuse the income questions.
2. The industry categories were changed, and several prompts were added to assist interviewers in classifying vague responses.

#### J. Child's Insurance Coverage

1. The employer-based insurance questions were changed to be more consistent with California Health Interview Survey.
2. The Medicaid questions were changed to reflect current program names.
3. The rating of the health insurance question was changed from a 5-point verbal to a 10-point numeric scale.
4. The access to specialist question was changed to be more consistent with other surveys.

#### K. Uninsured Children

1. The question asking about length of time uninsured was changed from weeks to monthly intervals since insurance is almost always monthly and is usually asked about in months rather than weeks.
2. For the questions asking about reasons uninsured, prompts were added to assist interviewers in clarifying vague responses.

L. Child Health Status

1. The Children with Special Health Care Needs screening questions from CAHPS were added.
2. The questions asking about chronic health conditions were deleted and replaced with an asthma series.
3. The height and weight questions were deleted due to reporting problems.

M. Utilization and Quality of Child Health Care Services

See changes from Section E above.

N. Access to Care for Child, p. 72

See changes from Section F above.

O. Unmet Health Needs of Family, p. 75

See changes from Section F above.

P. Child Demographics, p. 80

5. The response categories for the race section were changed to conform to 2000 census standards. A follow-up question was also added for those who give more than one race.

- K. **Closing:** A question was added asking some respondents whether there was anything not asked about health care that they think is important for us to know.

**Other:** The questions asking about out-of-pocket costs were deleted due to difficulty of recall.

### A3. Community Solutions Over-Sample Project

The Ohio Department of Job and Family Services (ODJFS) entered into a contract with Macro International, Inc., to conduct the 2003-04 Ohio Family Health Survey. The ODJFS notified all counties of the opportunity to purchase additional surveys. The Center for Community Solutions approached ORC Macro about securing an over-sampling of the 2003-04 state-contracted Ohio Family Health Surveys for Cuyahoga, Summit, and Lorain counties, recognizing that such an additional sample would ensure a statistically valid sample size, as well as a county-specified detailed analysis to compare to the Ohio data.

To meet its obligations under this agreement, ORC Macro will perform the following tasks for Community Solutions:

- Conduct the following number of additional interviews in the following counties:

<b>Cuyahoga</b>	<b>Number of Interviews</b>
General interviews:	31
Hispanic households only:	250
Households with children only:	750
<b>Summit</b>	
General interviews:	84
Hispanic households only:	0
Households with children only:	550
<b>Lorain</b>	
General interviews:	241
Hispanic households only:	250
Households with children only:	440

- Program an additional two minutes worth of questionnaire items for households with a child under the age of six. These items will only be asked of Cuyahoga County residents, and will be asked of all interviews conducted in Cuyahoga County – those that ODJFS is contracting for (1,601), and those that The Center for Community Solutions is contracting for (1,031). These items will be asked at the end of the 2003 FHS instrument;
- For the general interviews, and interviews with households with a child under the age of 18: draw a random digit dial (RDD) sample of telephone numbers ringing into households in Cuyahoga, Summit, and Lorain counties, replicating the sampling procedures to be used within Cuyahoga, Summit, and Lorain counties for the 2003 FHS;

- For the Hispanic household interviews: draw a Listed Surname sample of telephone numbers ringing into households in Cuyahoga and Lorain counties, replicating the sampling procedures to be used within the statewide Hispanic over-sample for the 2003 FHS;
- Implement the Computer Assisted Telephone Interview (CATI) survey using the questionnaire, procedures for calling numbers, interviewing protocol, and survey data production methods that are identical to procedures used by ORC Macro in conducting the 2003 FHS for ODJFS. The one exception to this is for residents of Cuyahoga County, where an additional two minutes of questionnaire items will be added.

## A4. Ohio Medicaid Program Description<sup>10</sup>

### What is Medicaid?

Medicaid is a state- and federally-funded health care coverage plan providing health care coverage to certain low-income and medically vulnerable people of all ages. Medicaid is an entitlement, meaning the state cannot limit the number of eligible persons enrolled in the program or deny access to medically necessary services in order to control costs.

### Who is Covered by Medicaid?

Medicaid provides health care coverage to a number of different groups of people who meet certain financial requirements including:

**Families and Children.** Families, children up to age 19, and pregnant women with limited incomes are covered through Medicaid under Healthy Start or Healthy Families. Additionally, families with children under age 18 who participate in the Ohio Works First cash assistance program (OWF) are automatically covered by Medicaid. Families who leave OWF for employment are eligible for 6-12 months of coverage during that transitional period. (Low-income adults without dependent children do not qualify for Medicaid under existing eligibility categories.)

**Aged, Blind and Disabled (ABD).** Adults 65 and older may be eligible for Medicaid. Individuals of any age with disabilities, including individuals who are legally blind, may also qualify for Medicaid.

### What is Medicaid Spenddown?

Spenddown Medicaid is for individuals with disabilities or aged 65 or older who meet the Medicaid eligibility guidelines except for the income requirement. Individuals eligible for Spenddown Medicaid use paid or incurred medical expenses to “spend down” their income to Medicaid income levels. Once the consumer reaches his or her designated “spenddown” limit each month, he or she then becomes qualified for Medicaid. The date of Medicaid eligibility each month depends on the date the consumer reaches his or her spenddown amount.

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<sup>10</sup> Office of Ohio Health Plans, Ohio Department of Job and Family Services, Fact Sheet 2.1 Medicaid Programs

## ELIGIBILITY AT A GLANCE <sup>11</sup>

### Who's Covered?

**Children (up to age 19):** 200 percent federal poverty level (FPL)

**Pregnant Women:** 150 percent FPL

**Parents:** 100 percent FPL

**Individuals with Disabilities:** 64 percent FPL <sup>12</sup>

**Ohioans Aged 65 or Older:** 64 percent FPL <sup>12</sup>

**Medicare Premium Assistance Program:** Varies

**Institutional Level of Care:** Income less than the cost of care

### Monthly FPL Guidelines

Family Size	100 percent FPL	150 percent FPL	200 percent FPL
1	\$ 776	\$1,164	\$1,552
2	\$1,041	\$1,562	\$2,082
3	\$1,306	\$1,959	\$2,612
4	\$1,571	\$2,357	\$3,142

Gross Monthly income is based on 2004 federal poverty guidelines.

**Medicare Premium Assistance Program.** Individuals with low incomes who are eligible for Medicare can receive help with all or part of their Medicare Part B premiums, co-payments and/or other deductibles. Different levels of assistance are available depending upon income.

**Breast and Cervical Cancer Medicaid (BCCP Medicaid).** Medicaid is available to women who have been screened for breast or cervical cancer through the Ohio Department of Health's Breast and Cervical Cancer Prevention Project, and are found to be in need of treatment for breast and/or cervical cancer including precancerous conditions. In order to qualify, women also need to be uninsured and meet the basic Medicaid requirements (e.g., income, Ohio residency, etc.). Women who qualify will receive full Medicaid coverage; benefits are not limited to only cancer treatment. Medicaid coverage ends when the cancer treatment is completed.

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<sup>11</sup> Exceptions and calculations will affect final amount counted toward eligibility. Actual determination of eligibility is done at the county job and family services office. Some eligibility categories have various asset tests as well.

<sup>12</sup> Deductions and exceptions apply. This is a proxy amount. People with higher incomes may have medical expenses deducted from income calculations to "spenddown" to this level.

## How Consumers Receive Medicaid Services

Medicaid provides primary and acute care services through a fee-for-service system or, for consumers in some areas, managed care plans. Both delivery systems provide all medically necessary primary care, specialty and emergency care, and preventive services. Ohio Medicaid also provides both home health care and facility-based services for those consumers requiring a long-term care benefit package. Ohio's home care services allow consumers to remain in their homes and communities. Long-term care services are also available for consumers needing services in nursing homes and facilities for persons with mental retardation. Alternatives to institutional care are offered through Home and Community Based Services Waivers.

## What Services Does Medicaid Cover?

Ohio's Medicaid program includes services mandated by the federal government, as well as optional services Ohio has elected to provide. Some services are limited by dollar amount, number of visits per year, or a setting in which they can be provided. With some exceptions, all services are available as medically necessary to all Medicaid consumers.

## Federally Mandated Services Provided

Transportation to Medicaid services; Medical and surgical dental services; Durable medical

- equipment and supplies;
- Family planning services and supplies;
- Home health services;
- Inpatient hospital services;
- Lab and x-ray services;
- Medicare premium assistance;
- Nursing facility care;
- Nurse midwife, certified family nurse practitioner, and certified pediatric nurse practitioner services;
- Outpatient services, including those provided by Rural Health Clinics and Federally Qualified Health Centers;
- Physician services; Screening and treatment services to children 21 years of age and younger under the HEALTHCHEK (EPSDT) program;
- Medical and surgical vision services.

## Optional Services Provided

- Ambulance/ambulette services;
- Chiropractic services for children only; community alcohol and drug addiction treatment;
- Dental services; Home and community-based services waivers;
- Hospice care; Intermediate Care Facilities for people with Mental Retardation (ICF/MR);
- Physical therapy; Occupational therapy;
- Speech therapy;

- Podiatry;
- Prescription drugs;
- Independent psychologist services for children only;
- Vision care, including eyeglasses.

## **Medicaid Glossary**

**Aged, Blind, and Disabled (ABD)** - an eligibility category of Medicaid composed of aged, blind, and disabled individuals whose income and resources are within Medicaid limitations.

**Healthy Families and Related (HF)** - an eligibility category of Medicaid composed of Healthy Families eligibles, OWF cash assistance recipients, transitional Medicaid eligibles, and other related groups such as foster care and adoption assistance eligibles.

**Healthy Start (HST or HS)** – a Medicaid program designed to provide care to low-income pregnant women and children who are not eligible for any other Medicaid program.

**ODJFS Waivers** – Ohio Department of Job and Family Services (ODJFS) directly administers the Home Care Waiver program, which provides certain home services to those who would otherwise be in a nursing facility or hospital.

**Individual Options (IO/RFW) Waiver** – serves people in a community setting who would otherwise require institutionalization in an intermediate care facility for the mentally retarded (ICF/MR). This waiver is administered by the Ohio Department of Mental Retardation and Developmental Disabilities (ODMR/DD).

**PASSPORT Waiver** – serves people ages 60 and over in the home who would otherwise need nursing home care.

**Medicare Cost Sharing** – a requirement for enrollees to pay premiums, deductibles and coinsurance for Medicare coverage. For many low-income individuals (who may or may not be eligible for regular Medicaid), Medicaid pays the Medicare cost sharing expenses.

**Risk Factors for Poor Birth Outcomes** – the risk factors include the mother’s age, marital status, race, education level, short birth spacing and delivery of a fourth or subsequent child, consumption of tobacco and alcohol, and utilization of prenatal care. Due to the nature of changes in vital statistics data, some county level data for SFY 2001 may appear to be different from SFY 2000 data.

**State Fiscal Year 2004 (SFY 2004)** – the 12-month period from July 1, 2003 to June 30, 2004.

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