

## ANALYSIS OF HEALTH CARE COSTS FOR OHIO FAMILIES AND BUSINESSES

### **Health Care Expenditures**

- Ohioans spend \$5,726 per capita on health care services (2004)
- Average single coverage premium is \$4,054 for employer-based health insurance (2006)
- Average family premium is \$10,967 for employer-based health insurance (2006)
- Health costs in Ohio have increased 6.4% each year from 1991-2004 (2004)

Source: Kaiser Family Foundation (2004 and 2006)

### **Difficulties Dealing with Medical Costs**

- 29.12% of Ohioans had difficulty paying medical bills in the past year
- Of those who had difficulty paying medical bills, 38.26% had difficulty paying for other necessities
- 25.01% of Ohioans believe that it is more difficult to get medical care now versus three years ago
- 11.14% of Ohioans had difficulty paying for medical bills and necessities

Source: Ohio Family Health Survey (2008-09 statistics represent citizens ages 18-64)

### OHIO EXPENDITURES PER CAPITA ON MEDICAL SERVICES

Health Service	Amount
Hospital Care	2,166
Physician and Clinical Services	1,337
Drugs	803
Nursing Home Care	596
Dental Services	253
Home Health Care	133
Medical Durables	77
Other Personal Health Care	162
Other Professional Services	199
<b>Total</b>	<b>5,726</b>

Source: Kaiser Family Foundation (2004)

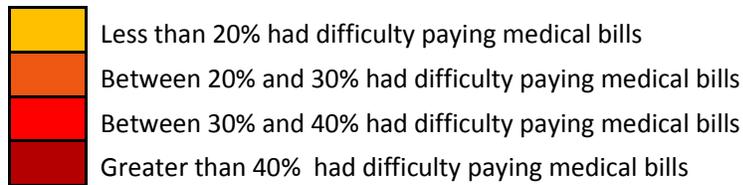
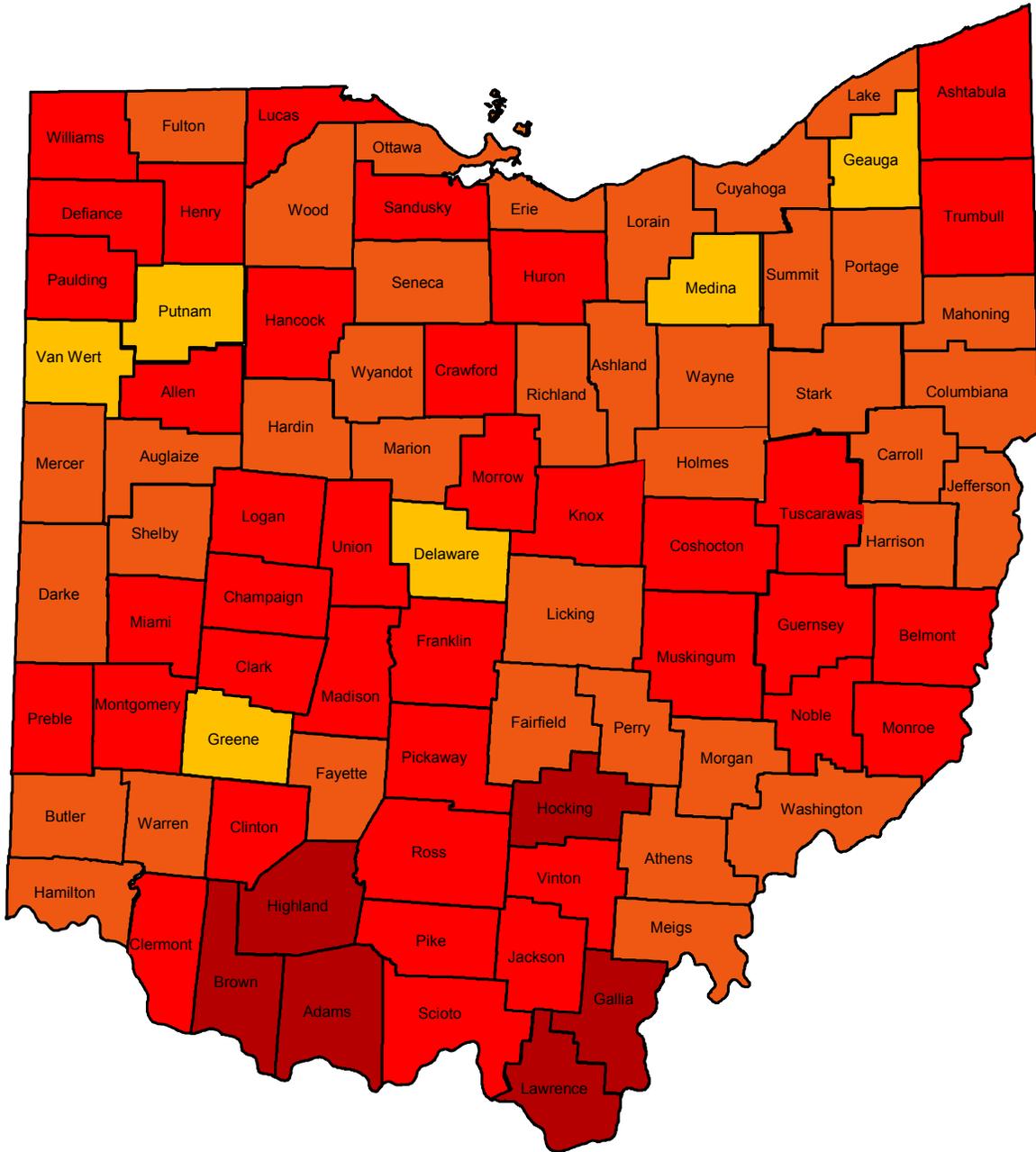
### OHIO AVERAGE SINGLE PREMIUM PER ENROLLED EMPLOYEE FOR EMPLOYER-BASED HEALTH INSURANCE IN OHIO

Single Coverage Premium	Amount	Family Premium	Amount
Employee Contribution	770	Employee Contribution	2,522
Employer Contribution	3,284	Employer Contribution	8,445
<b>Total</b>	<b>4,054</b>	<b>Total</b>	<b>10,967</b>

Source: Kaiser Family Foundation (2006)

# PERCENT OF CITIZENS IN OHIO COUNTIES WHO HAD DIFFICULTIES PAYING MEDICAL BILLS IN THE PAST YEAR

SOURCE: HEALTH POLICY INSTITUTE OF OHIO



Note: Data represents percentage of survey participants ages 18-64 who had difficulty paying medical bills in the past year. The data is from the Health Policy Institute of Ohio's 2008-09 Ohio Family Health Survey.

**PERCENT OF CITIZENS IN OHIO COUNTIES WHO HAD DIFFICULTY PAYING  
MEDICAL BILLS IN THE PAST YEAR**

SOURCE: HEALTH POLICY INSTITUTE OF OHIO

<b>County</b>	<b>Percent</b>		<b>County</b>	<b>Percent</b>		<b>County</b>	<b>Percent</b>
Adams	48.52%		Hamilton	26.62%		Noble	38.71%
Allen	32.78%		Hancock	30.46%		Ottawa	27.61%
Ashland	26.05%		Hardin	25.09%		Paulding	38.86%
Ashtabula	31.72%		Harrison	29.23%		Perry	28.20%
Athens	29.13%		Henry	31.82%		Pickaway	31.12%
Auglaize	28.91%		Highland	43.69%		Pike	38.09%
Belmont	30.78%		Hocking	41.10%		Portage	29.99%
Brown	41.29%		Holmes	21.84%		Preble	30.96%
Butler	27.96%		Huron	35.22%		Putnam	19.07%
Carroll	24.41%		Jackson	30.70%		Richland	28.24%
Champaign	30.25%		Jefferson	27.44%		Ross	31.50%
Clark	30.38%		Knox	34.71%		Sandusky	33.06%
Clermont	32.15%		Lake	27.85%		Scioto	39.34%
Clinton	31.61%		Lawrence	45.96%		Seneca	26.59%
Columbiana	26.72%		Licking	24.01%		Shelby	27.45%
Coshocton	31.00%		Logan	33.24%		Stark	28.27%
Crawford	36.19%		Lorain	27.09%		Summit	28.75%
Cuyahoga	28.17%		Lucas	35.10%		Trumbull	32.89%
Darke	26.49%		Madison	37.58%		Tuscarawas	37.11%
Defiance	30.80%		Mahoning	26.00%		Union	31.76%
Delaware	19.94%		Marion	24.74%		Van Wert	16.45%
Erie	28.95%		Medina	17.83%		Vinton	39.44%
Fairfield	28.60%		Meigs	23.36%		Warren	20.71%
Fayette	29.27%		Mercer	25.23%		Washington	29.24%
Franklin	30.92%		Miami	30.69%		Wayne	22.69%
Fulton	29.91%		Monroe	30.31%		Williams	39.05%
Gallia	41.18%		Montgomery	30.94%		Wood	25.13%
Geauga	19.77%		Morgan	24.04%		Wyandot	23.68%
Greene	19.30%		Morrow	34.32%			
Guernsey	36.35%		Muskingum	34.51%			

Note: Data represents percentage of survey participants ages 18-64 who had difficulty paying medical bills in the past year. The data is from the Health Policy Institute of Ohio's 2008-09 Ohio Family Health Survey.

**OF THOSE WHO HAD DIFFICULTY PAYING MEDICAL BILLS, PERCENT OF CITIZENS WHO HAD DIFFICULTY PAYING FOR OTHER NECESSITIES**

SOURCE: HEALTH POLICY INSTITUTE OF OHIO

County	Percent	County	Percent	County	Percent
Adams	50.61%	Hamilton	37.48%	Noble	33.23%
Allen	41.65%	Hancock	36.86%	Ottawa	56.79%
Ashland	36.44%	Hardin	44.98%	Paulding	54.40%
Ashtabula	37.93%	Harrison	51.66%	Perry	42.81%
Athens	30.58%	Henry	19.55%	Pickaway	32.30%
Auglaize	48.61%	Highland	31.85%	Pike	31.80%
Belmont	35.83%	Hocking	33.82%	Portage	21.98%
Brown	42.44%	Holmes	25.49%	Preble	35.18%
Butler	30.55%	Huron	44.50%	Putnam	56.66%
Carroll	51.99%	Jackson	51.95%	Richland	31.98%
Champaign	38.79%	Jefferson	31.21%	Ross	30.45%
Clark	47.37%	Knox	32.69%	Sandusky	35.87%
Clermont	36.17%	Lake	23.61%	Scioto	50.02%
Clinton	50.63%	Lawrence	44.00%	Seneca	28.48%
Columbiana	35.72%	Licking	28.13%	Shelby	37.49%
Coshocton	50.32%	Logan	22.94%	Stark	38.31%
Crawford	35.77%	Lorain	39.90%	Summit	41.94%
Cuyahoga	38.39%	Lucas	45.46%	Trumbull	38.50%
Darke	51.13%	Madison	37.50%	Tuscarawas	37.86%
Defiance	30.60%	Mahoning	36.11%	Union	34.75%
Delaware	24.99%	Marion	24.78%	Van Wert	49.37%
Erie	34.07%	Medina	34.81%	Vinton	37.49%
Fairfield	40.72%	Meigs	39.76%	Warren	36.21%
Fayette	34.19%	Mercer	34.47%	Washington	17.26%
Franklin	46.58%	Miami	34.03%	Wayne	47.19%
Fulton	39.42%	Monroe	54.29%	Williams	33.20%
Gallia	54.40%	Montgomery	33.59%	Wood	38.21%
Geauga	36.72%	Morgan	39.13%	Wyandot	48.14%
Greene	28.23%	Morrow	42.52%		
Guernsey	41.26%	Muskingum	28.24%		

Note: Of those who had difficulty paying medical bills, this data represents the percentage of survey participants ages 18-64 who had difficulty paying for other necessities as a result of high medical costs. The data is from the Health Policy Institute of Ohio's 2008-09 Ohio Family Health Survey.

**PERCENT OF CITIZENS WHO THOUGHT IT WAS MORE DIFFICULT TO OBTAIN  
MEDICAL CARE NOW VS. THREE YEARS AGO**

SOURCE: HEALTH POLICY INSTITUTE OF OHIO

<b>County</b>	<b>Percent</b>		<b>County</b>	<b>Percent</b>		<b>County</b>	<b>Percent</b>
Adams	33.01%		Hamilton	25.01%		Noble	39.43%
Allen	25.26%		Hancock	25.44%		Ottawa	21.69%
Ashland	21.86%		Hardin	16.05%		Paulding	25.36%
Ashtabula	28.04%		Harrison	31.12%		Perry	28.41%
Athens	16.53%		Henry	21.50%		Pickaway	30.41%
Auglaize	30.44%		Highland	33.83%		Pike	33.91%
Belmont	23.80%		Hocking	25.74%		Portage	22.83%
Brown	25.56%		Holmes	17.53%		Preble	18.08%
Butler	25.11%		Huron	30.65%		Putnam	17.05%
Carroll	26.85%		Jackson	25.58%		Richland	29.21%
Champaign	25.11%		Jefferson	28.56%		Ross	20.31%
Clark	26.32%		Knox	29.01%		Sandusky	30.43%
Clermont	28.10%		Lake	22.92%		Scioto	32.95%
Clinton	27.20%		Lawrence	25.41%		Seneca	16.12%
Columbiana	28.34%		Licking	19.78%		Shelby	20.44%
Coshocton	23.49%		Logan	26.16%		Stark	23.16%
Crawford	31.14%		Lorain	22.89%		Summit	25.10%
Cuyahoga	24.48%		Lucas	25.97%		Trumbull	25.44%
Darke	26.76%		Madison	22.70%		Tuscarawas	21.46%
Defiance	28.91%		Mahoning	25.85%		Union	24.84%
Delaware	22.43%		Marion	24.51%		Van Wert	17.06%
Erie	28.52%		Medina	16.53%		Vinton	27.91%
Fairfield	27.67%		Meigs	25.70%		Warren	20.33%
Fayette	24.90%		Mercer	18.12%		Washington	26.52%
Franklin	26.84%		Miami	26.06%		Wayne	21.67%
Fulton	22.82%		Monroe	39.24%		Williams	28.00%
Gallia	31.40%		Montgomery	27.55%		Wood	22.54%
Geauga	21.41%		Morgan	27.54%		Wyandot	20.49%
Greene	20.27%		Morrow	27.31%			
Guernsey	26.69%		Muskingum	28.09%			

Note: This data represents the percentage of citizens ages 18-64 who thought it was more difficult to obtain medical care now versus three years ago. The data is from the Health Policy Institute of Ohio's 2008-09 Ohio Family Health Survey.

## PERCENT OF CITIZENS WHO HAD DIFFICULTY PAYING FOR MEDICAL BILLS AND NECESSITIES

SOURCE: HEALTH POLICY INSTITUTE OF OHIO

County	Percent		County	Percent		County	Percent
Adams	24.55%		Hamilton	9.98%		Noble	12.86%
Allen	13.65%		Hancock	11.23%		Ottawa	15.68%
Ashland	9.49%		Hardin	11.29%		Paulding	21.14%
Ashtabula	12.03%		Harrison	15.10%		Perry	12.07%
Athens	8.91%		Henry	6.22%		Pickaway	10.05%
Auglaize	14.05%		Highland	13.91%		Pike	12.11%
Belmont	11.03%		Hocking	13.90%		Portage	6.59%
Brown	17.53%		Holmes	5.57%		Preble	10.89%
Butler	8.54%		Huron	15.67%		Putnam	10.81%
Carroll	12.69%		Jackson	15.95%		Richland	9.03%
Champaign	11.73%		Jefferson	8.56%		Ross	9.59%
Clark	14.39%		Knox	11.35%		Sandusky	11.86%
Clermont	11.63%		Lake	6.58%		Scioto	19.68%
Clinton	16.00%		Lawrence	20.22%		Seneca	7.57%
Columbiana	9.54%		Licking	6.76%		Shelby	10.29%
Coshocton	15.60%		Logan	7.63%		Stark	10.83%
Crawford	12.95%		Lorain	10.81%		Summit	12.06%
Cuyahoga	10.82%		Lucas	15.95%		Trumbull	12.67%
Darke	13.55%		Madison	14.09%		Tuscarawas	14.05%
Defiance	9.43%		Mahoning	9.39%		Union	11.04%
Delaware	4.98%		Marion	6.13%		Van Wert	8.12%
Erie	9.86%		Medina	6.21%		Vinton	14.79%
Fairfield	11.65%		Meigs	9.29%		Warren	7.50%
Fayette	10.01%		Mercer	8.70%		Washington	5.05%
Franklin	14.40%		Miami	10.44%		Wayne	10.71%
Fulton	11.79%		Monroe	16.45%		Williams	12.96%
Gallia	22.40%		Montgomery	10.39%		Wood	9.60%
Geauga	7.26%		Morgan	9.41%		Wyandot	11.40%
Greene	5.45%		Morrow	14.59%			
Guernsey	15.00%		Muskingum	9.75%			

Note: This data represents the percentage of survey participants ages 18-64 who had difficulty paying for medical bills and necessities. The data is from the Health Policy Institute of Ohio's 2008-09 Ohio Family Health Survey.