

# LORAIN 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 provides a comprehensive look at the health of Lorain 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 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 comprehensive studies ever of an urban county in the United States.

**Background.** In early 1998, the Ohio Department of Health initiated the Ohio Family Health Survey (OFHS) 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 for working-age adults, the number went 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 its annual Human Services Institute, Community Vision Council, 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.

Community Solutions again planned to initiate a community health survey again in 2004, as part of its ongoing effort to provide up-to-date health information at three-year intervals. Instead, we joined with Ohio Department of Job and Family Services (ODJFS) and supplemented their statewide survey in Summit, Cuyahoga, 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, George Gund Foundation, Mt. Sinai Health Care Foundation, St. 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 about demographics, employment, and income; health insurance coverage; access to care and unmet needs; utilization and quality; child and adult health status intact. 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, 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 ten households surveyed have children less than 18 years, 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, 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 Ohio Department of Job and Family Services (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 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, what 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. 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 Lorain, Cuyahoga, and Summit counties. This effort also targeted Hispanic households in Lorain and Cuyahoga 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 Lorain County?

The number and percent of children in Lorain 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). The recent Ohio Family Health Survey found that fewer than 3,600 of the county's children (4.7 percent) had no insurance, down from 7.4 percent in the original 1998 OFHS. Unfortunately, the same was not true for working-age adults. Over 11 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 the cities of Lorain and Elyria. The rates were about 14 percent in these areas, compared to 9 percent in outlying areas. These rates reflect the lower educational attainment, employment opportunities, and income of city residents.

The survey reinforced the reality that education matters when it comes to health insurance. Almost one-fifth of adults under 65 years without a high school diploma had no insurance, compared to only about 6 percent of adults with an associate's degree or higher. Almost two-thirds of the uninsured lived below 200 percent of the Federal Poverty Level (FPL), and almost one-third of them were poor. More than two in five 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 slightly more likely to lack insurance than men. Nearly one-sixth of African American adults had no insurance compared to fewer than one in ten Whites. Nearly one in five 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 almost 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 three-and-a-half times as likely to have

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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.

unmet 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 (about a third of uninsured adults). 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 better economic circumstances accommodated their care needs.

More than half of uninsured adults reported having problems with access to either medical or dental care, or to pharmaceuticals, more than 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." More than a quarter 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 14 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, more than double the rate of their insured counterparts.

Almost 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, about the same rate for both insured and uninsured. Overall, about 9 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, but the rate for uninsured (15 percent), was about double the rate for insured adults. We suspect that lack of insurance may mask even higher rates of hypertension and cardiovascular diseases. Nearly three of five 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 twice as 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 LORAIN 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 study to these ages, as most Ohioans 65 or older are covered by Medicare.

Uninsured working-age (18 through 64 years) adults lived throughout the county, but more than half of them were concentrated in the cities of Lorain and Elyria. The rates were about 14 percent in these areas, compared to 9 percent in other parts of the county. These rates reflect the lower educational attainment, employment opportunities, and income of city residents.

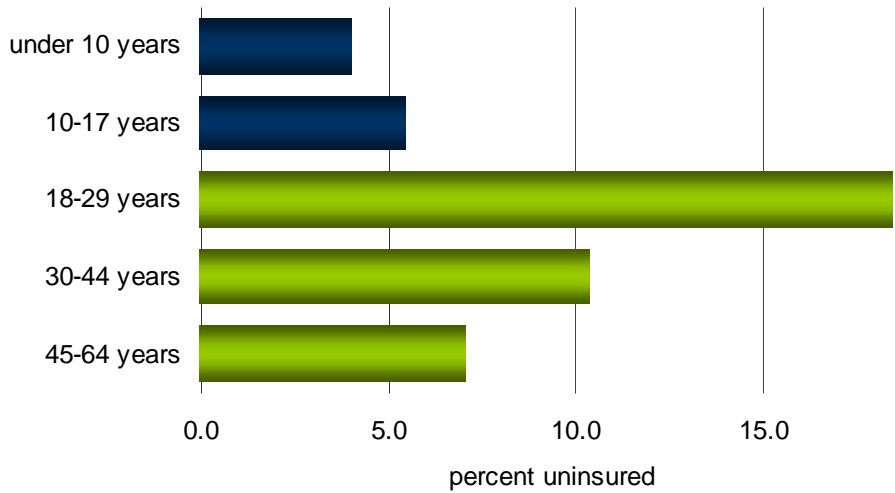
The survey reinforced the reality that education matters when it comes to health insurance. Almost a fifth of adults under 65 years without a high school diploma had no insurance, while only about 6 percent of those with an associate's degree or higher lacked it. Almost two-thirds of the uninsured lived below 200 percent of the Federal Poverty Level (FPL), and almost one-third of them were poor. More than two in five 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 slightly more likely to lack insurance than men. Nearly one in six African Americans had no insurance compared to fewer than one in ten Whites. Nearly a fifth of Hispanic adults had no insurance.

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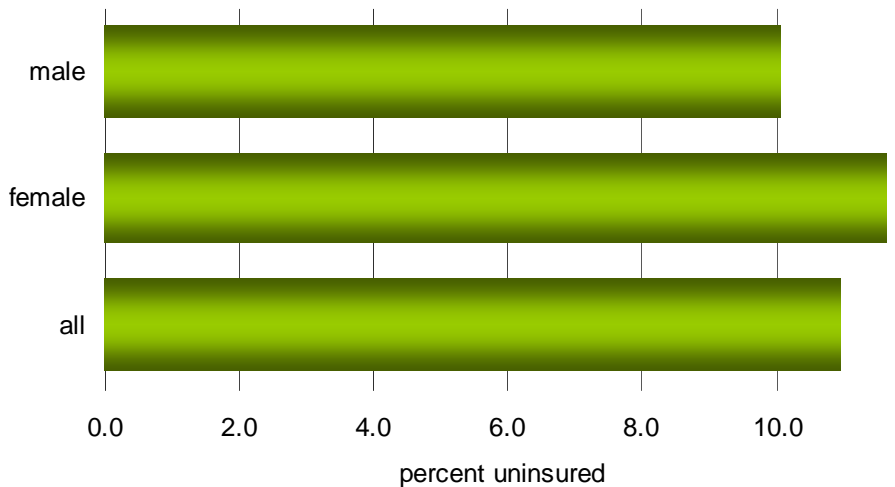
<sup>4</sup> Throughout this report, unless otherwise specified, when we refer to adults, we mean adults 18 through 64 years.

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



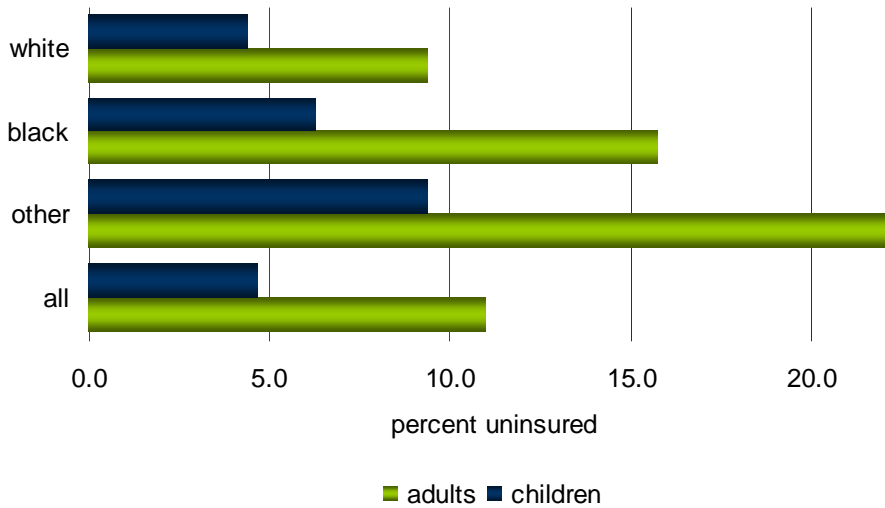
Most children in Lorain County had insurance, in part a result of governmental programs like the State Children’s Health Insurance Program (SCHIP). Young adults (about one in five) were most likely to lack insurance.

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



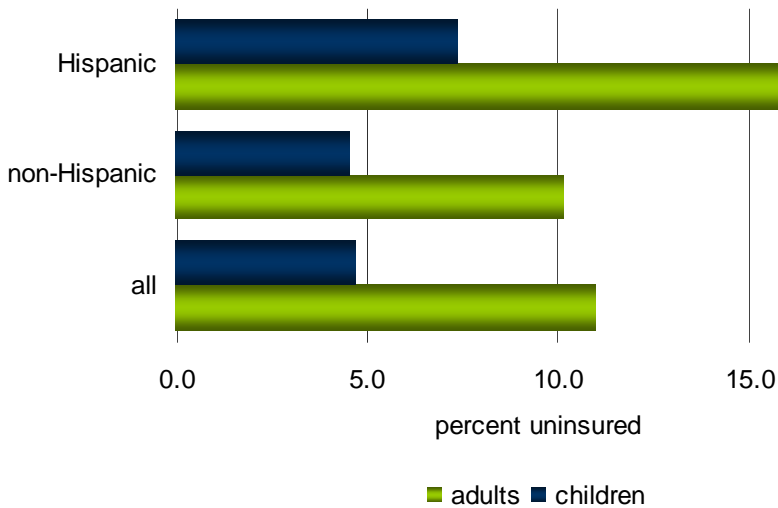
Men were slightly more likely to have health insurance than women, although the difference was not statistically significant. Many low-income women, often single parents, were covered by Medicaid.

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



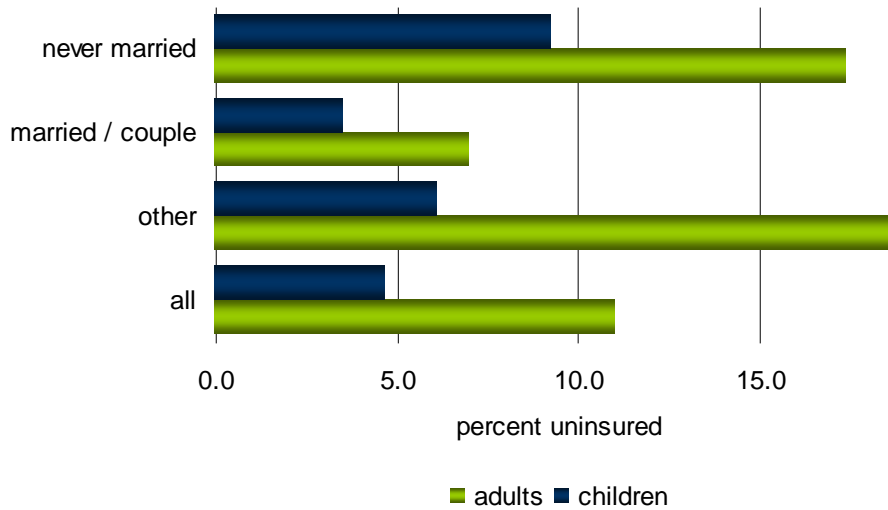
Minority adults were more likely to lack health insurance than White adults. Uninsured rates were higher for minority children, but not significantly so.

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



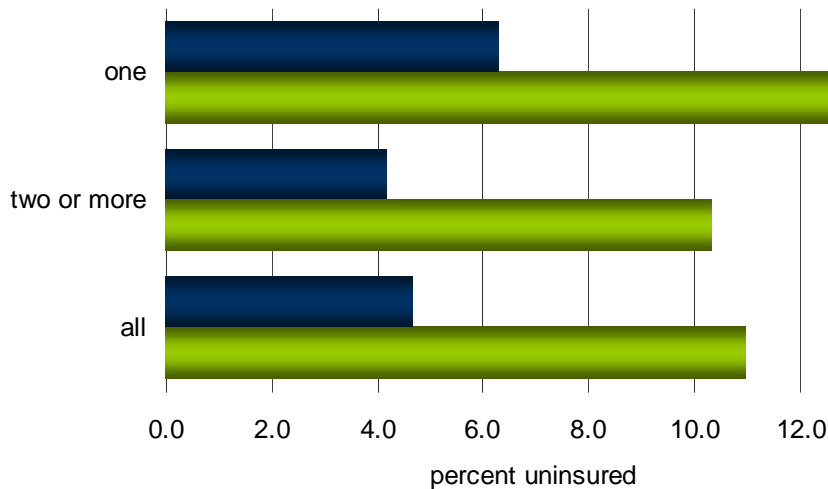
Hispanics comprise a small but growing component of the county’s population. Hispanic adults were more likely to lack insurance than their non-Hispanic counterparts. Hispanics generally categorize themselves as White, but were far more likely to be uninsured than other White adults.

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



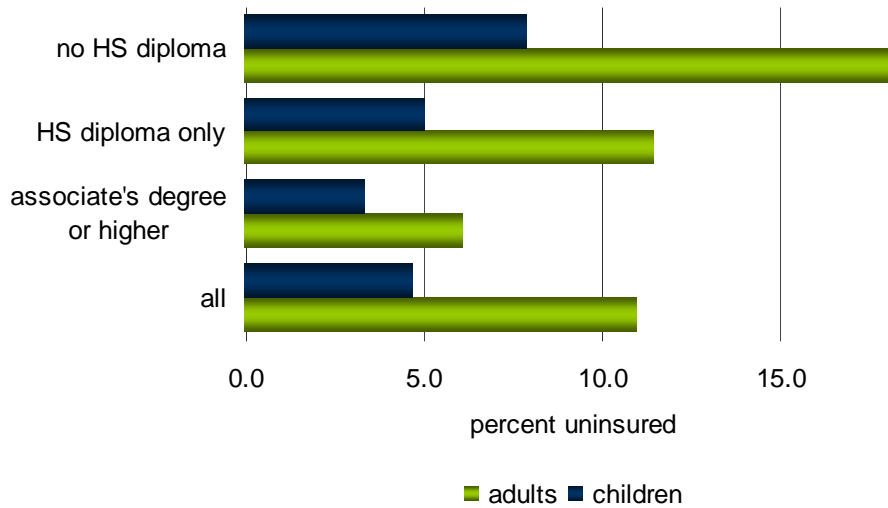
Married persons were far more likely to be insured because of the second opportunity to have employer-sponsored health insurance. When a couple divorces, the unemployed spouse often loses his or her insurance.

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



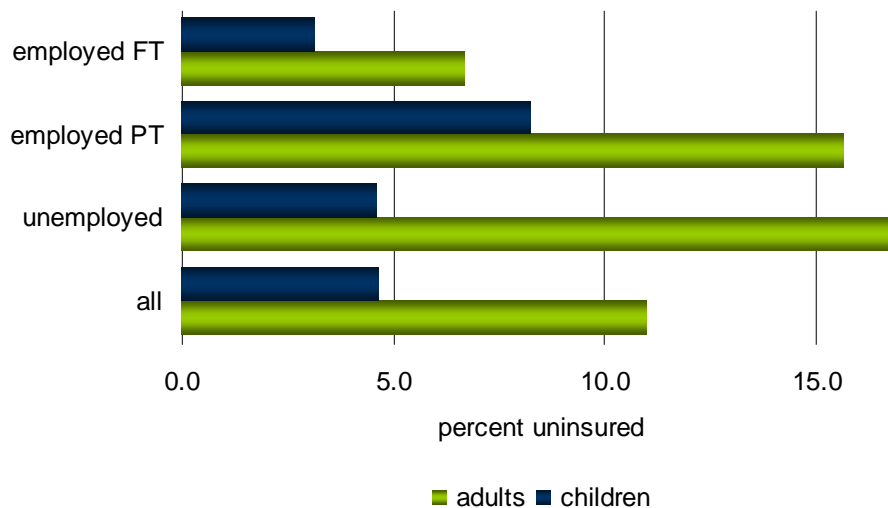
Both children and adults were somewhat more likely to have health insurance when their household included more than one adult.

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



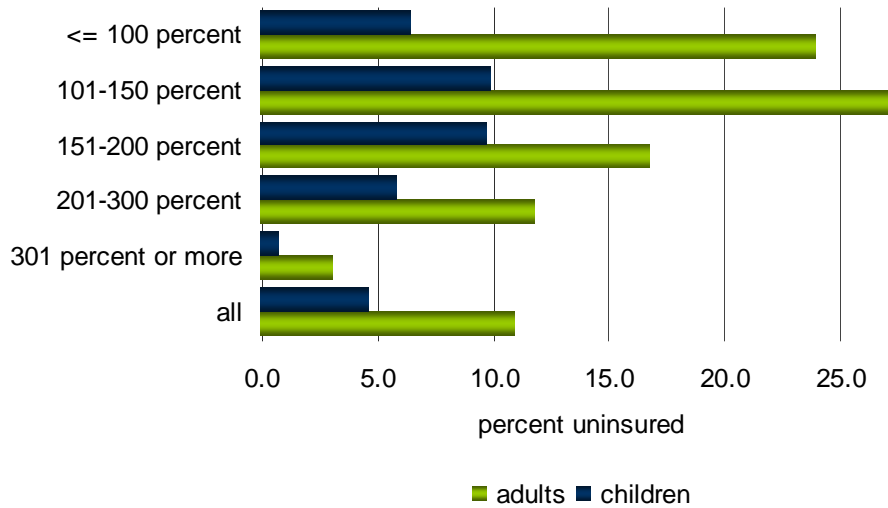
Education matters. More education leads to better jobs with better benefits. Adults with only a high school diploma or less were more likely to lack insurance as the typical adult with an associate’s degree or higher.

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



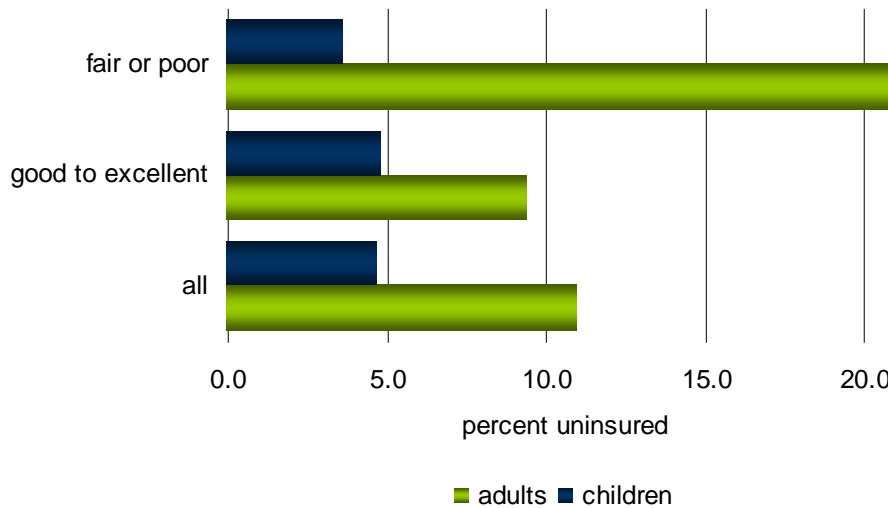
Full-time workers and their children were far more likely to have insurance than part-time workers and the unemployed. Nonetheless, full-time workers accounted for well-over a third of the working-age uninsured.

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



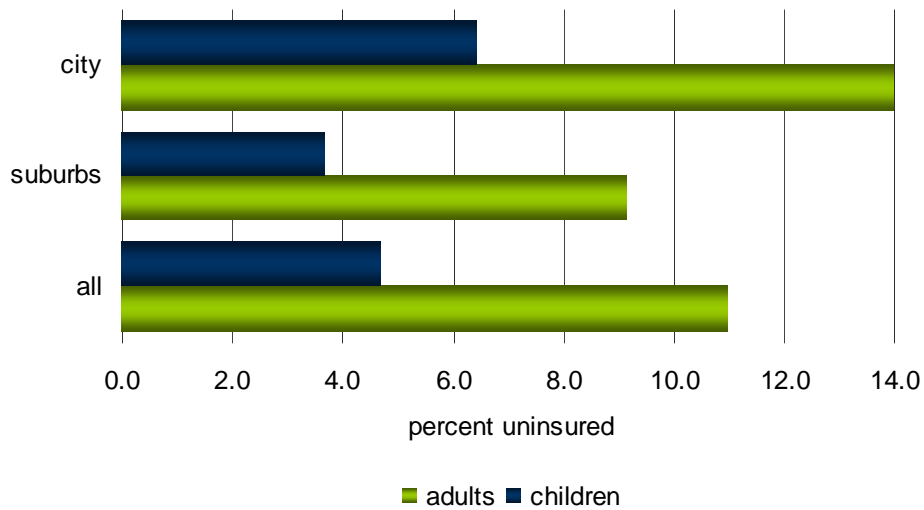
People who are unemployed or hold low-skill, low-paying jobs are more likely to be both poor and lack insurance. Nearly two-thirds of uninsured working-age adults were under 200 percent of the FPL.

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. More than half of the county's uninsured adults lived in the cities of Lorain and Elyria, where the uninsured rates were over 50 percent higher than in other areas of the county.

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

	Lorain County				Ohio rate		+/-	
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-		(percent)
all	3,572	1,026			4.7	1.3	5.4	0.4
age								
under 10 years	1,740	762	49.4	14.7	4.1	1.7	5.1	0.5
10-17 years	1,782	691	50.6	14.7	5.5	2.1	5.8	0.6
race								
white	2,802	930	78.5	11.3	4.4	1.4	5.0	0.4
black	487	359	13.6	9.5	6.3	4.6	6.3	1.2
other	283	259	7.9	7.1	9.4	8.2	10.7	2.9
ethnicity								
Hispanic	435	260	12.2	7.3	7.4	4.3	9.1	1.7
non-Hispanic	3,137	995	87.8	7.3	4.6	1.4	5.3	0.4
respondent's marital status								
never married	851	447	23.8	11.4	9.3	4.7	6.7	1.1
married / couple	1,856	814	52.0	14.4	3.5	1.5	4.9	0.4
divorced / separated / widowed	865	452	24.2	11.5	6.1	3.1	6.4	1.0
adults in family								
one	1,160	514	32.5	12.7	6.3	2.7	6.1	0.8
two or more	2,413	893	67.5	12.7	4.2	1.5	5.2	0.4
respondent's educational attainment								
no HS diploma	502	326	14.1	8.8	7.9	5.1	9.5	1.7
HS diploma only	2,193	858	61.4	13.6	5.0	1.9	6.5	0.6
associate's degree or higher	877	472	24.6	11.8	3.4	1.8	2.9	0.4
respondent's current work status								
employed FT	1,263	549	37.0	13.8	3.2	1.4	4.5	0.5
employed PT	1,223	709	35.8	15.4	8.3	4.6	5.1	1.0
unemployed	931	478	27.2	12.5	4.6	2.4	7.3	0.8
poverty level								
<= 100 percent	1,001	544	28.0	13.0	6.5	3.5	7.9	1.1
101-150 percent	794	610	22.2	14.3	9.9	7.1	8.9	1.4
151-200 percent	707	417	19.8	10.8	9.8	5.6	8.7	1.4
201-300 percent	835	427	23.4	11.1	5.9	3.0	5.6	0.9
301 percent or more	235	214	6.6	5.9	0.8	0.7	1.8	0.3
current health status								
fair or poor	61	100	1.7	2.8	3.7	6.0	8.9	2.7
good to excellent	3,511	1,022	98.3	2.8	4.8	1.4	5.3	0.4
residence								
city	1,969	802	55.1	14.3	6.5	2.5		
suburbs	1,604	649	44.9	14.3	3.7	1.5		

+/-: 90 percent confidence interval

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

	Lorain County					Ohio rate		+/-
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-	(percent)	
all	20,165	3,036			11.0	1.6	15.0	0.4
gender								
male	9,489	2,308	47.8	7.8	10.1	2.4	16.3	0.7
female	10,383	1,994	52.3	7.8	11.7	2.1	13.9	0.6
age								
18-29 years	7,668	1,898	38.0	7.5	18.6	4.2	22.4	1.2
30-44 years	7,671	2,006	38.0	7.7	10.4	2.6	14.9	0.7
45-64 years	4,826	1,411	23.9	6.3	7.1	2.0	10.3	0.6
race								
white	14,560	2,696	72.2	6.5	9.5	1.7	13.8	0.5
black	2,155	1,076	10.7	5.0	15.8	7.4	22.0	1.7
other	3,450	996	17.1	4.8	22.3	5.6	23.4	2.2
ethnicity								
Hispanic	3,347	862	16.6	4.3	18.8	4.4	27.5	2.0
non-Hispanic	16,818	2,919	83.4	4.3	10.2	1.7	14.8	0.5
marital status								
never married	5,902	1,725	29.6	7.2	17.4	4.7	25.2	1.3
married / couple	8,220	2,036	41.2	7.8	7.0	1.7	9.7	0.5
divorced / separated / widowed	5,845	1,550	29.3	6.8	18.8	4.5	21.6	1.2
adults in family								
one	5,038	1,231	25.0	5.9	13.8	3.2	20.3	0.9
two or more	15,127	2,817	75.0	5.9	10.4	1.9	13.5	0.5
educational attainment								
no HS diploma	3,401	1,297	16.9	5.9	18.3	6.5	26.3	1.8
HS diploma only	14,213	2,661	70.5	6.7	11.6	2.1	16.8	0.6
associate's degree or higher	2,551	847	12.7	4.1	6.1	2.0	6.9	0.5
current work status								
employed FT	6,979	1,761	35.0	7.3	6.7	1.7	9.6	0.5
employed PT	4,470	1,320	22.4	6.1	15.7	4.4	18.2	1.3
unemployed	8,518	2,161	42.7	7.9	16.9	3.9	23.4	1.0
poverty level								
<= 100 percent	6,189	1,802	30.7	7.4	24.0	6.0	30.4	1.5
101-150 percent	4,364	1,450	21.6	6.4	27.5	7.9	32.0	1.9
151-200 percent	2,651	1,054	13.2	5.0	16.8	6.2	25.8	1.8
201-300 percent	4,103	1,428	20.4	6.3	11.9	3.9	13.7	1.0
301 percent or more	2,857	1,095	14.2	5.1	3.1	1.2	5.3	0.4
current health status								
fair or poor	5,226	1,626	25.9	6.9	21.0	5.9	24.4	1.4
good to excellent	14,939	2,611	74.1	6.9	9.4	1.6	13.4	0.5
residence								
city	10,737	2,163	53.3	7.8	14.0	2.7		
suburbs	9,428	2,201	46.8	7.8	9.2	2.1		

+/-: 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 (18 through 64 years) adults lived throughout the county, but over half were concentrated in the cities of Lorain and Elyria, where 18 percent had no insurance sometime in the prior 12 months compared to 13 percent in other areas of the county. These rates reflect the lower educational attainment, employment opportunities, and income of city residents.

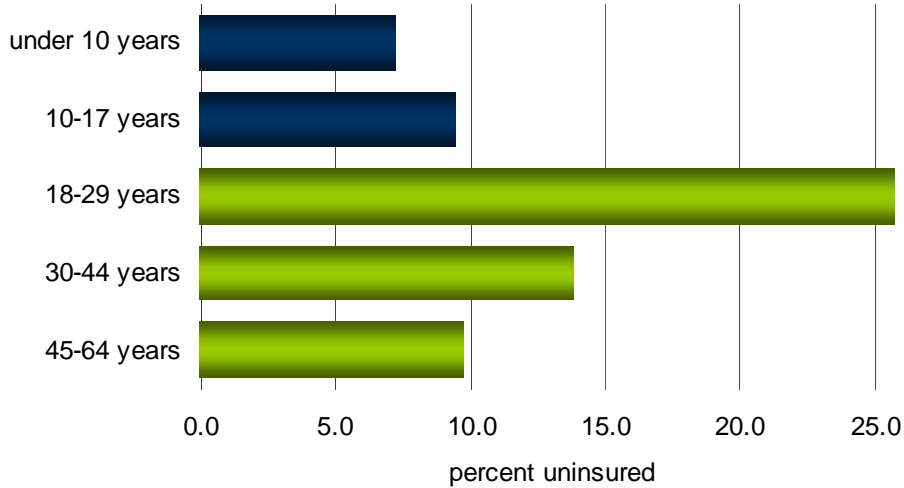
The survey reinforced the reality that education matters when it comes to health insurance. Almost a third of adults under 65 years without a high school diploma had no insurance, while about 9 percent of adults with an associate's degree or higher lacked insurance sometime in the year. Two-thirds of the uninsured lived below 200 percent of the FPL, and more than one-third were poor. Over two of five uninsured reported being unemployed, but nearly two-fifths 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 slightly more likely to lack insurance than men. More than a fifth of African Americans had no insurance compared to about 13 percent of Whites. About one in four of Hispanic adults had no insurance.

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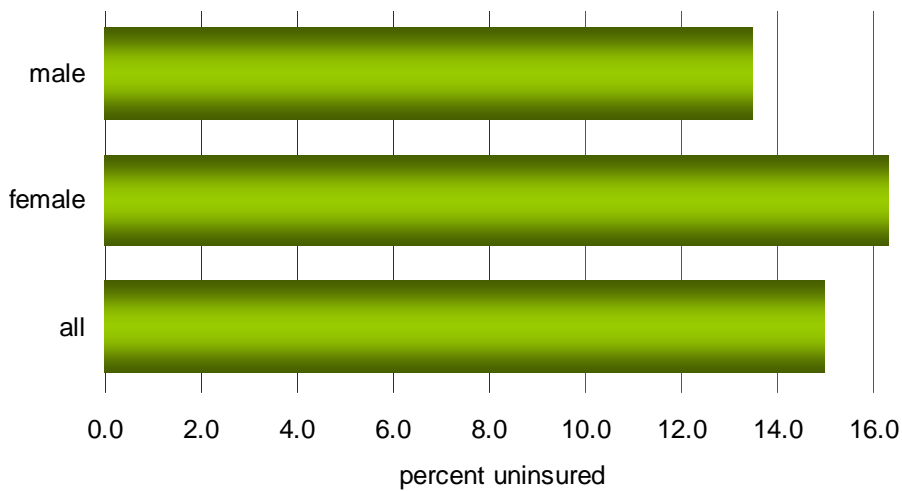
<sup>5</sup> Throughout this report, unless otherwise specified, when we refer to adults, we mean adults 18 through 64 years.

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



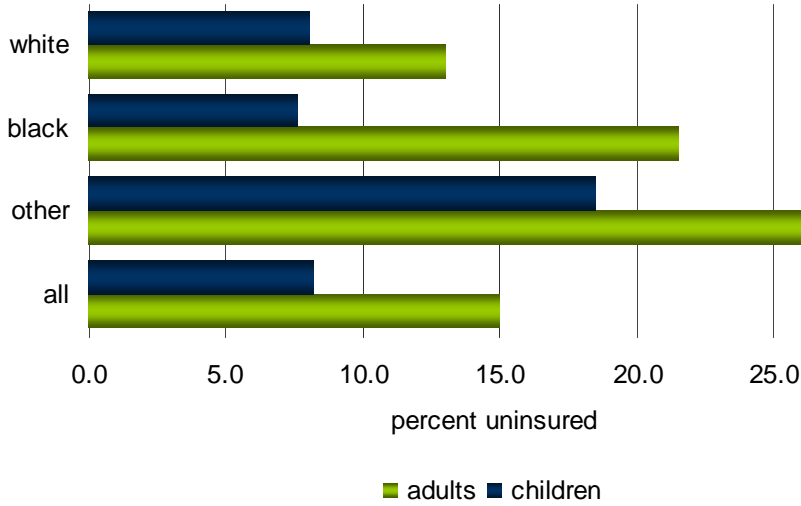
Most children in the County had insurance, in part a result of governmental programs like SCHIP. Young adults (more than one in four) were most likely to lack insurance currently or at some time in the prior 12 months.

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



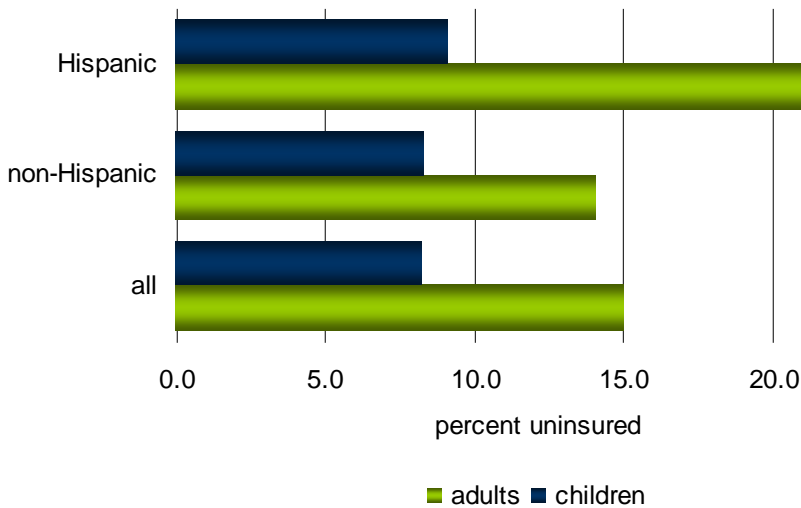
Men were less likely to have lacked health insurance than women, but not significantly so. More than one in eight had no insurance at some time in the prior 12 months. Low-income women, many of them single parents, were covered by Medicaid.

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



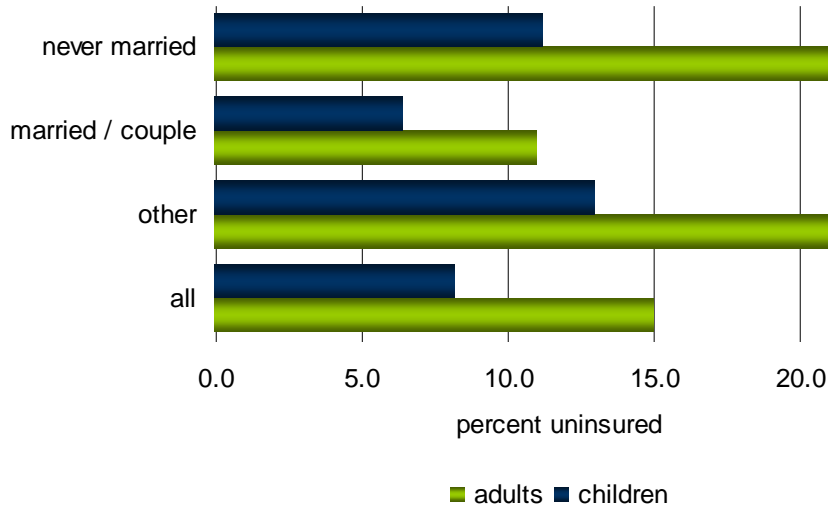
Together, African-American and other minority adults were more than twice as likely to lack health insurance as White adults. The racial gap for children was not statistically significant.

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



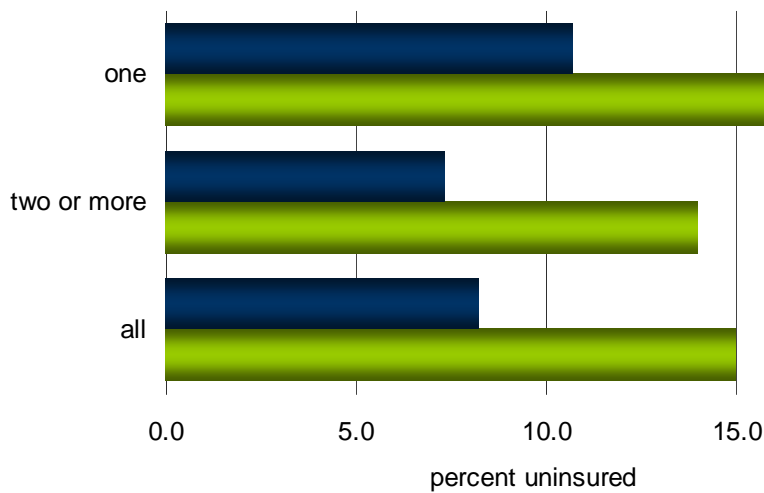
Hispanics comprise a sizable and important component of the county's population. Hispanics generally categorize themselves as White, but were far more likely to be uninsured than other White adults.

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



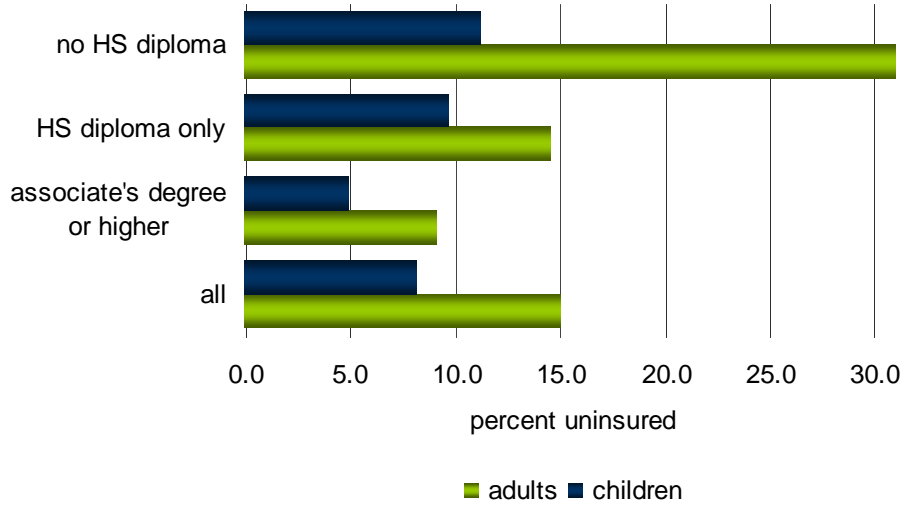
Married persons were far more likely to be insured because of greater opportunities to have employer-sponsored health insurance. When a couple divorces, the unemployed spouse often loses his or her insurance.

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



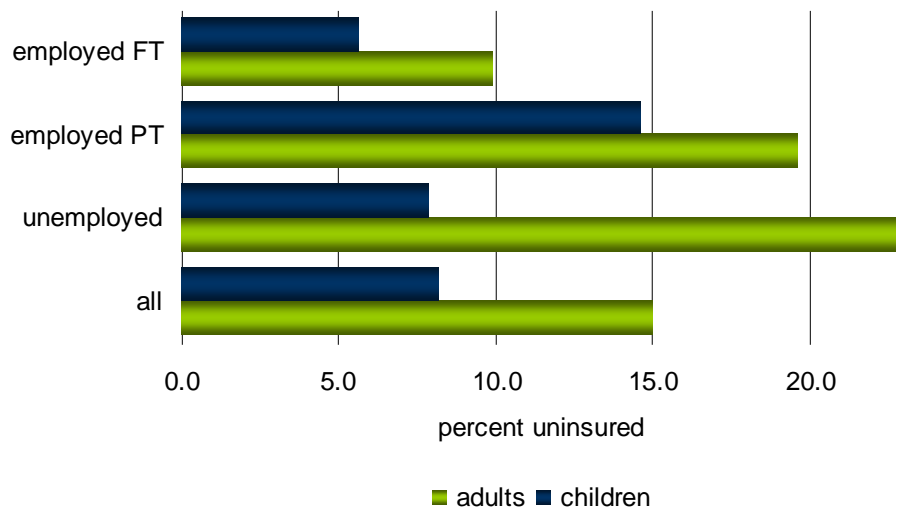
Adults were less likely to be without health insurance some time during the prior 12 months when their household includes more than one adult. Differences for children, however, were less.

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



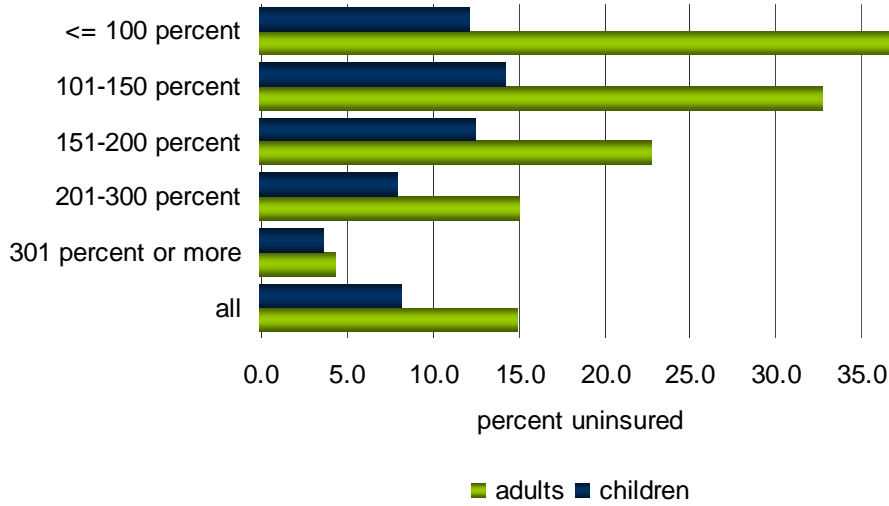
Education matters. More education leads to better jobs with better benefits. Adults without a high school diploma were more than three times as likely to lack insurance in the prior 12 months as the typical adult with an associate’s degree or higher.

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



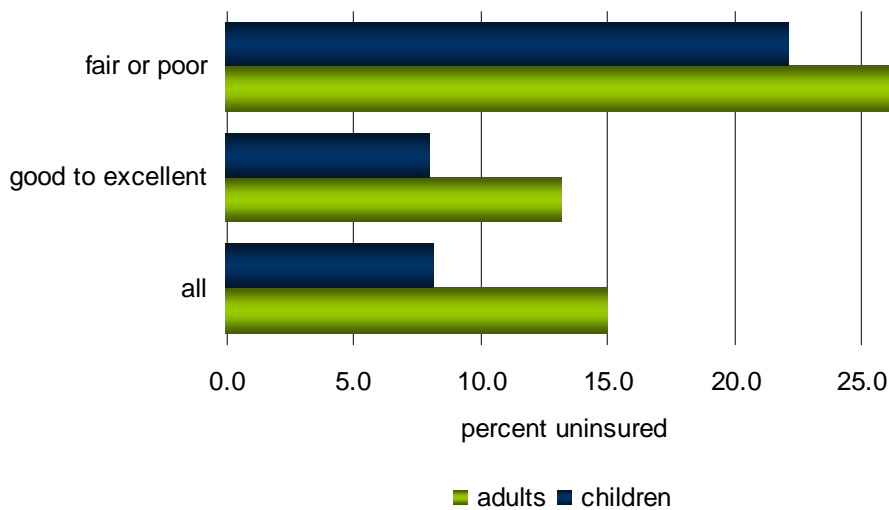
Full-time workers and their children were far more likely to have insurance than part-time workers and the unemployed. Nonetheless, full-time workers account for almost two-fifths of working-age people uninsured in the prior 12 months.

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



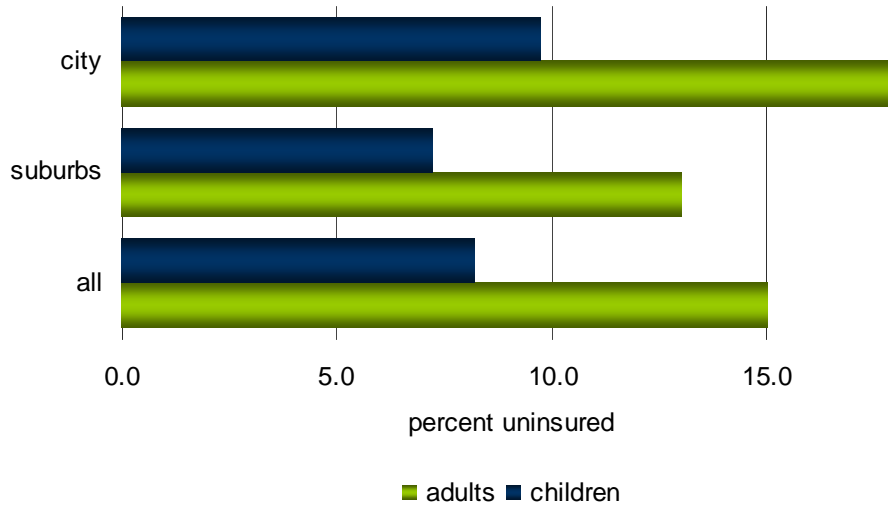
People who were unemployed or held low-skill, low-paying jobs were more likely to be poor and lack insurance. Uninsured rates decreased with income. About two-thirds of uninsured working-age adults were under 200 percent of the FPL.

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 about 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 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. About half of adults in the county without insurance sometime in the prior 12 months lived in the cities of Lorain and Elyria.

Table 2.1  
 UNINSURED CURRENTLY OR AT SOMETIME IN PRIOR 12 MONTHS,  
 CHILDREN UNDER 18 YEARS, LORAIN COUNTY AND OHIO, 2003-04

	Lorain County					Ohio rate		+/-
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-	(percent)	
all	6,241	1,330			8.2	1.7	9.5	0.5
age								
under 10 years	3,113	998	50.3	10.9	7.3	2.3	9.4	0.7
10-17 years	3,079	894	49.7	10.9	9.5	2.7	9.7	0.8
race								
white	5,095	1,226	81.6	7.9	8.1	1.9	9.2	0.6
black	590	379	9.5	5.9	7.7	4.8	10.8	1.6
other	566	379	8.9	5.8	18.6	11.3	15.7	3.6
ethnicity								
Hispanic	539	294	8.6	4.7	9.2	4.8	15.8	2.6
non-Hispanic	5,703	1,300	91.4	4.7	8.3	1.9	9.4	0.5
respondent's marital status								
never married	1,030	472	16.5	7.2	11.2	4.9	11.9	1.5
married / couple	3,366	1,035	53.9	10.7	6.4	1.9	8.5	0.6
divorced / separated / widowed	1,844	716	29.6	9.8	13.0	4.8	11.5	1.3
adults in family								
one	1,967	703	31.8	9.8	10.7	3.7	11.5	1.1
two or more	4,221	1,137	68.2	9.8	7.4	1.9	8.8	0.6
respondent's educational attainment								
no HS diploma	710	386	11.4	6.0	11.3	6.0	16.7	2.2
HS diploma only	4,252	1,143	68.1	9.7	9.8	2.5	11.1	0.8
associate's degree or higher	1,280	587	20.5	8.5	4.9	2.2	5.7	0.6
respondent's current work status								
employed FT	2,278	774	37.7	10.5	5.7	1.9	7.8	0.6
employed PT	2,163	891	35.8	11.2	14.7	5.6	9.1	1.3
unemployed	1,595	614	26.4	9.1	7.9	3.0	13.2	1.1
poverty level								
<= 100 percent	1,891	718	30.3	9.8	12.3	4.5	13.9	1.4
101-150 percent	1,152	712	18.5	9.9	14.4	8.1	16.6	2.0
151-200 percent	913	466	14.6	7.1	12.6	6.2	14.8	1.8
201-300 percent	1,140	529	18.3	7.8	8.0	3.6	8.7	1.1
301 percent or more	1,145	549	18.3	8.1	3.7	1.8	3.6	0.5
current health status								
fair or poor	368	285	5.9	4.5	22.2	15.4	17.6	3.8
good to excellent	5,873	1,302	94.1	4.5	8.1	1.7	9.3	0.5
residence								
city	2,983	955	48.6	11.0	9.8	3.0		
suburbs	3,153	927	51.4	11.0	7.3	2.1		

+/-: 90 percent confidence interval

Table 2.2

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

	Lorain County					Ohio rate		+/-
	number	+/-	distribution (percent)	+/-	rate (percent)	+/-	(percent)	
all	27,531	3,474		-	15.1	1.8	19.6	0.5
gender								
male	12,705	2,635	46.6	6.7	13.5	2.6	20.5	0.8
female	14,533	2,337	53.4	6.7	16.4	2.5	18.9	0.6
age								
18-29 years	10,644	2,219	38.7	6.4	25.9	4.8	30.7	1.3
30-44 years	10,230	2,208	37.2	6.4	13.9	2.8	19.1	0.8
45-64 years	6,657	1,731	24.2	5.6	9.8	2.5	12.9	0.6
race								
white	20,058	3,115	72.9	5.4	13.1	2.0	18.2	0.5
black	2,946	1,221	10.7	4.2	21.6	8.3	27.7	1.8
other	4,527	1,107	16.4	3.9	29.4	5.9	29.8	2.3
ethnicity								
Hispanic	4,283	973	15.6	3.6	24.1	4.8	34.1	2.1
non-Hispanic	23,248	3,346	84.4	3.6	14.1	2.0	19.3	0.5
marital status								
never married	7,153	1,840	26.2	5.8	21.3	5.0	31.5	1.3
married / couple	12,913	2,502	47.2	6.6	11.0	2.1	13.4	0.5
divorced / separated / widowed	7,267	1,742	26.6	5.6	23.4	5.0	27.2	1.2
adults in family								
one	7,004	1,528	25.5	5.2	19.2	3.8	26.6	1.0
two or more	20,424	3,185	74.5	5.2	14.0	2.1	17.6	0.6
educational attainment								
no HS diploma	5,794	1,794	21.1	5.7	31.1	8.2	33.9	1.9
HS diploma only	17,940	2,889	65.2	6.2	14.6	2.3	21.7	0.7
associate's degree or higher	3,797	1,024	13.8	3.7	9.2	2.4	9.9	0.6
current work status								
employed FT	10,260	2,166	37.5	6.4	9.9	2.0	13.7	0.6
employed PT	5,600	1,462	20.5	5.0	19.7	4.8	23.5	1.4
unemployed	11,474	2,419	42.0	6.6	22.8	4.3	28.6	1.0
poverty level								
<= 100 percent	9,494	2,180	34.5	6.4	37.1	6.7	39.1	1.5
101-150 percent	5,224	1,609	19.0	5.3	32.9	8.3	41.2	2.0
151-200 percent	3,608	1,258	13.1	4.3	22.9	7.1	32.2	1.9
201-300 percent	5,206	1,548	18.9	5.1	15.2	4.3	18.1	1.1
301 percent or more	3,999	1,266	14.5	4.3	4.4	1.4	7.5	0.5
current health status								
fair or poor	6,578	1,857	23.9	5.8	26.4	6.5	30.0	1.5
good to excellent	20,953	3,006	76.1	5.8	13.3	1.8	17.9	0.5
residence								
city	13,699	2,417	50.6	6.6	18.0	2.9		
suburbs	13,402	2,540	49.5	6.6	13.1	2.4		

+/-: 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 in Lorain County were nearly five times as likely to report unmet health care needs as those with insurance. Among both adults with and without insurance, those working either full-time or part-time 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 more than three times as likely to have unmet prescription needs. Understandably, people reported their health as “poor” or “fair,” whose needs were greatest, were far more likely to have them unfilled.

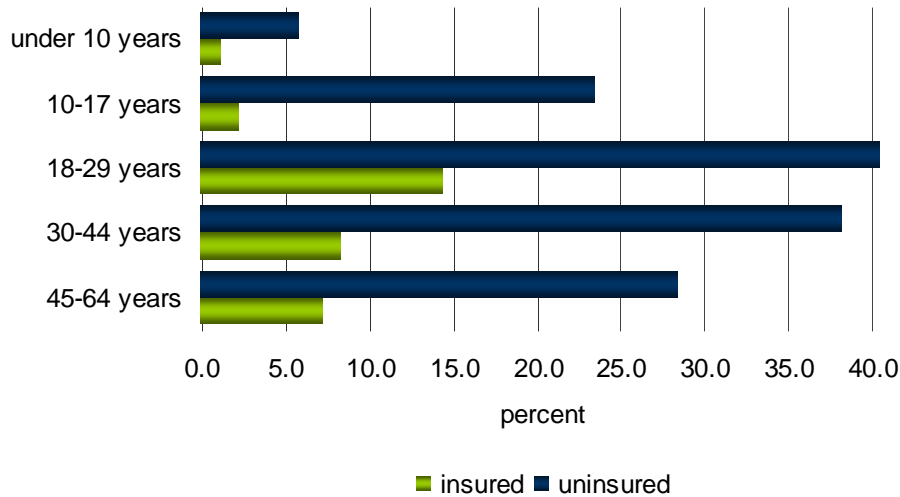
Although many health insurance plans don’t include dental coverage, people without health insurance were still more than four times as likely to have unmet dental needs. Overall, better educated people, people working full-time, and people with higher incomes were less likely to cite unmet dental care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

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

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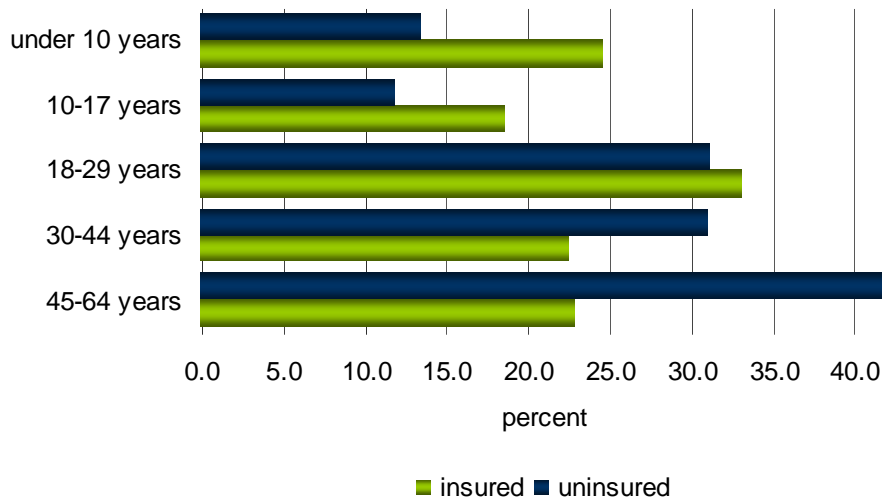
<sup>6</sup> In this section, we combined data for children from Lorain, Cuyahoga, and Summit counties to reduce sampling error.

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



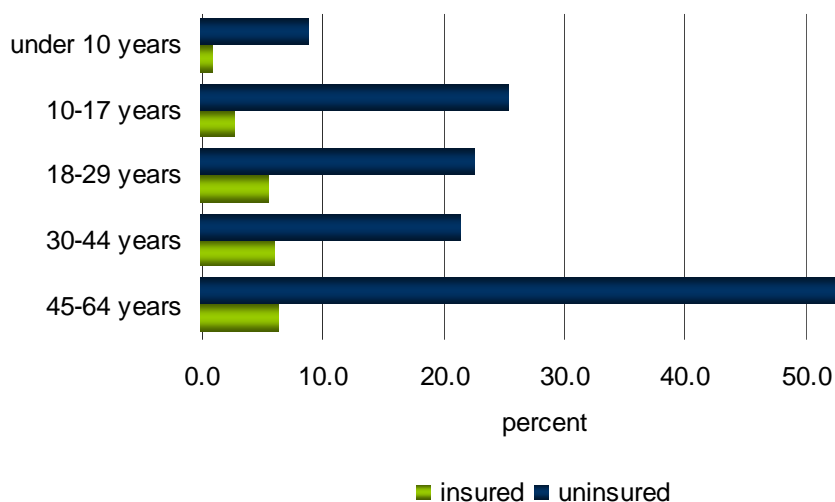
**Medical home.** For this study, we’ve defined a “medical home” as a place where the child or adult usually goes for care, other than the ER. Adults without insurance were over four times as likely not to have a medical home. Both insured and uninsured females were more likely to have a medical home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

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



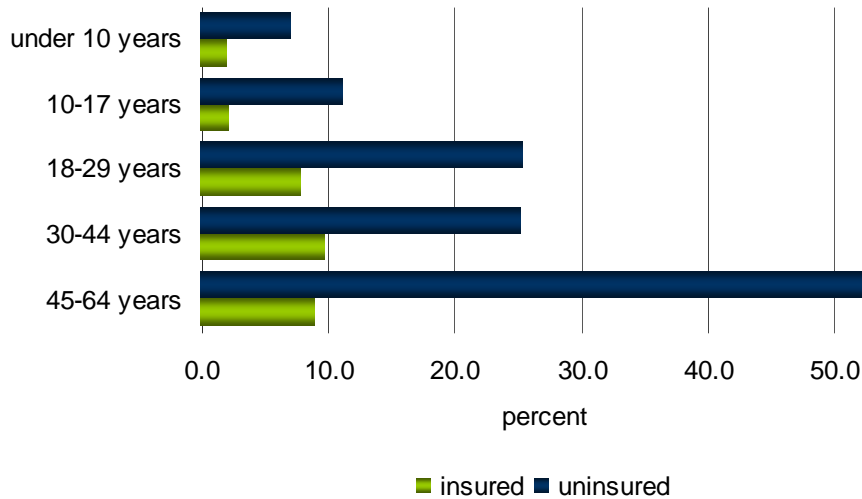
**Emergency Room use.** Uninsured adults and others who have difficulty using clinics during regular business hours often use the hospital ER for routine care. The ER is an expensive portal to the health care system and leads to overcrowding, jeopardizing those truly in need of emergency care. Insured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



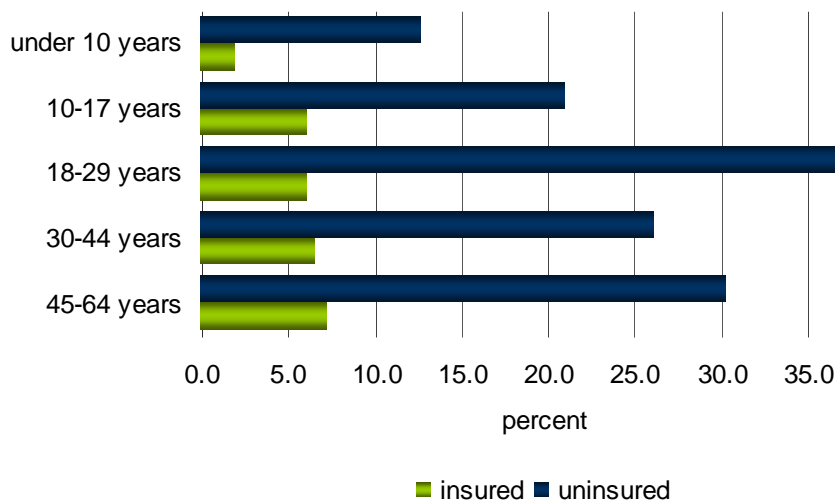
**Unmet health care needs.** Respondents were asked if there was any time when either they or the child in their household did not get needed health care, such as a medical exam, medical supplies, mental health care, or eyeglasses. Uninsured adults were almost five times as likely to report unmet health care needs than those with insurance. Divorced, separated, or widowed people were most likely to have unmet needs. Adults working full or part-time 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



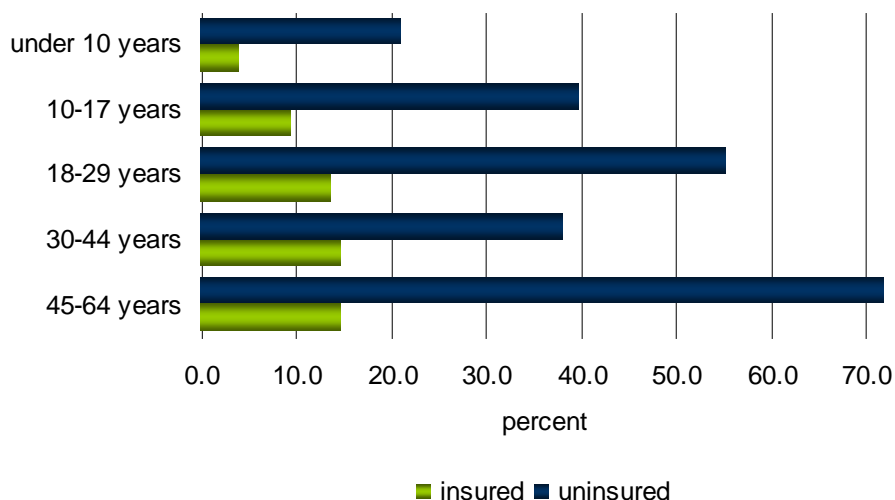
**Unmet prescription needs.** Respondents were asked whether, in the past 12 months, if either they or their children had not had a prescription filled because of the cost. Although not all health insurance plans cover prescription medications, people without insurance were more than three times as likely 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 far more likely to have them unfilled. Among the uninsured, unmet needs were greatest in the 45 to 64 year age group.

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 were more likely to cite unmet dental needs. Overall, people with an associate’s degree or more, people working full-time, and people from higher income households were less likely to cite unmet dental care needs, probably because their better economic circumstances 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 one in five adults had access problems, either medical, dental, or pharmaceutical. In many cases, they had several unmet needs. Uninsured adults were more than three-and-a-half times as likely to have access problems as their insured counterparts. Insured Blacks cited access problems far 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, LORAIN, CUYAHOGA, AND SUMMIT 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	37.0	7.7	9.2	1.6	12.2	1.7	22,172	3,281
gender								
male	45.3	12.4	11.6	2.8	15.0	2.9	13,993	2,927
female	30.2	9.1	6.6	1.5	9.3	1.8	8,179	1,583
age								
18-29 years	40.6	12.4	14.4	4.5	19.3	4.5	7,891	2,052
30-44 years	38.4	13.2	8.4	2.2	11.5	2.5	8,412	1,960
45-64 years	28.5	14.0	7.3	2.5	8.7	2.5	5,869	1,779
race								
white	37.8	9.6	8.5	1.8	11.2	1.9	17,185	3,068
black	38.7	24.5	13.1	6.5	17.2	7.1	2,321	1,002
other	32.4	12.6	13.3	4.5	17.5	4.4	2,666	722
ethnicity								
Hispanic	40.0	12.5	11.7	3.8	17.0	4.0	2,974	746
non-Hispanic	36.4	8.9	9.0	1.7	11.7	1.9	19,197	3,200
marital status								
never married	40.2	14.7	13.8	5.1	18.4	5.1	6,187	1,899
married / couple	37.9	12.7	7.4	1.8	9.5	2.0	11,094	2,440
divorced/ separated/ widowed	33.5	12.3	12.2	3.9	16.0	3.9	4,890	1,275
adults in family								
one	48.1	12.6	14.8	3.9	19.3	4.0	6,938	1,569
two or more	33.3	9.3	7.7	1.7	10.3	1.9	14,908	2,885
educational attainment								
no HS diploma	30.8	15.7	13.5	6.6	16.6	6.1	3,094	1,217
HS diploma only	40.1	9.7	9.3	2.1	12.8	2.3	15,514	2,943
associate's degree or higher	28.2	16.4	7.4	2.1	8.6	2.2	3,563	962
current work status								
employed FT	40.4	12.9	8.9	2.1	10.9	2.2	11,267	2,374
employed PT	35.2	14.5	6.9	3.6	11.4	4.0	3,200	1,203
unemployed	36.0	12.7	11.2	3.5	15.2	3.7	7,607	2,017
poverty level								
<= 100 percent	51.0	14.8	16.4	5.8	24.6	6.2	6,320	1,842
101-150 percent	31.8	16.0	13.1	6.5	18.3	6.7	2,824	1,134
151-200 percent	18.2	12.3	13.6	6.2	14.4	5.5	2,250	913
201-300 percent	32.1	16.6	7.0	3.5	9.8	3.7	3,322	1,325
301 percent or more	38.1	19.1	7.2	2.1	8.2	2.1	7,457	2,004
current health status								
fair or poor	27.2	15.2	9.3	4.6	13.0	5.1	3,247	1,356
good to excellent	40.5	9.0	9.2	1.7	12.1	1.8	18,924	3,017
residence								
city	38.0	10.4	12.5	2.7	15.9	2.8	12,050	2,314
suburbs	35.9	11.4	6.6	2.0	9.3	2.2	9,482	2,317

+/-: 90 percent confidence interval

Table 3.2a  
CHILDREN UNDER 18 YEARS WHO USED ER IN PAST YEAR BY INSURANCE  
STATUS, LORAIN, CUYAHOGA, AND SUMMIT 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,  
 LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	33.7	7.4	24.9	2.5	25.8	2.3	47,253	4,694
gender								
male	34.2	11.8	23.2	3.7	24.3	3.5	22,814	3,815
female	34.3	9.2	26.7	3.2	27.6	3.0	24,438	3,017
age								
18-29 years	31.3	11.2	33.3	5.9	32.9	5.2	13,534	2,563
30-44 years	31.1	12.6	22.6	3.8	23.4	3.6	17,279	3,087
45-64 years	41.8	14.7	22.9	3.8	24.2	3.7	16,440	2,844
race								
white	35.0	9.2	23.4	2.6	24.5	2.5	37,636	4,230
black	25.8	18.6	40.6	12.3	38.1	11.0	5,203	1,987
other	33.4	13.5	27.5	6.2	28.9	5.7	4,413	1,031
ethnicity								
Hispanic	32.6	12.4	28.2	5.5	29.0	5.1	5,115	1,064
non-Hispanic	34.0	8.5	24.5	2.6	25.4	2.5	41,973	4,578
marital status								
never married	31.0	13.1	30.6	6.4	30.7	5.8	10,382	2,310
married / couple	40.3	12.4	21.5	2.9	22.8	2.8	26,788	3,754
divorced/ separated/ widowed	28.4	12.1	32.4	6.2	31.7	5.5	9,786	2,066
adults in family								
one	38.6	12.4	32.9	5.5	33.7	5.0	12,230	2,316
two or more	32.1	8.9	22.9	2.7	23.8	2.6	34,733	4,226
educational attainment								
no HS diploma	46.6	18.9	28.1	9.1	31.5	8.2	5,835	1,792
HS diploma only	34.6	9.1	25.9	3.2	26.9	3.0	33,079	4,242
associate's degree or higher	11.7	9.4	20.6	3.5	20.1	3.3	8,339	1,516
current work status								
employed FT	26.6	11.3	20.6	3.0	21.0	2.9	21,751	3,328
employed PT	19.6	11.4	27.8	6.5	26.5	5.8	7,526	1,932
unemployed	47.8	12.8	32.8	5.2	35.4	4.8	17,769	3,022
poverty level								
<= 100 percent	39.0	14.1	39.0	7.6	39.0	6.7	9,996	2,159
101-150 percent	28.9	15.6	41.7	10.5	38.1	8.8	6,050	1,836
151-200 percent	23.1	16.8	20.8	7.9	21.2	7.1	3,339	1,273
201-300 percent	38.3	17.0	23.4	6.4	25.1	6.0	8,673	2,466
301 percent or more	33.0	18.3	20.7	3.0	21.1	2.9	19,195	2,945
current health status								
fair or poor	58.9	15.5	50.5	8.4	52.3	7.4	12,969	2,785
good to excellent	24.9	7.7	21.3	2.4	21.7	2.3	34,198	3,947
residence								
city	36.6	10.0	30.2	3.9	31.1	3.6	23,737	3,293
suburbs	30.5	10.6	19.9	3.0	20.9	2.9	21,418	3,202

+/-: 90 percent confidence interval

Table 3.3a

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

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	30.5	7.1	6.2	1.3	8.9	1.5	16,017	2,679
gender								
male	27.5	11.0	4.7	1.8	7.0	2.0	6,446	1,886
female	34.1	9.3	7.8	2.0	10.9	2.1	9,571	1,948
age								
18-29 years	22.7	10.0	5.7	3.1	8.9	3.2	3,625	1,361
30-44 years	21.5	11.0	6.2	1.8	7.8	2.0	5,595	1,517
45-64 years	56.6	14.4	6.5	2.2	10.1	2.6	6,796	1,806
race								
white	33.6	8.8	5.5	1.4	8.2	1.6	12,386	2,449
black	20.1	21.9	9.9	6.3	11.4	6.4	1,485	865
other	23.1	12.2	11.8	4.6	14.4	4.5	2,147	733
ethnicity								
Hispanic	19.7	9.7	10.8	3.6	12.6	3.5	2,130	621
non-Hispanic	32.7	8.3	5.8	1.4	8.5	1.6	13,887	2,610
marital status								
never married	11.2	7.7	7.0	3.5	7.7	3.2	2,567	1,082
married / couple	32.1	11.9	5.2	1.5	7.1	1.7	8,235	2,000
divorced/ separated/ widowed	49.8	13.4	10.0	4.1	17.3	4.5	5,215	1,493
adults in family								
one	34.8	12.0	9.3	3.2	12.8	3.4	4,636	1,289
two or more	29.1	8.6	5.5	1.4	8.0	1.6	11,381	2,380
educational attainment								
no HS diploma	23.2	15.6	4.9	4.5	8.3	4.8	1,519	907
HS diploma only	33.2	9.0	6.7	1.7	9.7	1.9	11,727	2,385
associate's degree or higher	25.7	13.4	5.5	2.1	6.8	2.1	2,771	902
current work status								
employed FT	25.9	11.2	5.2	1.6	6.6	1.7	6,692	1,795
employed PT	24.8	12.4	4.2	2.6	7.5	3.1	2,104	876
unemployed	38.2	12.4	9.1	3.0	13.9	3.4	6,915	1,807
poverty level								
<= 100 percent	43.7	14.5	6.1	3.0	15.2	4.7	3,880	1,294
101-150 percent	25.4	14.7	13.0	6.9	16.5	6.6	2,571	1,115
151-200 percent	23.7	16.5	12.3	6.2	14.1	5.9	2,155	965
201-300 percent	30.9	15.4	7.1	3.8	10.0	3.9	3,332	1,351
301 percent or more	14.7	14.4	4.2	1.4	4.5	1.5	4,078	1,338
current health status								
fair or poor	54.8	15.7	16.2	6.1	24.4	6.3	5,984	1,737
good to excellent	21.8	7.2	4.9	1.2	6.5	1.3	10,033	2,081
residence								
city	31.0	9.3	7.2	2.1	10.5	2.3	7,867	1,798
suburbs	29.9	10.9	5.1	1.6	7.4	1.9	7,488	1,951

+/-: 90 percent confidence interval

Table 3.4a

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

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	32.3	7.5	9.1	1.6	11.7	1.7	21,023	3,171
gender								
male	29.5	12.0	7.3	2.2	9.5	2.4	8,778	2,311
female	35.7	9.6	11.1	2.3	14.0	2.4	12,245	2,241
age								
18-29 years	25.4	11.3	7.9	3.6	11.2	3.7	4,555	1,592
30-44 years	25.3	12.4	9.8	2.5	11.4	2.6	8,226	1,974
45-64 years	54.0	14.5	9.0	2.6	12.3	2.8	8,242	2,010
race								
white	37.4	9.3	8.1	1.6	10.9	1.8	16,548	2,826
black	20.2	22.2	18.5	9.8	18.8	8.9	2,477	1,314
other	17.4	10.9	12.2	4.9	13.4	4.5	1,998	730
ethnicity								
Hispanic	11.3	7.1	12.5	4.1	12.2	3.6	2,090	652
non-Hispanic	36.6	8.8	8.8	1.7	11.6	1.8	18,933	3,106
marital status								
never married	17.2	11.2	11.0	4.6	12.1	4.3	4,057	1,538
married / couple	39.2	12.7	6.9	1.7	9.2	1.9	10,606	2,313
divorced/ separated/ widowed	39.3	13.2	16.6	5.1	20.8	4.9	6,264	1,648
adults in family								
one	28.5	10.8	14.8	3.9	16.7	3.7	6,073	1,439
two or more	33.6	9.3	7.8	1.7	10.4	1.9	14,951	2,871
educational attainment								
no HS diploma	36.5	19.1	5.3	4.6	11.1	5.7	2,021	1,099
HS diploma only	34.3	9.3	10.2	2.2	13.0	2.3	15,648	2,859
associate's degree or higher	15.9	11.6	7.6	2.3	8.2	2.3	3,354	964
current work status								
employed FT	21.4	10.6	8.1	2.0	9.0	2.0	9,160	2,129
employed PT	22.8	12.8	6.3	3.2	8.9	3.5	2,513	1,005
unemployed	47.5	13.0	12.4	3.6	18.2	4.0	9,045	2,182
poverty level								
<= 100 percent	54.1	14.4	9.8	4.2	20.6	5.8	5,249	1,655
101-150 percent	30.8	16.0	18.7	8.3	22.1	7.6	3,424	1,333
151-200 percent	11.3	10.5	18.6	7.9	17.4	6.9	2,692	1,184
201-300 percent	27.2	14.4	9.6	4.0	11.7	4.0	3,919	1,401
301 percent or more	12.0	13.0	6.2	1.8	6.4	1.8	5,739	1,636
current health status								
fair or poor	57.6	15.1	22.7	7.1	30.1	6.9	7,411	2,040
good to excellent	23.3	7.7	7.3	1.5	8.8	1.6	13,612	2,487
residence								
city	31.7	9.9	12.3	2.9	15.0	2.9	11,246	2,338
suburbs	32.9	11.4	6.2	1.8	8.6	2.0	8,759	2,108

+/-: 90 percent confidence interval

Table 3.5a

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

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	32.3	7.4	6.8	1.3	9.6	1.5	17,229	2,756
gender								
male	29.9	12.0	4.9	1.7	7.4	2.1	6,761	1,955
female	35.3	9.2	8.8	2.1	12.0	2.2	10,467	1,996
age								
18-29 years	39.4	12.6	6.2	2.6	12.4	3.6	5,052	1,556
30-44 years	26.2	11.8	6.6	1.9	8.6	2.2	6,177	1,614
45-64 years	30.4	12.8	7.3	2.4	9.0	2.4	6,000	1,694
race								
white	39.4	9.3	6.2	1.4	9.4	1.7	14,219	2,596
black	10.3	11.7	10.4	6.5	10.4	5.8	1,355	777
other	14.1	7.9	10.4	4.4	11.3	3.8	1,655	591
ethnicity								
Hispanic	14.5	7.8	11.4	3.8	12.0	3.4	2,022	605
non-Hispanic	35.9	8.6	6.4	1.4	9.4	1.6	15,207	2,693
marital status								
never married	32.8	14.2	6.2	2.7	10.9	3.7	3,641	1,284
married / couple	29.7	11.6	5.2	1.5	7.0	1.6	8,032	1,949
divorced/ separated/ widowed	36.7	12.9	14.4	4.9	18.6	4.7	5,555	1,561
adults in family								
one	31.0	11.6	13.2	3.8	15.7	3.7	5,671	1,452
two or more	32.8	9.0	5.2	1.4	8.1	1.6	11,558	2,382
educational attainment								
no HS diploma	21.2	15.5	7.6	5.1	10.1	5.2	1,835	980
HS diploma only	36.1	9.3	7.6	1.8	10.9	2.0	13,122	2,494
associate's degree or higher	26.2	13.3	4.2	1.7	5.5	1.8	2,271	767
current work status								
employed FT	28.9	12.0	6.0	1.7	7.5	1.9	7,663	1,946
employed PT	42.1	15.0	6.8	3.2	12.4	4.1	3,462	1,197
unemployed	30.6	11.8	7.9	2.6	11.7	3.1	5,798	1,589
poverty level								
<= 100 percent	35.6	13.9	12.2	4.7	17.9	5.1	4,566	1,405
101-150 percent	37.0	16.6	12.9	6.1	19.7	6.9	3,052	1,175
151-200 percent	5.9	6.7	13.0	6.5	11.9	5.7	1,838	934
201-300 percent	32.9	16.2	4.6	2.3	8.1	3.1	2,675	1,040
301 percent or more	38.9	19.2	4.6	1.6	5.7	1.8	5,097	1,623
current health status								
fair or poor	34.6	14.4	14.6	6.0	18.9	5.7	4,582	1,515
good to excellent	31.5	8.6	5.7	1.3	8.1	1.5	12,646	2,340
residence								
city	31.2	9.7	7.2	2.1	10.6	2.4	7,880	1,842
suburbs	33.5	11.2	6.3	1.7	8.8	2.0	8,924	2,044

+/-: 90 percent confidence interval

Table 3.6a  
CHILDREN UNDER 18 YEARS WITH ACCESS PROBLEMS BY INSURANCE STATUS,  
LORAIN, CUYAHOGA, AND SUMMIT 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, LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	53.1	7.7	14.5	1.9	18.8	2.0	33,794	3,783
gender								
male	49.3	12.5	11.1	2.5	15.0	2.8	13,742	2,784
female	58.0	9.6	18.2	2.7	22.9	2.8	20,052	2,713
age								
18-29 years	55.5	12.2	13.7	4.3	21.5	4.7	8,757	2,127
30-44 years	38.3	13.1	14.8	2.8	17.2	3.0	12,396	2,287
45-64 years	72.0	12.3	14.8	3.1	18.9	3.3	12,640	2,381
race								
white	60.2	9.1	12.8	1.9	17.3	2.2	26,321	3,434
black	35.8	24.2	26.4	10.7	27.7	9.8	3,588	1,453
other	32.7	13.1	24.3	6.0	26.2	5.5	3,884	936
ethnicity								
Hispanic	29.5	11.1	23.8	5.1	24.9	4.7	4,234	882
non-Hispanic	57.9	8.8	13.7	2.0	18.2	2.2	29,560	3,688
marital status								
never married	47.9	14.8	17.9	5.2	23.2	5.3	7,723	1,998
married / couple	51.7	12.5	11.2	2.1	14.1	2.3	16,316	2,749
divorced/ separated/ widowed	62.6	12.9	25.3	5.6	32.2	5.5	9,658	1,952
adults in family								
one	53.6	12.3	23.3	4.4	27.5	4.3	9,918	1,747
two or more	53.0	9.5	12.5	2.1	16.7	2.3	23,876	3,456
educational attainment								
no HS diploma	43.5	19.3	11.5	5.9	17.6	6.6	3,178	1,282
HS diploma only	59.4	9.3	15.4	2.5	20.5	2.7	24,698	3,441
associate's degree or higher	31.7	14.5	13.2	2.9	14.4	2.8	5,918	1,238
current work status								
employed FT	37.5	12.3	12.7	2.4	14.4	2.4	14,625	2,560
employed PT	60.6	14.1	13.2	4.5	20.8	5.0	5,829	1,553
unemployed	63.6	12.1	18.8	4.0	26.3	4.4	13,034	2,502
poverty level								
<= 100 percent	75.5	10.9	21.4	5.8	34.5	6.5	8,807	2,048
101-150 percent	48.0	16.7	23.7	8.7	30.6	8.1	4,733	1,478
151-200 percent	25.6	16.7	26.5	8.4	26.4	7.6	4,044	1,348
201-300 percent	49.6	17.5	12.9	4.3	17.4	4.6	5,801	1,634
301 percent or more	40.3	19.2	10.6	2.3	11.6	2.3	10,408	2,175
current health status								
fair or poor	77.4	12.3	33.7	7.8	43.0	7.3	10,524	2,301
good to excellent	44.4	9.0	11.9	1.8	15.0	1.9	23,269	3,120
residence								
city	53.3	10.1	18.8	3.3	23.6	3.3	17,594	2,789
suburbs	52.9	11.8	11.1	2.2	15.0	2.5	15,181	2,627

+/-: 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 quarter 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.

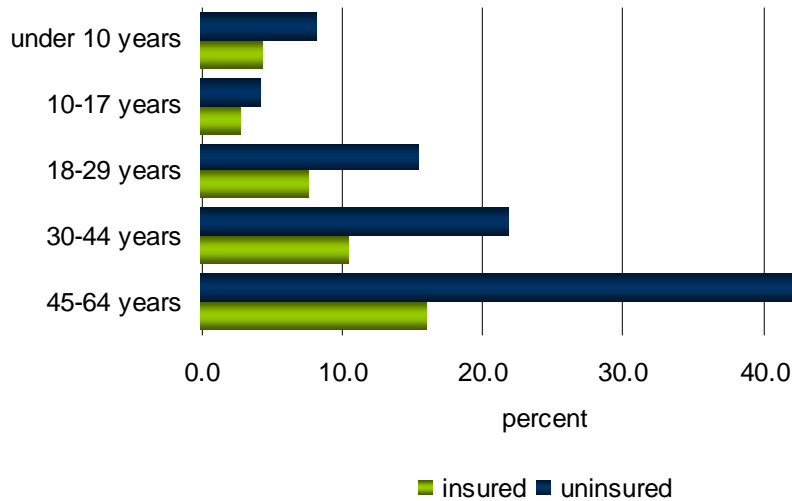
Respondents were asked if they had any chronic conditions – a medical, behavioral, or other health condition that has lasted or is expected to last for *at least* 12 months. Almost a quarter of insured and uninsured alike reported having one or more chronic conditions. About 14 percent of uninsured adults reported needing assistance with feeding; bathing; dressing; toileting; walking, transferring to a wheelchair, or other movement; or needed behavioral management, monitoring, or supervision, more than double their insured counterparts.

Almost a quarter of both insured and 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. Among uninsured, more than 15 percent had ever been told by a doctor or other health professional that they had some kind of heart condition or circulatory problems, almost twice the rate for insured adults. We suspect that lack of insurance may mask even higher rates of hypertension and cardiovascular diseases. Almost three-fifths of uninsured adults reported that they smoked, compared to less than a third of the insured.

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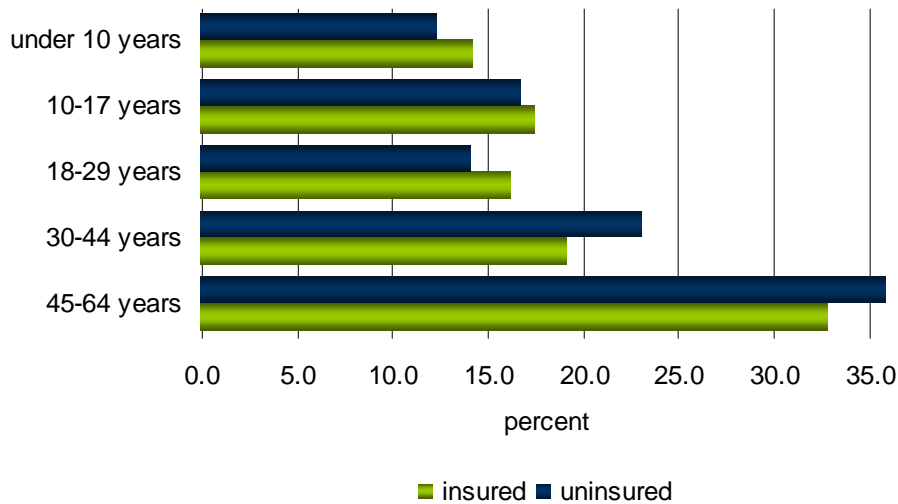
<sup>7</sup> In this section, we combined data for children from Lorain, Cuyahoga, and Summit counties to reduce sampling error.

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



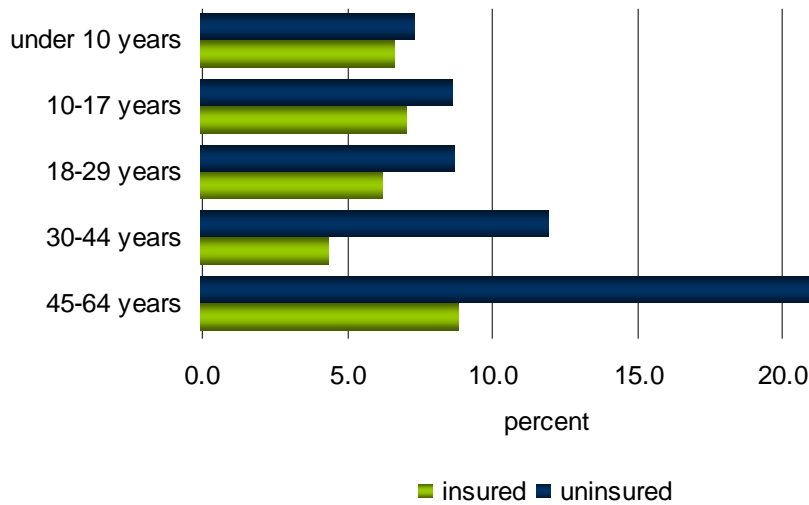
**Poor or fair health.** Respondents were asked to assess their own and their children’s health on a five-point scale, ranging from “poor” to “excellent.” A higher proportion of uninsured children and adults reported only “poor” or “fair” health than their insured counterparts. The ratios were greater 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 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



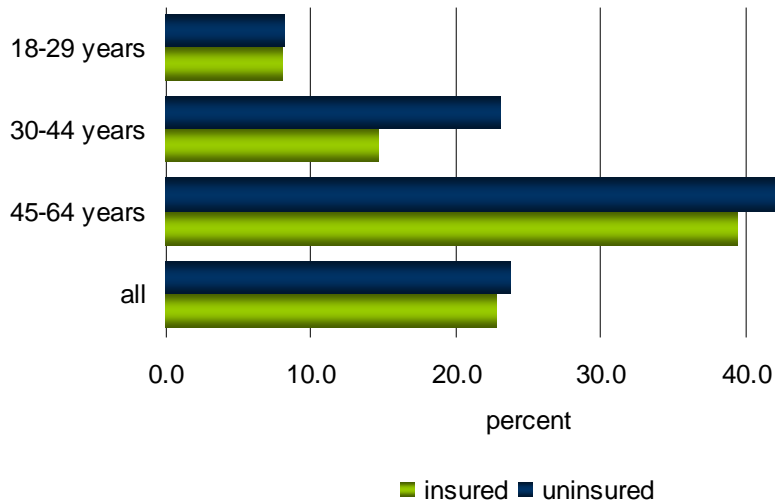
**Chronic conditions.** Nearly a quarter of adults, both insured and uninsured, reported chronic conditions. The prevalence of chronic conditions was greatest among unemployed people, perhaps because the chronic condition made it more difficult for them to find work with benefits.

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



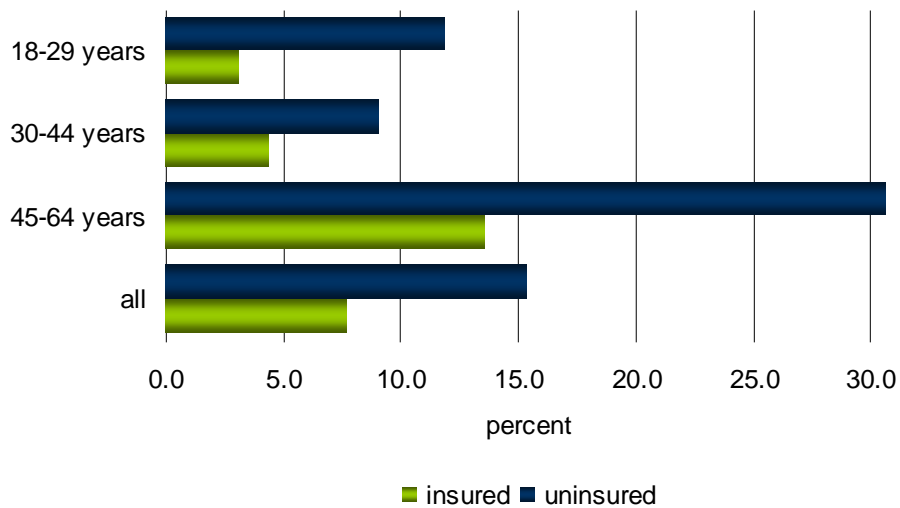
**Requires assistance.** Respondents were asked if they needed assistance with feeding; bathing; dressing; toileting; walking, transferring to a wheelchair, or other movement; or behavioral management, monitoring, or supervision. The prevalence was also greater among unemployed people. The fact that they require assistance may contribute to their being unemployed. Accordingly, the prevalence rate was greatest for those under 200 percent of the FPL.

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



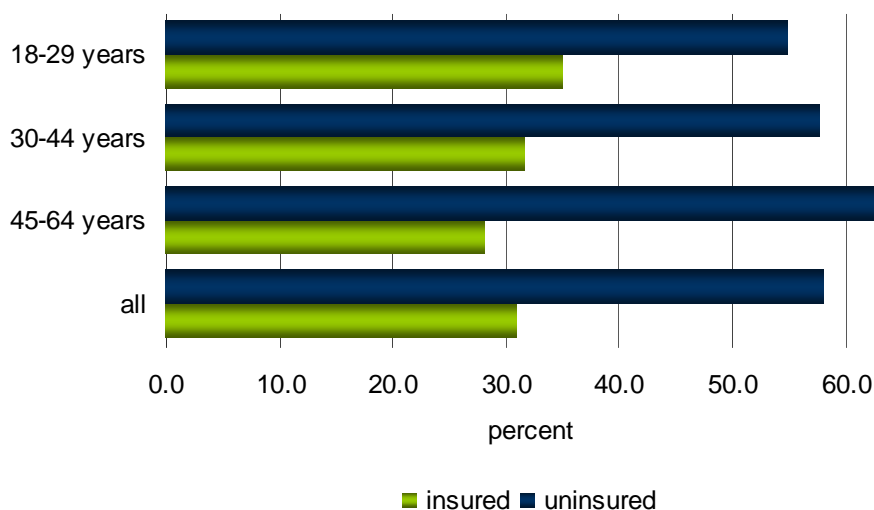
**High blood pressure / hypertension.** Respondents were asked if they had ever been told by a doctor or any other health professional that they had high blood pressure or hypertension. The prevalence of high blood pressure increased with age, and after 30 years was higher for people without health insurance, 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



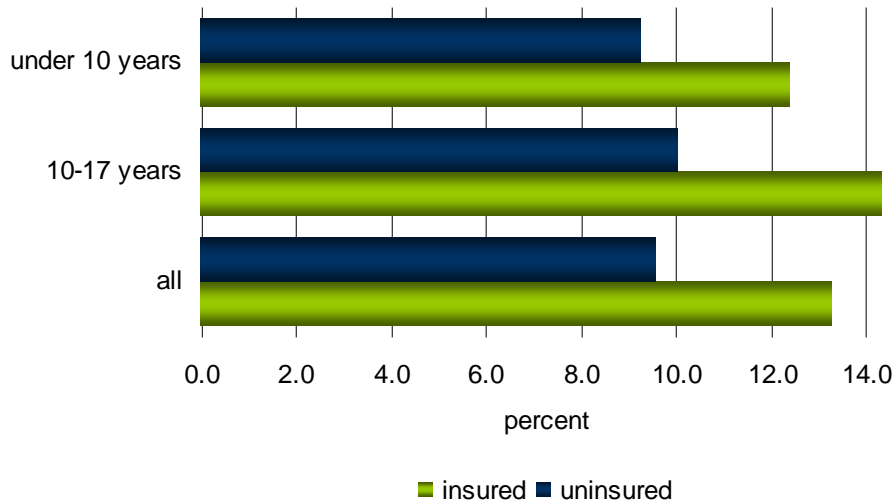
**Heart or circulatory disease.** Respondents were asked if they had ever been told by a doctor or any other health professional that he or she had coronary artery disease, congestive heart disease, angina, a stroke, a heart attack, or any other kind of heart condition or circulatory problems. For working-age adults, the prevalence of heart or circulatory disease was highest among people age 45 to 64 years. Rates were highest for people without a high school diploma, and were highest for people who were unemployed.

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



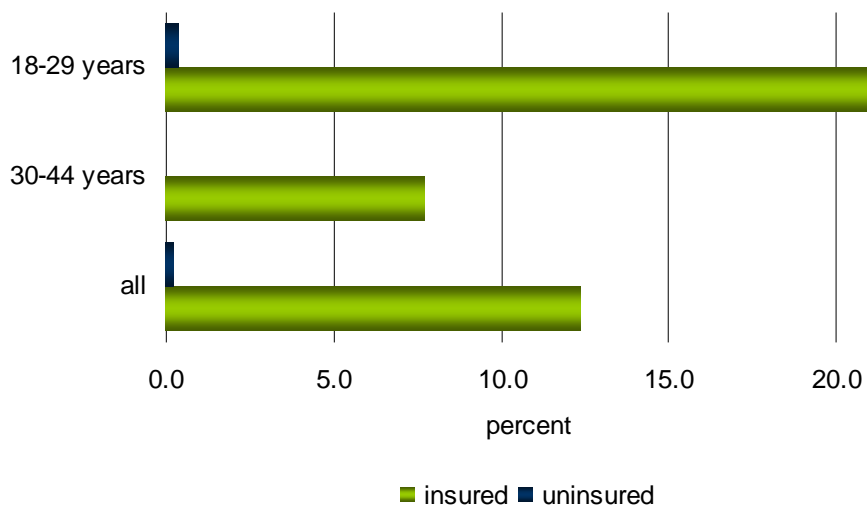
**Smoker.** Adults were asked if they smoke cigarettes every day, some days, or not at all; and during the past 12 months had he or she stopped smoking for one day or longer because they tried to quit smoking? Among insured adults, just over three in 10 reported that they smoked or used other forms of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

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 had 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 African Americans regardless of insurance status, and 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,  
LORAIN, CUYAHOGA, AND SUMMIT 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, LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	25.9	6.9	12.1	1.9	13.6	1.9	24,905	3,549
gender								
male	17.6	9.7	10.4	2.6	11.1	2.5	10,456	2,521
female	31.5	9.3	13.9	2.7	15.9	2.6	14,156	2,543
age								
18-29 years	15.5	8.3	7.7	3.3	9.2	3.1	3,781	1,334
30-44 years	22.0	11.8	10.5	2.8	11.7	2.8	8,634	2,234
45-64 years	48.8	14.8	16.0	3.4	18.4	3.4	12,490	2,529
race								
white	22.7	8.1	10.8	1.9	11.9	1.9	18,299	3,043
black	28.6	22.9	27.1	11.4	27.4	10.3	3,733	1,685
other	37.8	15.0	13.1	4.4	18.6	5.2	2,873	906
ethnicity								
Hispanic	25.3	10.9	14.1	4.1	16.2	3.9	2,877	747
non-Hispanic	26.1	8.0	11.9	2.0	13.3	2.0	22,029	3,475
marital status								
never married	17.3	9.9	11.2	3.8	12.3	3.6	4,153	1,262
married / couple	27.0	11.8	9.6	2.2	10.8	2.2	12,638	2,760
divorced/ separated/ widowed	34.0	13.1	24.3	5.9	26.1	5.4	8,114	1,987
adults in family								
one	24.1	10.9	20.4	5.0	20.9	4.6	7,624	1,922
two or more	26.5	8.5	10.1	2.0	11.8	2.0	17,198	3,047
educational attainment								
no HS diploma	33.0	17.9	21.9	8.4	23.9	7.6	4,448	1,612
HS diploma only	26.7	8.6	12.7	2.4	14.4	2.4	17,643	3,112
associate's degree or higher	12.4	8.5	6.4	2.1	6.8	2.0	2,814	855
current work status								
employed FT	15.5	8.4	7.2	2.0	7.8	1.9	8,049	2,045
employed PT	15.1	9.9	9.5	4.1	10.4	3.8	2,936	1,119
unemployed	40.7	12.7	24.7	4.9	27.5	4.6	13,821	2,771
poverty level								
<= 100 percent	43.8	14.7	24.0	6.8	28.7	6.4	7,409	1,984
101-150 percent	15.9	10.8	33.5	10.6	28.6	8.5	4,541	1,652
151-200 percent	7.5	7.5	15.6	7.5	14.2	6.4	2,243	1,105
201-300 percent	16.7	13.8	10.0	3.7	10.8	3.7	3,710	1,328
301 percent or more	32.9	18.3	6.9	2.0	7.7	2.0	7,003	1,914
residence								
city	27.6	9.3	16.8	3.2	18.3	3.0	14,021	2,549
suburbs	24.1	10.3	8.5	2.3	9.9	2.3	10,147	2,458

+/-: 90 percent confidence interval

Table 4.2a  
CHILDREN UNDER 18 YEARS WITH CHRONIC CONDITIONS BY INSURANCE  
STATUS, LORAIN, CUYAHOGA, AND SUMMIT 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, LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	22.8	6.3	23.9	2.3	23.8	2.2	43,045	4,176
gender								
male	16.0	8.8	21.5	3.4	21.0	3.2	19,408	3,195
female	26.4	8.2	26.4	3.2	26.4	3.0	23,344	2,908
age								
18-29 years	14.2	7.5	16.3	4.7	15.9	4.1	6,535	1,803
30-44 years	23.2	11.3	19.2	3.1	19.6	3.0	14,264	2,330
45-64 years	36.0	14.1	32.9	4.2	33.2	4.1	22,246	3,239
race								
white	21.2	7.5	22.9	2.5	22.8	2.4	34,697	3,811
black	6.7	10.7	31.9	11.1	27.9	9.7	3,805	1,524
other	39.3	14.9	27.1	6.5	29.8	6.1	4,542	1,163
ethnicity								
Hispanic	28.0	10.9	24.0	5.1	24.8	4.6	4,352	915
non-Hispanic	21.7	7.2	23.8	2.5	23.6	2.4	38,507	4,084
marital status								
never married	19.4	10.5	19.5	5.2	19.5	4.7	6,501	1,683
married / couple	24.1	10.6	22.5	2.8	22.6	2.7	26,218	3,455
divorced/ separated/ widowed	25.2	11.3	35.3	6.2	33.4	5.5	10,325	2,066
adults in family								
one	23.4	10.2	30.0	5.0	29.1	4.6	10,530	1,924
two or more	22.6	7.7	22.5	2.6	22.5	2.5	32,432	3,850
educational attainment								
no HS diploma	36.3	18.7	30.7	9.4	31.6	8.4	5,788	1,857
HS diploma only	21.2	7.4	23.9	3.0	23.6	2.8	28,678	3,644
associate's degree or higher	15.2	10.3	21.1	3.4	20.8	3.3	8,578	1,482
current work status								
employed FT	17.7	9.2	16.9	2.6	17.0	2.5	17,473	2,748
employed PT	11.9	7.7	24.7	6.2	22.7	5.4	6,371	1,731
unemployed	33.6	11.8	38.9	5.2	38.0	4.8	18,894	2,926
poverty level								
<= 100 percent	26.4	12.5	29.0	6.7	28.4	5.9	7,199	1,720
101-150 percent	17.9	11.1	32.0	9.4	28.1	7.6	4,451	1,359
151-200 percent	20.0	14.8	27.0	8.7	25.8	7.7	4,060	1,419
201-300 percent	24.3	15.4	18.3	5.0	19.0	4.8	6,452	1,748
301 percent or more	23.7	16.3	23.1	3.1	23.1	3.1	20,882	3,095
current health status								
fair or poor	63.0	15.0	66.3	8.1	65.7	7.2	15,899	2,807
good to excellent	9.6	4.4	18.1	2.2	17.3	2.0	27,060	3,299
residence								
city	19.6	6.7	27.2	3.7	26.2	3.4	19,684	2,860
suburbs	26.5	10.8	21.7	3.0	22.2	2.9	22,582	3,193

+/-: 90 percent confidence interval

Table 4.3a  
CHILDREN UNDER 18 YEARS REQUIRING ASSISTANCE BY INSURANCE STATUS,  
LORAIN, CUYAHOGA, AND SUMMIT 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, LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	13.6	5.4	6.5	1.3	7.3	1.3	13,233	2,358
gender								
male	11.4	7.5	5.4	1.7	5.9	1.7	5,517	1,620
female	13.0	6.7	7.8	1.9	8.4	1.8	7,424	1,680
age								
18-29 years	8.8	5.8	6.3	2.9	6.8	2.6	2,778	1,098
30-44 years	12.0	9.2	4.4	1.7	5.1	1.8	3,741	1,338
45-64 years	23.6	13.5	8.9	2.3	10.0	2.4	6,715	1,648
race								
white	10.7	6.0	6.0	1.3	6.4	1.3	9,759	2,044
black	6.7	10.7	11.3	6.8	10.6	6.0	1,444	843
other	29.9	15.1	8.5	4.4	13.3	5.2	2,030	869
ethnicity								
Hispanic	16.5	9.2	7.4	3.2	9.2	3.2	1,610	580
non-Hispanic	13.0	6.2	6.3	1.3	7.0	1.4	11,458	2,272
marital status								
never married	13.5	8.8	5.7	2.6	7.1	2.6	2,355	886
married / couple	14.2	9.2	5.5	1.5	6.1	1.6	7,115	1,862
divorced/ separated/ widowed	13.4	9.9	11.9	3.9	12.2	3.7	3,763	1,205
adults in family								
one	14.6	9.1	10.9	3.2	11.4	3.1	4,148	1,156
two or more	13.3	6.5	5.4	1.4	6.2	1.4	9,002	2,077
educational attainment								
no HS diploma	30.6	18.6	9.5	4.9	13.0	5.4	2,388	1,041
HS diploma only	12.0	6.0	7.2	1.7	7.8	1.7	9,457	2,067
associate's degree or higher	1.9	2.3	3.4	1.4	3.4	1.3	1,389	567
current work status								
employed FT	7.2	5.6	2.7	1.1	3.0	1.1	3,052	1,091
employed PT	2.7	4.3	5.6	3.1	5.2	2.7	1,450	782
unemployed	25.3	11.1	16.0	3.8	17.5	3.7	8,732	1,970
poverty level								
<= 100 percent	22.3	12.2	10.0	4.1	12.8	4.3	3,250	1,153
101-150 percent	9.3	9.7	18.5	7.7	16.0	6.2	2,524	1,060
151-200 percent	9.2	8.7	12.2	6.2	11.7	5.4	1,848	893
201-300 percent	9.7	12.3	1.9	1.3	2.8	1.9	957	641
301 percent or more	12.1	12.4	4.9	1.6	5.2	1.6	4,654	1,443
current health status								
fair or poor	48.3	15.6	29.2	7.2	33.0	6.7	8,051	1,925
good to excellent	2.2	1.7	3.4	1.0	3.3	0.9	5,182	1,404
residence								
city	9.8	5.0	9.4	2.4	9.4	2.2	7,075	1,681
suburbs	18.0	9.7	4.3	1.3	5.5	1.5	5,638	1,572

+/-: 90 percent confidence interval

Table 4.4

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

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	23.9	6.5	23.0	2.3	23.1	2.2	42,073	4,239
gender								
male	23.8	10.6	26.5	3.5	26.2	3.4	24,463	3,464
female	24.7	8.1	19.2	3.0	19.8	2.8	17,610	2,708
age								
18-29 years	8.3	6.3	8.1	3.3	8.1	2.9	3,334	1,250
30-44 years	23.1	11.7	14.7	2.9	15.6	2.9	11,504	2,308
45-64 years	49.9	14.8	39.6	4.4	40.3	4.2	27,236	3,530
race								
white	25.5	8.1	22.3	2.5	22.6	2.4	34,722	3,899
black	16.8	19.4	33.4	11.4	30.8	10.1	4,201	1,649
other	21.5	11.9	20.3	5.4	20.6	5.0	3,150	840
ethnicity								
Hispanic	17.5	9.1	21.0	4.8	20.4	4.3	3,594	825
non-Hispanic	25.2	7.6	23.2	2.5	23.4	2.4	38,459	4,171
marital status								
never married	6.4	6.6	8.5	3.5	8.1	3.1	2,759	1,067
married / couple	34.4	12.1	24.4	2.9	25.1	2.8	29,252	3,706
divorced/ separated/ widowed	27.6	11.3	33.3	6.3	32.2	5.5	10,004	2,094
adults in family								
one	21.6	9.3	25.5	4.9	25.0	4.4	9,130	1,863
two or more	24.7	8.1	22.2	2.6	22.5	2.5	32,617	3,897
educational attainment								
no HS diploma	22.2	13.8	16.6	7.2	17.6	6.4	3,209	1,239
HS diploma only	25.7	8.4	25.5	3.1	25.5	2.9	31,288	3,929
associate's degree or higher	15.9	10.6	18.4	3.3	18.2	3.2	7,577	1,450
current work status								
employed FT	24.3	10.3	21.4	2.9	21.6	2.8	22,362	3,195
employed PT	15.7	10.1	14.3	5.1	14.5	4.5	4,123	1,390
unemployed	28.4	11.6	31.3	5.0	30.8	4.6	15,381	2,700
poverty level								
<= 100 percent	26.0	13.3	22.0	6.4	23.0	5.8	5,890	1,698
101-150 percent	24.6	13.7	31.0	9.5	29.2	7.9	4,547	1,427
151-200 percent	22.2	17.0	17.4	7.8	18.2	7.1	2,865	1,262
201-300 percent	16.7	11.0	20.3	5.4	19.9	4.9	6,816	1,847
301 percent or more	30.2	17.7	23.9	3.1	24.1	3.1	21,955	3,148
current health status								
fair or poor	46.3	15.7	51.4	8.5	50.3	7.4	12,271	2,466
good to excellent	16.1	6.1	19.2	2.3	18.9	2.2	29,803	3,606
residence								
city	22.5	8.7	26.1	3.7	25.6	3.4	19,566	2,959
suburbs	25.5	9.9	20.5	3.0	21.0	2.8	21,385	3,144

+/-: 90 percent confidence interval

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

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	15.4	5.7	7.8	1.5	8.6	1.5	15,701	2,729
gender								
male	18.1	9.2	9.5	2.4	10.4	2.4	9,702	2,317
female	13.3	7.2	5.9	1.6	6.8	1.7	5,999	1,505
age								
18-29 years	11.9	8.4	3.2	2.3	4.8	2.4	1,973	1,023
30-44 years	9.1	8.2	4.5	1.7	4.9	1.7	3,632	1,317
45-64 years	30.8	13.8	13.7	3.1	14.9	3.0	10,096	2,203
race								
white	16.2	6.9	7.7	1.6	8.5	1.6	13,074	2,537
black	12.2	18.5	6.5	5.2	7.4	5.3	1,006	748
other	13.8	11.4	9.8	4.8	10.7	4.5	1,622	736
ethnicity								
Hispanic	8.8	7.7	6.7	3.1	7.1	2.9	1,250	530
non-Hispanic	16.6	6.6	7.8	1.6	8.7	1.6	14,286	2,665
marital status								
never married	6.7	7.1	4.2	2.3	4.6	2.3	1,562	785
married / couple	20.6	10.4	7.9	1.9	8.8	1.9	10,326	2,367
divorced/ separated/ widowed	17.2	10.2	10.9	3.8	12.1	3.6	3,755	1,187
adults in family								
one	15.4	9.1	9.2	2.8	10.0	2.7	3,658	1,034
two or more	15.4	7.0	7.4	1.7	8.3	1.7	12,007	2,550
educational attainment								
no HS diploma	25.7	16.4	12.1	6.5	14.6	6.2	2,710	1,230
HS diploma only	12.6	6.6	7.5	1.9	8.1	1.8	9,874	2,284
associate's degree or higher	16.7	12.7	6.9	2.2	7.5	2.2	3,117	958
current work status								
employed FT	18.9	10.4	5.0	1.6	5.9	1.7	6,156	1,750
employed PT	13.6	11.3	5.1	2.7	6.4	2.9	1,827	855
unemployed	13.7	8.5	15.7	4.0	15.4	3.6	7,718	1,970
poverty level								
<= 100 percent	15.6	10.7	7.4	4.2	9.4	4.1	2,385	1,096
101-150 percent	21.7	14.8	22.1	8.7	22.0	7.5	3,482	1,361
151-200 percent	20.8	16.2	6.0	5.6	8.5	5.4	1,333	896
201-300 percent	14.9	11.5	4.4	2.5	5.7	2.6	1,956	912
301 percent or more	0.9	1.5	7.4	1.9	7.2	1.9	6,546	1,744
current health status								
fair or poor	25.9	13.2	31.1	7.6	30.0	6.6	7,380	1,896
good to excellent	11.8	6.1	4.6	1.2	5.3	1.3	8,321	2,011
residence								
city	12.7	7.0	6.8	2.1	7.6	2.0	5,799	1,588
suburbs	18.4	9.2	8.2	2.0	9.1	2.0	9,332	2,168

+/-: 90 percent confidence interval

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

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	58.4	7.6	31.1	2.6	34.1	2.5	62,409	5,050
gender								
male	64.2	11.8	34.8	3.9	37.8	3.8	35,470	4,295
female	51.9	9.8	27.1	3.2	30.0	3.1	26,646	3,158
age								
18-29 years	55.2	12.4	35.1	6.0	38.8	5.5	15,953	2,789
30-44 years	57.9	12.8	31.9	3.9	34.6	3.8	25,485	3,445
45-64 years	64.2	13.9	28.3	4.1	30.9	4.0	20,971	3,160
race								
white	66.1	8.9	31.4	2.8	34.7	2.7	53,367	4,687
black	30.7	22.3	36.3	12.1	35.4	10.9	4,828	1,906
other	43.1	14.9	23.0	5.7	27.5	5.8	4,214	1,062
ethnicity								
Hispanic	30.2	12.0	27.1	5.3	27.6	4.9	4,877	995
non-Hispanic	64.0	8.6	31.5	2.8	34.8	2.7	57,511	4,973
marital status								
never married	49.8	14.7	29.6	6.2	33.1	5.8	11,167	2,338
married / couple	63.2	11.6	28.6	3.1	31.0	3.1	36,356	4,158
divorced/ separated/ widowed	62.2	13.1	43.9	6.4	47.3	5.8	14,684	2,501
adults in family								
one	60.8	11.8	41.0	5.5	43.8	5.0	15,910	2,451
two or more	57.6	9.3	28.5	2.9	31.5	2.8	45,931	4,651
educational attainment								
no HS diploma	68.0	15.9	43.1	10.1	47.6	9.0	8,873	2,375
HS diploma only	60.4	9.4	33.7	3.3	36.8	3.2	45,083	4,500
associate's degree or higher	34.1	16.3	19.4	3.4	20.3	3.4	8,453	1,542
current work status								
employed FT	57.8	12.5	33.4	3.4	35.0	3.3	36,276	4,049
employed PT	55.4	14.8	21.8	5.7	27.1	5.6	7,692	1,824
unemployed	61.8	12.2	31.5	5.0	36.6	4.8	18,441	3,046
poverty level								
<= 100 percent	64.5	13.7	43.4	7.6	48.5	6.8	12,493	2,403
101-150 percent	49.0	16.7	45.2	10.6	46.2	8.9	7,333	2,063
151-200 percent	50.5	20.0	31.3	8.9	34.6	8.2	5,401	1,565
201-300 percent	54.1	17.3	39.1	6.6	40.9	6.2	14,106	2,768
301 percent or more	73.0	16.0	23.8	3.1	25.3	3.1	23,077	3,182
current health status								
fair or poor	70.8	12.7	42.8	8.4	48.7	7.4	12,104	2,684
good to excellent	54.0	8.9	29.5	2.6	31.9	2.6	50,305	4,501
residence								
city	53.7	10.1	32.4	3.8	35.4	3.6	26,952	3,264
suburbs	63.7	11.3	30.4	3.5	33.5	3.4	34,388	4,151

+/-: 90 percent confidence interval

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

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	0.2	0.4	12.4	2.7	10.9	2.4	6,113	1,420
age								
18-29 years	0.4	0.6	21.5	6.3	17.5	5.3	3,583	1,192
30-44 years	0.0	0.0	7.8	2.4	7.1	2.2	2,531	791
race								
white	0.0	0.0	10.5	2.7	9.5	2.5	4,418	1,170
black	0.0	0.0	29.6	16.0	22.3	13.0	1,093	753
other	1.1	1.9	16.8	8.4	12.5	6.3	602	321
ethnicity								
Hispanic	0.9	1.5	13.8	6.7	10.3	5.0	630	318
non-Hispanic	0.0	0.0	12.3	2.9	11.0	2.7	5,484	1,385
marital status								
never married	0.5	0.8	13.4	6.7	10.7	5.4	1,715	934
married / couple	0.0	0.0	14.1	3.5	13.2	3.3	4,037	1,048
divorced/ separated/ widowed	0.0	0.0	4.6	3.5	3.8	2.9	361	276
adults in family								
one	0.8	1.3	12.1	5.4	10.5	4.7	1,411	670
two or more	0.0	0.0	12.5	3.2	11.1	2.8	4,702	1,261
educational attainment								
no HS diploma	0.0	0.0	22.2	12.1	19.0	10.5	1,079	657
HS diploma only	0.3	0.5	8.5	3.3	7.4	2.9	2,643	1,069
associate's degree or higher	0.0	0.0	17.9	4.8	16.5	4.5	2,391	694
current work status								
employed FT	0.7	1.2	9.0	3.2	8.2	2.9	1,838	666
employed PT	0.0	0.0	12.5	6.1	10.5	5.2	1,560	816
unemployed	0.0	0.0	16.8	5.5	14.7	4.9	2,715	973
poverty level								
<= 100 percent	0.6	1.1	8.9	5.8	7.4	4.8	1,003	679
101-150 percent	0.0	0.0	22.6	13.1	14.8	9.1	960	642
151-200 percent	0.0	0.0	13.4	10.6	12.1	9.6	604	523
201-300 percent	0.0	0.0	10.7	5.9	9.7	5.4	856	491
301 percent or more	0.0	0.0	12.6	3.7	12.1	3.6	2,690	820
current health status								
fair or poor	0.0	0.0	13.4	10.7	11.0	9.0	871	767
good to excellent	0.3	0.5	12.3	2.7	10.9	2.4	5,242	1,202
residence								
city	0.4	0.6	15.1	4.8	12.7	4.0	3,355	1,155
suburbs	0.0	0.0	10.6	3.2	9.6	2.9	2,760	844

+/-: 90 percent confidence interval

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

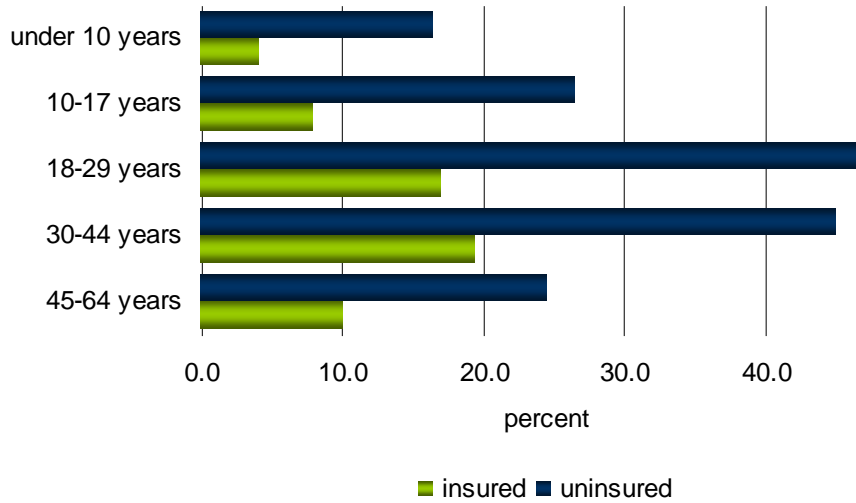
Despite reporting “poor” or “fair” health more frequently than insured counterparts, more than two-fifths of uninsured adults reported no health professional visits in the prior 12 months, more than two-and-a-half times the rate for “healthier” insured adults. Among those who used health care services, 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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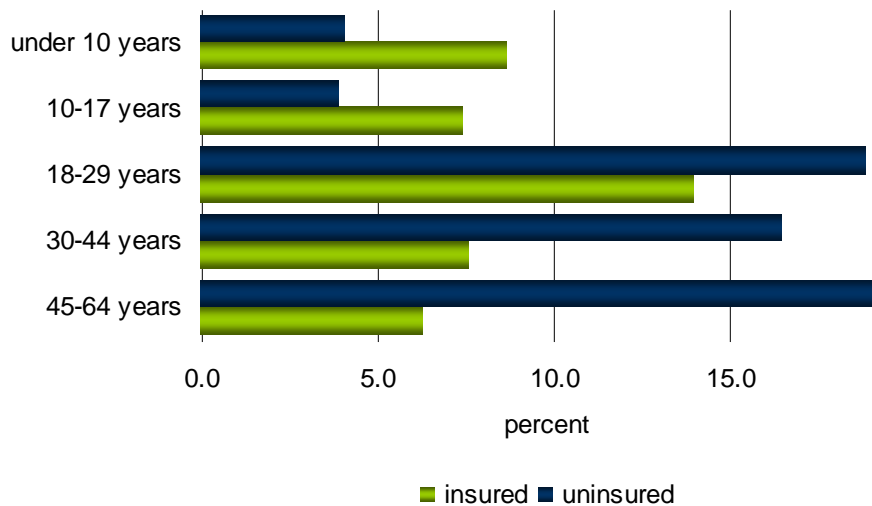
<sup>8</sup> In this section, we combined data for children from Lorain, Cuyahoga, and Summit counties to reduce sampling error.

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



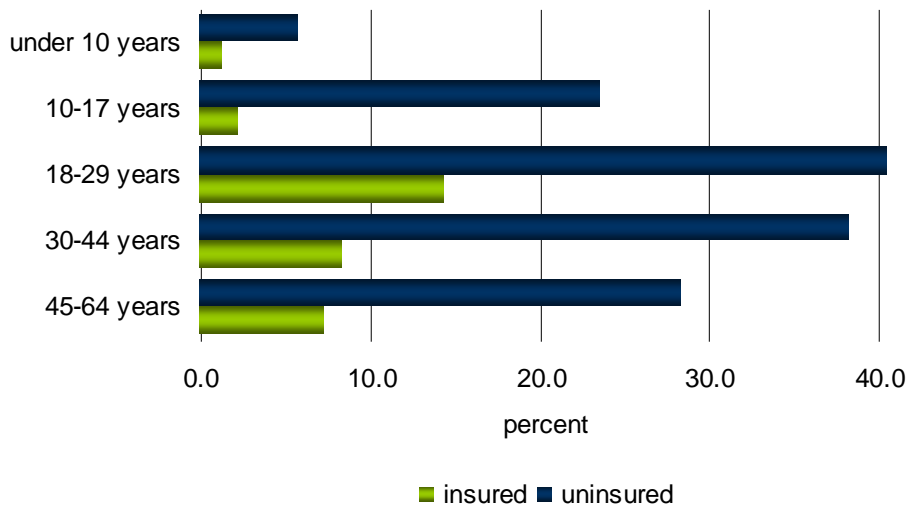
**No health professional visits.** Uninsured children were almost four times as likely to have no health professional visits in the prior year as those with insurance. Younger children, regardless of insurance status, were less likely to have no visits. Uninsured adults were far more likely to have no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

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



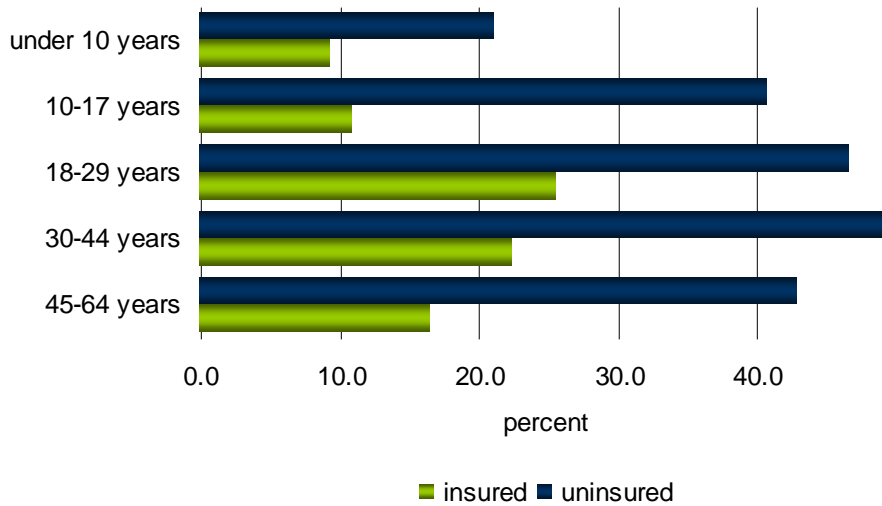
**Multiple ER visits.** Understandably, children reported to be in “poor” or “fair” health were more likely to have had two or more visits to the ER, as were children in the cities of Lorain and Elyria compared to those elsewhere in the county. The likelihood of having multiple ER visits was greatest for adults with no more than a high school diploma, and for unemployed adults, and adults below 100 percent of the FPL. The rates were highest for adults in “poor” or “fair” health, and those living in the two cities.

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 far 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 and poverty-adjusted household income.

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 the cities of Lorain and Elyria were more likely to report poor quality care than adults elsewhere in the county.

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

characteristic	indicator prevalence (percent)						number		
	uninsured	+/-	insured	+/-	all	se all	+/-	all	+/-
all	41.6	7.7	15.3	2.0	18.2	1.2	2.0	33,120	3,870
gender									
male	53.1	12.3	18.3	3.1	21.9	1.9	3.2	20,457	3,281
female	29.4	8.8	11.9	2.4	14.0	1.4	2.4	12,370	2,188
age									
18-29 years	48.7	12.6	17.0	4.8	22.9	2.9	4.8	9,355	2,223
30-44 years	45.1	13.2	19.4	3.3	22.1	2.0	3.3	16,246	2,741
45-64 years	24.6	12.2	10.1	2.7	11.1	1.6	2.7	7,519	1,888
race									
white	41.3	9.4	15.2	2.2	17.7	1.3	2.2	27,097	3,557
black	43.8	25.0	13.5	8.7	18.3	5.3	8.7	2,491	1,310
other	41.3	14.6	17.9	5.3	23.2	3.4	5.5	3,532	971
ethnicity									
Hispanic	37.9	12.4	15.7	4.4	19.9	2.7	4.4	3,492	851
non-Hispanic	42.3	8.9	15.2	2.1	18.0	1.3	2.2	29,628	3,781
marital status									
never married	39.4	15.0	15.7	5.2	19.9	3.2	5.2	6,657	1,968
married / couple	45.8	12.5	14.2	2.3	16.4	1.4	2.4	19,251	2,917
divorced/ separated/ widowed	35.9	13.0	19.0	5.6	22.2	3.1	5.2	6,871	1,838
adults in family									
one	41.8	12.3	18.3	4.6	21.6	2.6	4.3	7,850	1,794
two or more	41.5	9.5	14.3	2.2	17.2	1.4	2.3	24,944	3,476
educational attainment									
no HS diploma	61.4	17.6	17.5	8.6	25.6	5.1	8.4	4,707	1,817
HS diploma only	37.7	9.3	16.0	2.5	18.5	1.5	2.5	22,643	3,277
associate's degree or higher	36.9	16.7	12.4	2.9	13.9	1.8	3.0	5,770	1,316
current work status									
employed FT	53.9	12.6	18.1	2.8	20.5	1.7	2.8	21,214	3,177
employed PT	36.2	14.2	12.1	4.4	16.0	2.7	4.5	4,502	1,345
unemployed	32.9	12.4	10.6	3.3	14.4	2.2	3.6	7,206	1,953
poverty level									
<= 100 percent	37.6	14.6	17.8	6.0	22.6	3.6	5.9	5,769	1,733
101-150 percent	44.3	16.8	13.6	7.1	22.1	4.5	7.5	3,500	1,342
151-200 percent	43.9	19.7	12.3	6.2	17.6	3.9	6.4	2,753	1,089
201-300 percent	39.8	17.3	16.4	4.6	19.2	2.9	4.7	6,628	1,743
301 percent or more	46.5	19.3	14.9	2.7	15.9	1.7	2.7	14,469	2,671
current health status									
fair or poor	20.3	13.1	6.0	3.1	9.0	2.4	3.9	2,233	992
good to excellent	49.0	9.0	16.6	2.2	19.6	1.4	2.2	30,887	3,770
residence									
city	33.7	9.7	14.2	2.8	17.0	1.7	2.8	12,924	2,273
suburbs	50.5	11.9	15.9	2.8	19.1	1.7	2.9	19,532	3,190

+/-: 90 percent confidence interval

Table 5.2a  
CHILDREN UNDER 18 YEARS WITH MULTIPLE ER VISITS BY INSURANCE STATUS,  
LORAIN, CUYAHOGA, AND SUMMIT 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, LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	18.1	5.9	8.4	1.6	9.5	1.5	17,353	2,906
gender								
male	17.7	9.9	6.9	2.0	8.0	2.1	7,474	2,053
female	19.0	7.0	10.1	2.4	11.1	2.3	9,879	2,108
age								
18-29 years	18.9	8.9	14.1	4.2	15.0	3.8	6,156	1,668
30-44 years	16.5	10.5	7.6	2.3	8.5	2.3	6,298	1,794
45-64 years	19.5	11.6	6.3	2.4	7.2	2.4	4,899	1,653
race								
white	16.9	7.3	7.6	1.6	8.5	1.6	13,115	2,532
black	20.6	16.7	17.2	9.8	17.7	8.7	2,416	1,310
other	21.7	12.1	9.1	4.0	11.9	4.2	1,822	684
ethnicity								
Hispanic	17.0	9.4	8.0	3.3	9.7	3.3	1,708	601
non-Hispanic	18.3	6.9	8.4	1.7	9.4	1.7	15,480	2,834
marital status								
never married	15.2	8.8	10.2	3.9	11.0	3.6	3,730	1,258
married / couple	25.1	11.2	6.4	1.7	7.7	1.8	9,034	2,149
divorced/ separated/ widowed	11.9	8.5	15.5	5.4	14.8	4.7	4,588	1,585
adults in family								
one	21.3	10.8	14.7	4.5	15.6	4.2	5,658	1,685
two or more	17.1	7.0	6.8	1.6	7.9	1.6	11,508	2,400
educational attainment								
no HS diploma	27.8	16.5	13.1	6.4	15.8	6.1	2,926	1,209
HS diploma only	17.4	7.2	8.9	2.1	9.9	2.0	12,117	2,556
associate's degree or higher	9.2	9.0	5.3	1.9	5.6	1.9	2,310	805
current work status								
employed FT	11.2	7.9	5.5	1.6	5.8	1.6	6,059	1,700
employed PT	15.2	9.7	10.0	4.3	10.8	3.9	3,069	1,172
unemployed	25.7	11.1	14.5	4.0	16.4	3.8	8,225	2,112
poverty level								
<= 100 percent	34.3	13.9	18.9	6.3	22.6	5.9	5,798	1,710
101-150 percent	10.3	9.6	23.3	8.7	19.7	6.9	3,126	1,206
151-200 percent	6.5	7.1	11.1	6.3	10.3	5.4	1,624	903
201-300 percent	11.6	10.8	5.1	3.0	5.9	2.9	2,031	1,042
301 percent or more	15.2	13.6	4.9	1.7	5.2	1.7	4,774	1,580
current health status								
fair or poor	50.0	15.7	24.9	7.6	30.2	7.0	7,479	2,107
good to excellent	7.0	3.8	6.2	1.4	6.3	1.3	9,874	2,054
residence								
city	20.1	8.4	12.0	2.9	13.1	2.8	10,018	2,276
suburbs	15.8	8.2	5.5	1.6	6.4	1.7	6,582	1,736

+/-: 90 percent confidence interval

Table 5.3a  
CHILDREN UNDER 18 YEARS WITHOUT A MEDICAL HOME BY INSURANCE  
STATUS, LORAIN, CUYAHOGA, AND SUMMIT 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, LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	37.0	7.7	9.2	1.6	12.2	1.7	22,172	3,281
gender								
male	45.3	12.4	11.6	2.8	15.0	2.9	13,993	2,927
female	30.2	9.1	6.6	1.5	9.3	1.8	8,179	1,583
age								
18-29 years	40.6	12.4	14.4	4.5	19.3	4.5	7,891	2,052
30-44 years	38.4	13.2	8.4	2.2	11.5	2.5	8,412	1,960
45-64 years	28.5	14.0	7.3	2.5	8.7	2.5	5,869	1,779
race								
white	37.8	9.6	8.5	1.8	11.2	1.9	17,185	3,068
black	38.7	24.5	13.1	6.5	17.2	7.1	2,321	1,002
other	32.4	12.6	13.3	4.5	17.5	4.4	2,666	722
ethnicity								
Hispanic	40.0	12.5	11.7	3.8	17.0	4.0	2,974	746
non-Hispanic	36.4	8.9	9.0	1.7	11.7	1.9	19,197	3,200
marital status								
never married	40.2	14.7	13.8	5.1	18.4	5.1	6,187	1,899
married / couple	37.9	12.7	7.4	1.8	9.5	2.0	11,094	2,440
divorced/ separated/ widowed	33.5	12.3	12.2	3.9	16.0	3.9	4,890	1,275
adults in family								
one	48.1	12.6	14.8	3.9	19.3	4.0	6,938	1,569
two or more	33.3	9.3	7.7	1.7	10.3	1.9	14,908	2,885
educational attainment								
no HS diploma	30.8	15.7	13.5	6.6	16.6	6.1	3,094	1,217
HS diploma only	40.1	9.7	9.3	2.1	12.8	2.3	15,514	2,943
associate's degree or higher	28.2	16.4	7.4	2.1	8.6	2.2	3,563	962
current work status								
employed FT	40.4	12.9	8.9	2.1	10.9	2.2	11,267	2,374
employed PT	35.2	14.5	6.9	3.6	11.4	4.0	3,200	1,203
unemployed	36.0	12.7	11.2	3.5	15.2	3.7	7,607	2,017
poverty level								
<= 100 percent	51.0	14.8	16.4	5.8	24.6	6.2	6,320	1,842
101-150 percent	31.8	16.0	13.1	6.5	18.3	6.7	2,824	1,134
151-200 percent	18.2	12.3	13.6	6.2	14.4	5.5	2,250	913
201-300 percent	32.1	16.6	7.0	3.5	9.8	3.7	3,322	1,325
301 percent or more	38.1	19.1	7.2	2.1	8.2	2.1	7,457	2,004
current health status								
fair or poor	27.2	15.2	9.3	4.6	13.0	5.1	3,247	1,356
good to excellent	40.5	9.0	9.2	1.7	12.1	1.8	18,924	3,017
residence								
city	38.0	10.4	12.5	2.7	15.9	2.8	12,050	2,314
suburbs	35.9	11.4	6.6	2.0	9.3	2.2	9,482	2,317

+/-: 90 percent confidence interval

Table 5.4a  
CHILDREN UNDER 18 YEARS REPORTING POOR QUALITY CARE BY INSURANCE  
STATUS, LORAIN, CUYAHOGA, AND SUMMIT 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, LORAIN COUNTY, 2003-04

characteristic	indicator prevalence (percent)						number	
	uninsured	+/-	insured	+/-	all	+/-	all	+/-
all	46.5	9.7	20.6	2.4	22.8	2.4	34,703	3,887
gender								
male	48.4	16.7	22.3	3.7	24.0	3.7	17,943	3,080
female	45.2	11.6	19.0	3.0	21.5	3.0	16,760	2,557
age								
18-29 years	46.7	15.4	25.5	6.0	28.5	5.7	9,329	2,181
30-44 years	49.5	17.9	22.4	3.7	24.3	3.7	14,269	2,463
45-64 years	42.9	16.9	16.6	3.5	18.2	3.5	11,104	2,342
race								
white	48.0	11.6	19.3	2.5	21.4	2.5	27,739	3,571
black	36.3	28.5	28.4	11.3	29.2	10.5	3,254	1,357
other	44.5	18.9	29.4	7.0	31.9	6.8	3,710	975
ethnicity								
Hispanic	36.6	16.6	22.2	5.3	24.3	5.1	3,418	817
non-Hispanic	48.4	11.1	20.4	2.5	22.5	2.5	31,099	3,799
marital status								
never married	45.4	17.1	30.5	7.0	32.6	6.5	8,923	2,179
married / couple	49.5	16.2	17.3	2.7	18.9	2.7	18,957	2,949
divorced/ separated/ widowed	43.3	16.5	25.4	6.1	28.0	5.8	6,822	1,659
adults in family								
one	45.1	15.6	22.5	4.9	25.0	4.8	7,298	1,587
two or more	47.0	11.9	20.2	2.7	22.2	2.7	27,300	3,628
educational attainment								
no HS diploma	39.3	23.9	10.5	5.6	13.5	5.8	1,952	869
HS diploma only	50.6	11.7	22.8	3.2	25.4	3.2	25,781	3,630
associate's degree or higher	29.5	18.9	18.6	3.5	19.1	3.4	6,969	1,377
current work status								
employed FT	48.6	16.1	19.7	3.0	21.1	3.0	17,827	2,800
employed PT	23.3	17.2	24.1	6.4	24.0	6.0	5,778	1,653
unemployed	58.3	15.4	20.2	4.6	24.9	4.7	10,792	2,346
poverty level								
<= 100 percent	55.0	16.9	23.3	7.3	29.6	7.0	6,063	1,733
101-150 percent	38.3	21.7	28.5	10.0	30.4	9.2	3,833	1,395
151-200 percent	27.5	22.8	34.6	10.0	33.8	9.2	4,288	1,463
201-300 percent	55.6	21.3	18.9	5.5	22.3	5.6	6,352	1,776
301 percent or more	40.7	24.1	17.6	2.9	18.1	3.0	14,166	2,494
current health status								
fair or poor	59.3	16.5	23.8	7.2	30.3	7.0	6,965	1,908
good to excellent	40.0	11.6	20.2	2.5	21.4	2.5	27,738	3,474
residence								
city	48.6	12.6	25.0	4.0	27.6	3.9	17,836	2,921
suburbs	43.7	15.1	17.7	2.9	19.3	2.9	16,325	2,684

+/-: 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>13</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.



- 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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