

The Columbus Dispatch

Rate of Ohioans without health insurance falls to 8.7%

Written by: Catherine Candisky, October 18, 2015

Ohio's uninsured rate has plunged by half in recent years to 8.7 percent, but it could be even lower.

Two-thirds of non-elderly Ohioans without health coverage — about 567,000 residents — are either eligible for Medicaid at no cost or qualify for tax credits to help pay for private coverage through the Affordable Care Act.

The other third can't get help because their incomes are too high, they have access to employer coverage or they are undocumented immigrants, according to a new state-by-state analysis by the Henry J. Kaiser Family Foundation.

The report found many uninsured residents who qualified for Medicaid or subsidized coverage available through a federally operated marketplace were misinformed about the cost, unaware of financial assistance, or confused about eligibility rules.

For others, private insurance remained too expensive despite the help.

Ohio's rate of eligible residents not enrolled in Medicaid — 48 percent, or about 400,000 residents — was among the highest in the nation. The state tied for fourth.

State Medicaid Director John McCarthy said some people don't realize the help is available and others don't sign up because they have no immediate need for health care.

Ohio was among the 30 states and District of Columbia that expanded Medicaid eligibility under the Affordable Care Act. Since the Jan. 1, 2014, expansion, about 600,000 Ohioans have gained coverage, pushing total enrollment to more than 3 million.

The move extended coverage to adults ages 18 to 65 without dependent children and with incomes up to 138 percent of the federal poverty level, about \$16,000 a year. Expansion did not affect children, parents and the elderly, who were already covered.

“Half (of uninsured Ohioans) are eligible for Medicaid because Ohio's population is poor. We've traded jobs paying a living wage with benefits for low-wage jobs,” said Cathy Levine, executive director of Universal Health Care Action Network of Ohio, which helps the poor secure coverage.

“We need to simplify Medicaid enrollment, make it easier to enroll and easier to re-enroll.”



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Ohio recently launched a new online application system designed to speed the process for determining whether someone is eligible for benefits, although technical issues are still being addressed.

McCarthy told lawmakers last week that caseworkers continue to work through a backlog of more than 60,000 applications that could not be processed, down from nearly 100,000 six months ago.

The automated system also has “disenrolled” 513,000 Medicaid beneficiaries since Jan. 1, 2015, for failing to submit information required under an annual renewal process, he said.

Nationwide, the Kaiser report found, nearly half of uninsured non-elderly Americans were eligible for either Medicaid or tax credits to buy health coverage. The subsidies are available on a sliding scale to Ohioans earning between 100 percent and 400 percent of the poverty level, or \$20,090 to \$80,360 for a family of three.

The study found Ohio ranked 10th in the nation for the number of non-elderly residents without health coverage, with about 834,000, based on census data.

The analysis comes just weeks before the Nov. 1 start of the open enrollment period to purchase health insurance under the Affordable Care Act. Open enrollment runs through Jan. 31.

As advocacy groups push to increase coverage, Levine said, the challenge continues to be convincing people who have been uninsured of the benefits of regular health care.

“People who haven’t had regular health care don’t understand the need for seeing a doctor even when they aren’t sick to help identify and address health risks.”