

Uninsured Fact Sheet

Uninsured Overview

The problem of the uninsured is growing worse. The federal government estimates that **45.1 million Americans** lack health insurance and **1.3 million Ohioans are uninsured**—which is the equivalent of the entire population of Greater Columbus.

“Charitable physicians and the safety net of community clinics and public hospitals do not substitute for health insurance. Lack of coverage clearly matters for the millions of uninsured Americans—affecting job decisions, financial security, access to care, and health status.”

- Kaiser Commission on Medicaid and the Uninsured, 2003

Hospitals Help

In line with their missions, hospitals in Ohio are required to provide medically necessary care, free of charge, to those individuals with incomes at or below the federal poverty line through the Hospital Care Assurance Program (HCAP). Most hospitals also have sliding scale fee discounts for uninsured patients above the poverty line.

Hospitals provided \$979.9 million in free care to the uninsured above and below the federal poverty line in 2007. Ohio hospitals are reimbursed for less than half of that care—\$349.2 million—through HCAP.

Economic Impact

In 2007, Ohio’s hospitals provided **\$511.4 million in charity care to uninsured patients** above the federal poverty line—then a yearly income of \$20,650 for a family of four—for which they did not receive reimbursement.

In 2007, Ohio’s hospitals provided **\$893.5 in total charity care** and **\$665.7 in bad debt** (resulting when patients do not pay bills for which payment was expected).

The Institute of Medicine estimates that the lost economic value of uninsurance for the nation as a whole is between **\$65 billion and \$130 billion annually**.

Uninsured by the Numbers

In Ohio

There are 1.3 million uninsured adults and children in Ohio.

- ⇒ **11.8% of Ohio’s total population is uninsured**
- ⇒ **4 out of 5 uninsured Ohioans are in working families**
- ⇒ **Two working-age Ohioans die each day due to lack of health insurance (approximately 750 people in 2006)**
- ⇒ **The rate of uninsurance is highest for young**

Nationally

There are 45.1 million uninsured adults and children in America.

- ⇒ **1 in 6 Americans is uninsured**
- ⇒ **4 out of 5 uninsured Americans are in working families**
- ⇒ **8.7 million children are uninsured**
- ⇒ **The poor and near poor comprise 54% of the uninsured population**
- ⇒ **Nearly a quarter of those in fair or poor health are uninsured.**

Impact of the Uninsured

Health Indicators

Lack of health care coverage is an obvious obstacle for uninsured individuals seeking medical services.

- Across the U.S. in 2006, twice as many people died from lack of health insurance as died from homicide according to Families USA.
- The uninsured are more likely than those with insurance to be hospitalized for conditions that could have been avoided, such as pneumonia and uncontrolled diabetes.
- Uninsured adults and children are less likely to receive preventive care. A third of uninsured children have not seen a doctor in the past year.
- Uninsured women with breast cancer have a higher risk of dying than women with insurance coverage.

At the Hospital

Without coverage for routine doctor visit, uninsured Ohioans often wait to seek preventive care and medical treatment until medical situations progress, requiring care in emergency rooms—a costly option for both uninsured patients and the safety net hospitals that serve them.

- The influx of uninsured patients in emergency departments (ED) creates longer wait times for all patients.
- To subsidize costly care provided to uninsured patients free of charge in the ED, hospitals must make up the uncompensated care in other areas by charging more, or eliminate certain services or community outreach programs.