

Employer-Based Health Coverage in Ohio

Results from the Ohio Family Health Survey



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Key Findings:

In Ohio, as well as in the U.S. as a whole, most people obtain their health insurance through employment. Economic changes that have influenced the job market affect how many people have access to employer coverage. Increases in health care costs affect how many employers can offer coverage to employees.

- Employment-based health insurance covered 7.2 million Ohioans in 2004, 63 percent of people living in the community. Employer-based coverage rates appear to have fallen in recent years, compared to historical data from the Census Bureau.
- Declines in job-based coverage are likely to be the result of multiple factors: recession and the associated increases in unemployment and slowdown in economic activity, shifts in employment away from sectors like manufacturing that traditionally offered health insurance, and increasing health care costs that make employers less likely to offer insurance coverage.
- People employed full time are considerably more likely to have employer health insurance coverage, although employer coverage is available to numerous part time workers or non-workers, either directly or as the spouse of another worker.
- More highly educated workers are more likely to receive insurance coverage through their job. Just 60 percent of full time workers with less than a high-school education have employment based coverage, while coverage increases to 80 percent for workers with a high school diploma and over 90 percent for those with a college degree or higher.
- The Appalachian counties of Ohio lag in the availability of employment based coverage, probably reflecting the limitations of jobs offered in those regions.
- African American parents have less opportunity to cover their children with employer coverage, even if working full time. Sixty-eight percent of African American full time working parents are able to provide job-based coverage to their children, compared to eight-three percent of white parents.

Health Insurance Coverage Through Employment

Most people in this country obtain health insurance through their employer, a former employer, or as a family member of a covered worker. In Ohio, 7.2 million people, 63 percent of all non-institutionalized residents, are covered from job-based sources (Table 1).

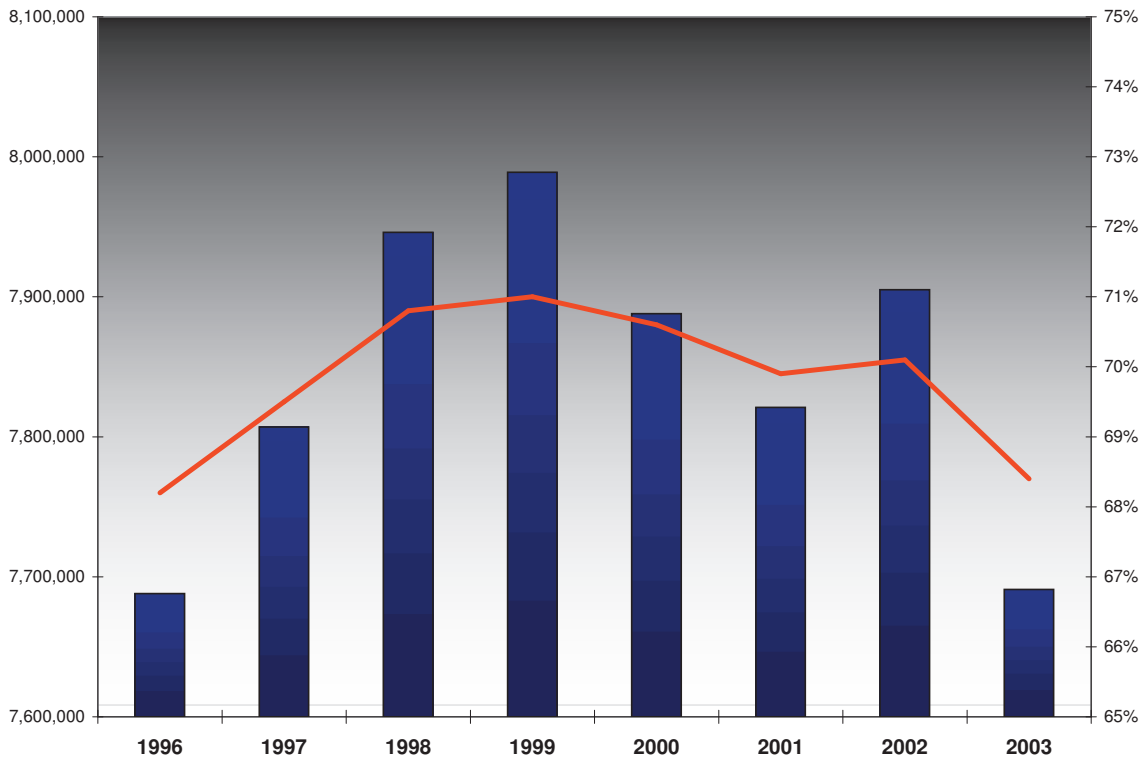
Table 1 Job-Based Coverage and Economic Conditions in Ohio 2004	
Total Ohio Population (thousands)	11,440
Number with Employer Coverage (thousands)	7,175
Percent of Total Population Covered by Job-based Coverage	62.8%
Annual Average Unemployment Rate	6.0%
Numbers of Unemployed in Labor Force	355
Number of Employed Workers (thousands)	5,517

Reliance on employment-based health insurance coverage comes in part from the advantages of covering the large numbers of people and their families affiliated through their work. To workers, health insurance coverage is considered part of their compensation; to employers, insurance is one of the costs of doing business but may also serve to attract employees. Coverage may extend to spouses and children, and may in some cases be offered as a benefit to retired workers.

However, as economic conditions affect the demand for employees, and the costs of health care drive insurance cost up, the capacity of job-based insurance coverage to protect people has become strained. Broad economic conditions affecting the numbers of workers can influence how many jobs offer coverage. Among jobs that offer coverage, employers are concerned about their rising costs for health insurance.

In Ohio in recent years, economic conditions have worsened and the numbers of people with job-based insurance coverage has declined. As seen in Table 1, some indication of the problems in Ohio's job markets affecting coverage are unemployment rates exceeding the national average as well as the absolute numbers of unemployed. Other data on employment based coverage in Ohio from the U.S. Census Current Population Survey showed coverage fell in both number and percent of people covered from its peak in 1999 (Chart 1). CPS figures are higher than the 2004 estimates from the Ohio Family Health Survey, but differences in questionnaire design and the larger, more detailed sample in the Family Health Survey may help explain the differing estimates.

Chart 1
Estimates of Employer Based Insurance Coverage in Ohio, 1996-2003



*Source: U.S. Census Bureau, *Historical Health Insurance Tables*,
<http://www.census.gov/hhes/www/hlthins/historic/hihist4.html>

Besides the effects of economic conditions generally, other influences on the availability of employment-based coverage are the types of jobs that are available. More highly paid workers are more likely to have job-based coverage, and declines in employment in industrial sectors that have traditionally offered health insurance benefits are likely to have reduced the numbers of jobs that offer health coverage.

Worker and Job Characteristics That Create Opportunities for Coverage

The remaining discussion will focus on employment-based coverage for Ohio adults under 65 years of age, along with their children. Although some people older than 65 may have job-based coverage as workers, as dependents of other workers, or as a retirement benefit from a former employer, over 95 percent of all elderly have access to health insurance through Medicare. Because those older than 65 who still work are likely to withdraw from the labor market at some point, discussions about the characteristics of employment-based coverage, interactions with the labor market, and policy interventions to improve coverage will be more straightforward by focusing on the under 65 population.

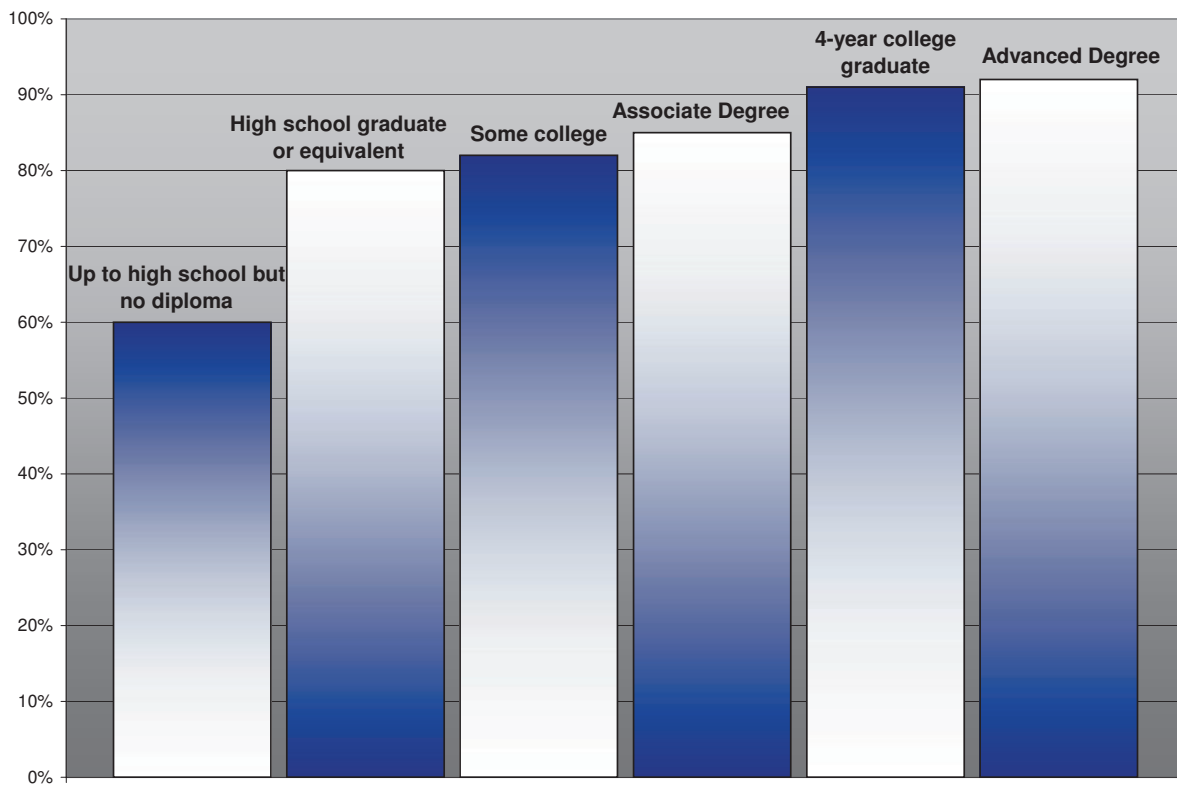
For most people, holding a full-time job confers health insurance coverage (Table 2). Full time workers in Ohio have an 83 percent likelihood of obtaining health insurance through their employer, and 3.2 million people in Ohio are covered through their full-time job. Part time workers may be obtaining coverage as a spouse or family member of another worker, though some part time jobs may offer coverage. Non-working adults may also be the beneficiary of family coverage, or hold on to coverage from a former employer through continuation coverage, where the former worker continues to pay health insurance premiums to his or her former company.

Table 2
Ohio Adults Under Age 65 by Work Status and Coverage

	Percent	Lower 95% Confidence Limit	Upper 95 Percent Confidence Limit	Number (thousands)	Lower 95 Percent Confidence Limit	Upper 95 Percent Confidence Limit
Non Working	39.5%	38.3%	40.8%	852	818	885
Working Part Time (less than 35 hours)	57.6%	55.6%	59.6%	552	523	580
Working Full Time (35 or more hours)	83.2%	82.5%	84.0%	3,233	3,179	3,286

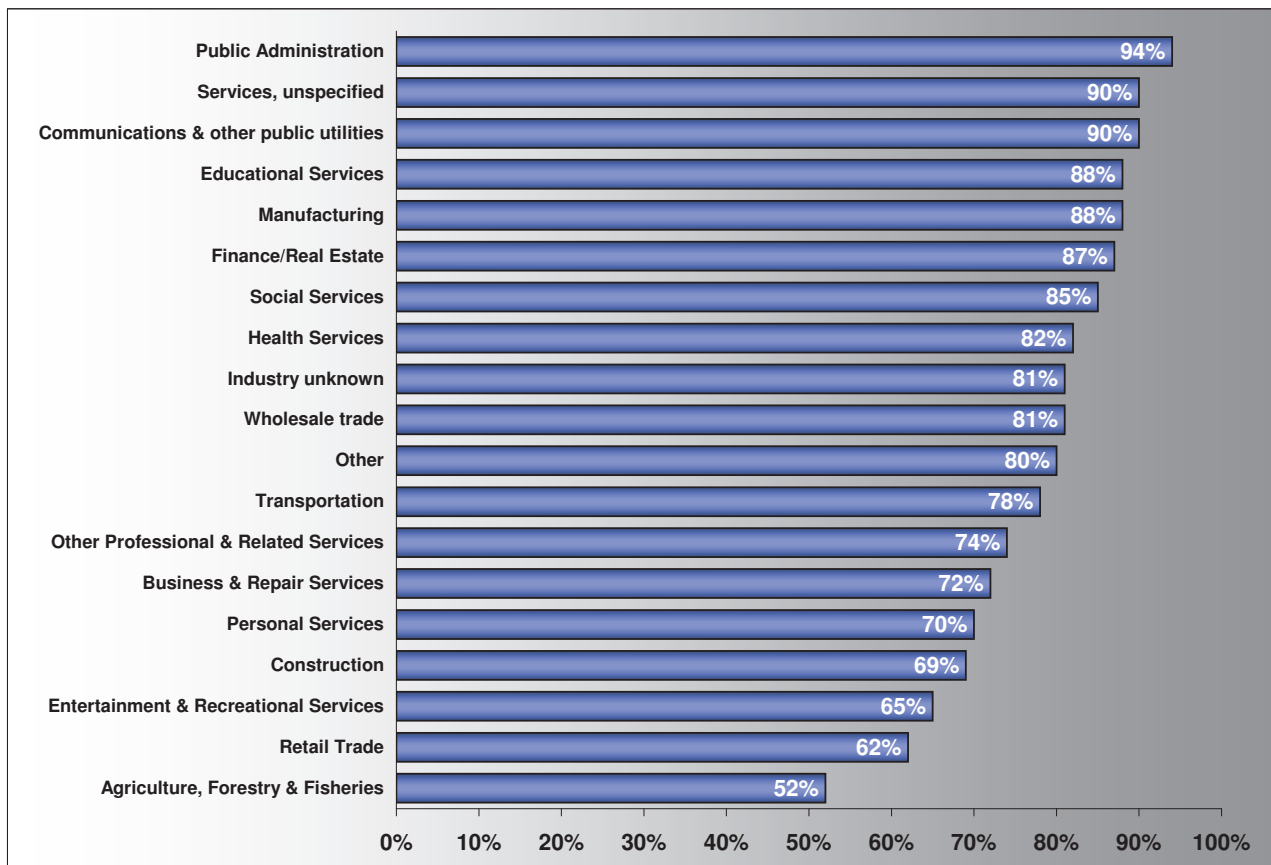
However, not all jobs, even full-time employment, are equally likely to offer coverage. Characteristics of workers affect their ability to obtain a job that offers health insurance. As seen in Chart 2, even among full time workers, more highly educated workers are more likely to have jobs with employer-based coverage. Only about 60 percent of workers with less than a high school diploma have a job that offers coverage, while coverage rates increase to 80 percent for high school graduates and exceed 90 percent for those with a college degree or higher.

Chart 2:
Employer Health Insurance Coverage of Full Time Workers,
by Education Level



Differences among industries can affect the availability of health insurance as seen in Chart 3, which ranks employer coverage rates for full time workers by various industries. Coverage is lowest in some of the most rapidly growing industries, such as retail trade and services, while employment in more heavily covered industries such as manufacturing, education, or utilities is stagnant or declining.

**Chart 3:
Full Time Workers Covered by Employer Based Insurance,
by Industry**



Concern about differences in health insurance coverage also reflect policy concerns about differences in opportunities for people of different groups. Although causes of these differences are complex, reflecting disparities in education, income, life time opportunities, and discrimination, analyzing known sources of difference can allow policy makers to evaluate if policy interventions targeted to certain groups could be effective in reducing disparities.

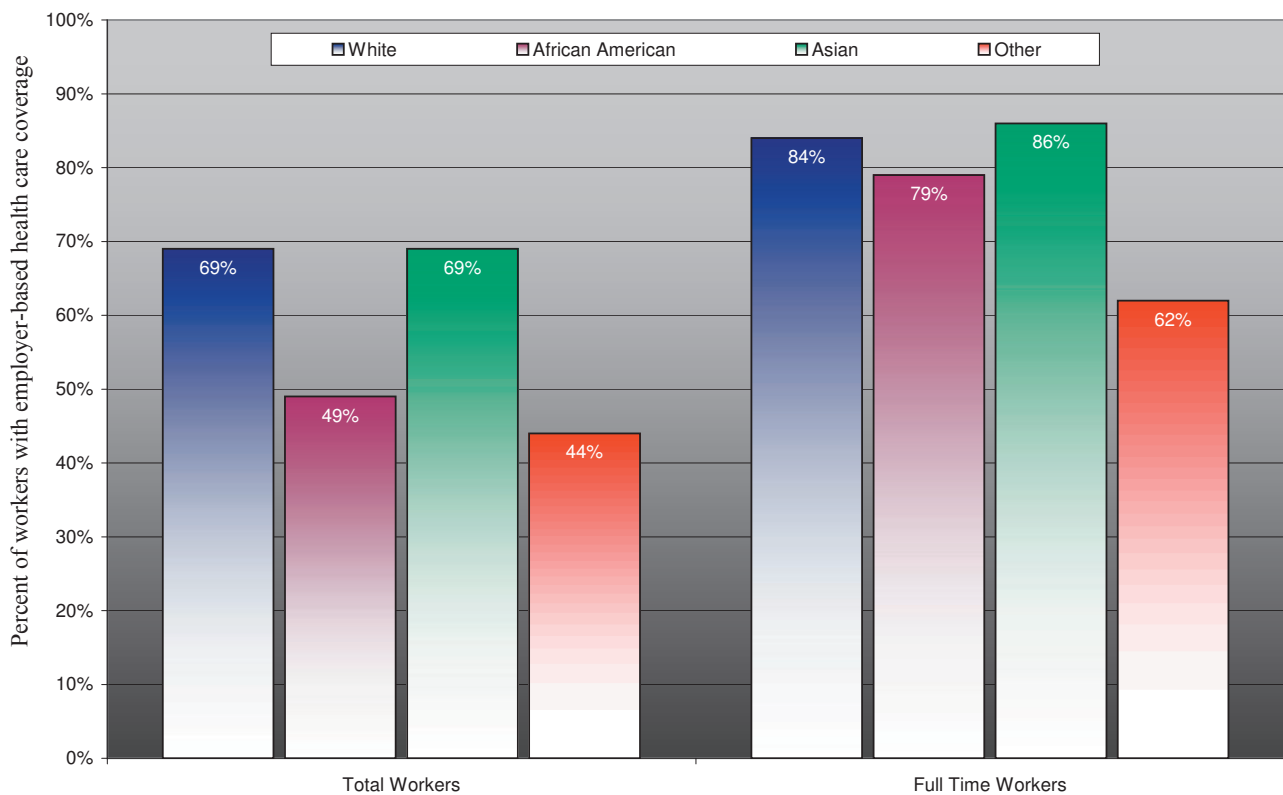
Gender differences in job-based coverage can be explained, in part, by the differences in types of employment held by men and women (Table 3). Women are somewhat less likely than men to have job-based coverage, but women with full time jobs are slightly more likely than men to have insurance. This may

reflect differences in coverage rates of the industries where men and women tend to work. However, because more men hold full time jobs than do women, average rates of coverage by employers are higher for men. Women with part time employment are much more likely than men with part time jobs to have employer coverage (61 percent to 49 percent), and women with part time employment outnumber men nearly four to one. This suggests that women may be more likely to hold part time employment if covered by insurance. Other research may be needed determine whether women are more likely to hold part time employment in order to obtain health insurance for themselves or their families, because they prefer part time job flexibility, or because they face less opportunity for full time employment. For people not working, women are somewhat more likely than men to be covered by employer coverage, probably through a spouse.

Table 3: Differences between Men and Women in Employer Coverage Rates		
	Male	Female
Total		
Percent	68.3%	64.4%
Lower 95% confidence level	67.3%	63.5%
Upper 95% confidence level	69.3%	65.3%
Number (thousands)	2,336	2,296
Lower 95% confidence level	2,283	2,250
Upper 95% confidence level	2,389	2,342
Full Time		
Percent	82.6%	84.1%
Lower 95% confidence level	81.6%	83.1%
Upper 95% confidence level	83.6%	85.2%
Number (thousands)	1,887	1,345
Lower 95% confidence level	1,843	1,312
Upper 95% confidence level	1,930	1,379
Part Time		
Percent	49.3%	61.2%
Lower 95% confidence level	45.2%	59.0%
Upper 95% confidence level	53.4%	63.5%
Number (thousands)	143	409
Lower 95% confidence level	127	388
Upper 95% confidence level	159	429
Not Working		
Percent	36.2%	41.8%
Lower 95% confidence level	34.0%	40.2%
Upper 95% confidence level	38.3%	43.3%
Number (thousands)	306	542
Lower 95% confidence level	285	519
Upper 95% confidence level	328	566

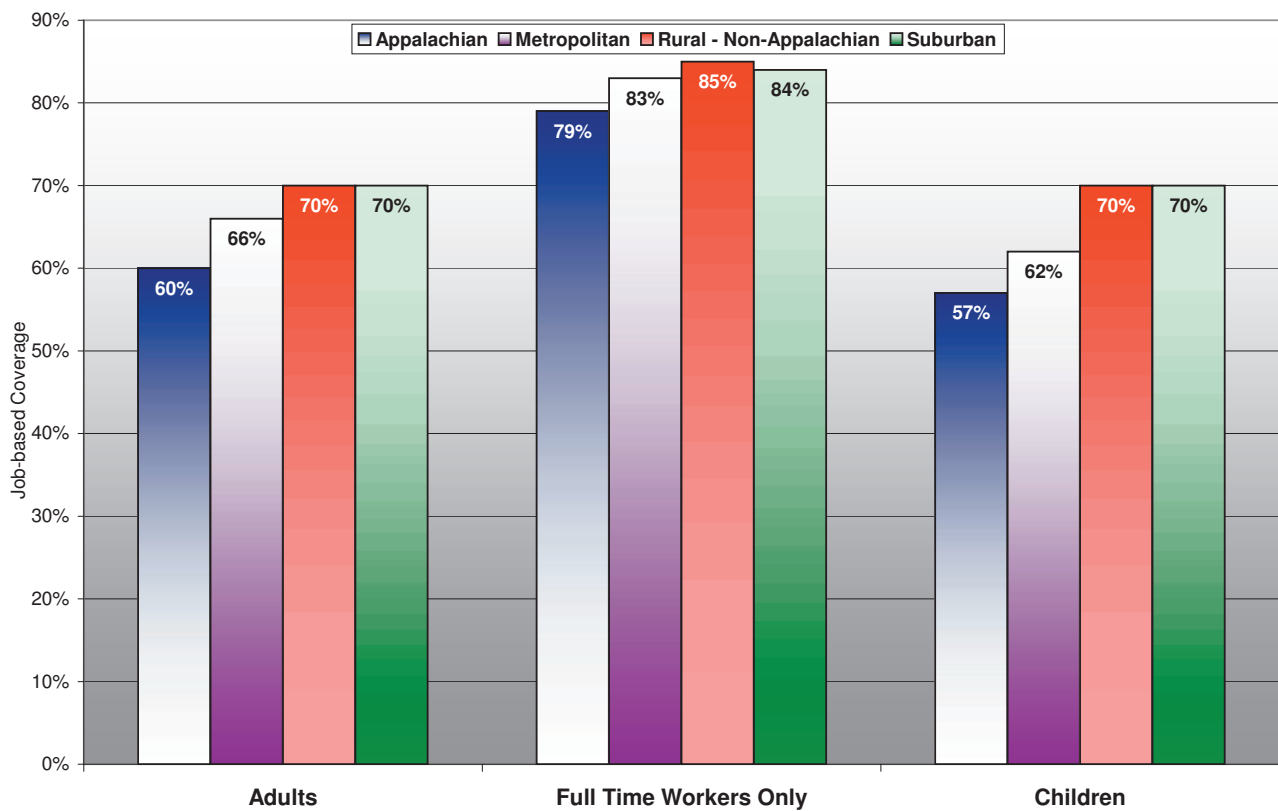
African Americans and whites differ in their rates of coverage by employers. Part of those differences appear to be driven by differences in job opportunities (Chart 4). Although less than 50 percent of African Americans overall have employer coverage, compared to 69 percent of whites, the differences between African American and white full-time workers are smaller (84 percent to 79 percent). Asian adults are not statistically different from whites, while other races least likely to have employer coverage, even if employed full time.

**Chart 4:
Racial Differences in Employer Coverage**



Regional differences in the availability of employer coverage within Ohio arise because of differences in economic opportunity and development. Ohio counties are classified into metropolitan, suburban, Appalachian, and rural non-Appalachian (see list in appendix). Chart 5 suggests that employer coverage consistently lags in Appalachian counties, whether for all adults, full time workers, or children. People living in metropolitan counties also have fewer opportunities for coverage, compared to rural and suburban areas. It is likely that the types of employment currently available in Appalachian counties may be less prone to offer health insurance coverage. Full time workers in metro areas are not much different from workers in other types of counties, but the relatively low rate of employment based coverage in the metro counties overall may reflect a comparative lack of full time job opportunities.

**Chart 5:
Differences in Employer Coverage by Region**



Parents and Coverage of Their Children Through Employment

Efforts to expand employer health insurance coverage also influence how many children have access to health care. Although publicly funded insurance programs such as Medicaid cover people with low incomes or who can't work, public financing can be minimized if employer coverage is made available to as many workers and their families as possible. Current coverage of children in low income families varies by parents' income and their work status (Table 4).

Table 4: Parents' Work Status and Income, and Job-based Coverage Rates for Their Children*				
	All Parents	Full Time	Part Time	Not Working
100% of Federal Poverty Level or Less				
Percent	18%	33%	20%	10%
Lower 95 Percent Confidence Limit	16%	28%	15%	8%
Upper 95 Percent Confidence Limit	20%	38%	25%	12%
Number (thousands)	84	44	15	25
Lower 95 Percent Confidence Limit	74	36	11	19
Upper 95 Percent Confidence Limit	95	52	19	30
101%-150% Federal Poverty Level				
Percent	43%	52%	40%	32%
Lower 95 Percent Confidence Limit	40%	47%	31%	27%
Upper 95 Percent Confidence Limit	47%	56%	49%	38%
Number (thousands)	121	74	17	30
Lower 95 Percent Confidence Limit	108	63	12	23
Upper 95 Percent Confidence Limit	133	84	22	36
151%-200% Federal Poverty Level				
Percent	62%	72%	46%	46%
Lower 95 Percent Confidence Limit	59%	68%	37%	39%
Upper 95 Percent Confidence Limit	66%	76%	56%	53%
Number (thousands)	188	137	18	33
Lower 95 Percent Confidence Limit	173	123	14	26
Upper 95 Percent Confidence Limit	204	151	23	39

Table 4 (continued): Parents' Work Status and Income, and Job-based Coverage Rates for Their Children*				
	All Parents	Full Time	Part Time	Not Working
201%-300% Federal Poverty Level				
Percent	81%	85%	78%	67%
Lower 95 Percent Confidence Limit	78%	83%	72%	62%
Upper 95 Percent Confidence Limit	83%	87%	84%	73%
Number (thousands)	426	305	53	66
Lower 95 Percent Confidence Limit	402	285	44	57
Upper 95 Percent Confidence Limit	449	325	63	75
301% or more Federal Poverty Level				
Percent	89%	93%	85%	74%
Lower 95 Percent Confidence Limit	88%	92%	81%	70%
Upper 95 Percent Confidence Limit	90%	94%	89%	79%
Number (thousands)	980	753	103	122
Lower 95 Percent Confidence Limit	950	725	92	110
Upper 95 Percent Confidence Limit	1,010	780	114	135
All Incomes				
Percent	67%	80%	60%	40%
Lower 95 Percent Confidence Limit	66%	79%	57%	38%
Upper 95 Percent Confidence Limit	68%	81%	63%	43%
Number (thousands)	1,799	1,313	206	276
Lower 95 Percent Confidence Limit	1,764	1,279	191	258
Upper 95 Percent Confidence Limit	1,834	1,347	222	294

*Coverage may be through the parent directly or through another source (non-custodial parent or other)

Coverage of children by parents' employer-based coverage increases as parents' income rises and if they are holding full time jobs. Only a third of full time employed parents with poverty-level incomes have coverage for their children. Among income groups for which children may be eligible for Medicaid, 43 percent of all parents and over half of full time working parents with incomes between 100 and 150 percent of poverty can provide employer coverage to their children.¹ Parents with incomes 151 to 200 percent of poverty can cover 62 percent of their children, of which those holding a full-time job can offer coverage to 72 percent of children.

Comparing differences by race, African American parents have less opportunity to cover their children with employer coverage, even if working full time (Table 5). Sixty-eight percent of African American full time working parents are able to provide job-based coverage to their children, compared to eighty-three percent of white parents.

Table 5: Parent's Race and Work Status, and Job-based Coverage of Their Children				
	All Parents	Full Time	Part Time	Not Working
White				
Percent	72%	83%	65%	46%
Lower 95 Percent Confidence Limit	71%	82%	62%	44%
Upper 95 Percent Confidence Limit	73%	85%	68%	49%
Number (thousands)	1,596	1,155	191	247
Lower 95 Percent Confidence Limit	1,562	1,122	176	229
Upper 95 Percent Confidence Limit	1,629	1,187	206	264
African American				
Percent	44%	68%	28%	16%
Lower 95 Percent Confidence Limit	41%	63%	19%	11%
Upper 95 Percent Confidence Limit	48%	72%	37%	21%
Number (thousands)	131	104	10	17
Lower 95 Percent Confidence Limit	117	92	6	11
Upper 95 Percent Confidence Limit	145	117	14	22
Asian				
Percent	76%	84%	65%	54%
Lower 95 Percent Confidence Limit	70%	78%	42%	40%
Upper 95 Percent Confidence Limit	82%	91%	88%	68%
Number (thousands)	32	25	2	5
Lower 95 Percent Confidence Limit	27	21	1	3
Upper 95 Percent Confidence Limit	37	29	4	7
Other				
Percent	41%	57%	30%	26%
Lower 95 Percent Confidence Limit	32%	44%	9%	14%
Upper 95 Percent Confidence Limit	51%	70%	50%	39%
Number (thousands)	12	8	1	3
Lower 95 Percent Confidence Limit	9	5	0	2
Upper 95 Percent Confidence Limit	15	10	1	5

Regional differences in employer-based coverage also recur for children of working parents. Table 6 shows how parents in Appalachian counties have less coverage of their children compared with metropolitan, suburban, and rural non-Appalachian counties.

Table 6: Parents' Region of Residence and Job Based Coverage of Their Children				
	Appalachian	Metropolitan	Rural Non-Appalachian	Suburban
All Parents				
Percent	59%	66%	72%	72%
Lower 95 Percent Confidence Limit	57%	65%	70%	69%
Upper 95 Percent Confidence Limit	62%	68%	75%	74%
Number (thousands)	198	982	265	353
Lower 95 Percent Confidence Limit	189	954	255	336
Upper 95 Percent Confidence Limit	207	1,011	276	371
Full Time				
Percent	75%	80%	83%	81%
Lower 95 Percent Confidence Limit	72%	79%	81%	78%
Upper 95 Percent Confidence Limit	77%	82%	85%	85%
Number (thousands)	144	715	197	257
Lower 95 Percent Confidence Limit	137	693	189	244
Upper 95 Percent Confidence Limit	150	737	205	271
Part Time				
Percent	52%	58%	65%	65%
Lower 95 Percent Confidence Limit	45%	54%	58%	56%
Upper 95 Percent Confidence Limit	59%	62%	71%	73%
Number (thousands)	20	117	29	41
Lower 95 Percent Confidence Limit	17	107	25	35
Upper 95 Percent Confidence Limit	23	127	32	47
Not Working				
Percent	33%	39%	46%	48%
Lower 95 Percent Confidence Limit	29%	36%	41%	41%
Upper 95 Percent Confidence Limit	38%	42%	51%	54%
Number (thousands)	34	148	39	55
Lower 95 Percent Confidence Limit	29	136	34	47
Upper 95 Percent Confidence Limit	39	161	43	62

Conclusion

Despite declines in the rate of employer based coverage over the past several years, the majority of Ohioans obtain their health insurance coverage from this source. In order to maintain the ability of employers to cover significant numbers of people, parents and children alike, the economic climate must support the availability of high income jobs, and health care costs should be reasonable for employers to pay.

One way to control costs of health insurance is to change the kinds of services covered by insurance and the portion of costs that are borne by the covered. Employers have pursued these changes in insurance policies in recent years in order to maintain the availability of coverage. These types of policy changes may affect the covered population's levels of protection from health care costs, by changing their access to care and quality of services. Tradeoffs may be made in order to maintain a basic level of insurance protection and access to care. Further analyses of the Ohio Family Health Survey will examine differences in health care costs and quality for those with and without coverage.

Survey Background:

The 2004 Ohio Family Health Survey is a substantial expansion of a survey originally conducted in 1998 by Ohio Department of Health. It was intended to provide better data on health issues in Ohio than had been available from other, national surveys, such as the Census Bureau's Current Population Survey.

In 2003, the Ohio Department of Job and Family Services, with participation from the Ohio Department of Health and research partners including the Health Policy Institute of Ohio, the Cuyahoga County Department of Job and Family Services, the Center for Community Solutions (formerly Cleveland Federation for Community Planning), the Franklin County Department of Job and Family Services, and the Franklin County Health Department, assumed responsibility for replicating the survey. ORC Macro, International, was awarded the contract to collect the survey data and perform statistical analysis.

The survey is a stratified sample of the community-dwelling population of Ohio. Thus the sample frame does not include persons dwelling in institutional settings such as nursing homes, military bases, or college dorms. The survey was conducted beginning in late 2003 through August 2004.

The survey was stratified to represent households in each of Ohio's 88 counties, allowing more accurate county level estimates. Trained telephone interviewers located an adult respondent in households they reached through a random-digit telephone dialing algorithm. For about one-third of the households, the adult proxy was also asked about information for a child in the household.

To be able to obtain greater survey coverage of underrepresented minorities, a portion of the sample was targeted to obtain coverage of known census tracts with large minority populations, and additional minority respondents were sought by obtaining commercially available lists of Hispanic and Asian surnames. ORC Macro calculated weighting adjustments based on the stratified sampling design and the over-sample of minorities, enabling the survey data to generate estimates about the entire Ohio population.

The survey obtained a sample consisting of 39,953 adult and 15,447 child records. The large samples increase confidence in state-level estimates and allow more accurate analysis of sub-populations.

Like any survey, the Ohio Family Health Survey has limitations. Despite the large sample size, sampling error will exist because the characteristics of individuals selected for interviews may differ from the true distribution of those characteristics in the total population. The potential sampling error can be estimated and described by reporting confidence intervals, as discussed below.

Other limitations are more difficult to measure or control. With any survey, individuals choose whether to participate in the survey as a whole, and in their accuracy or willingness to provide information on an individual question. These choices may create unknown and unmeasurable biases in the responses, although it is hoped that biases or errors collectively cancel one another.

Telephone surveys are an established way to obtain interviews from large numbers of respondents at relatively low cost. However, that survey technique assumes phone coverage is universal in the population being selected. In recent years, decreases in land-line phone coverage have occurred as many persons have switched to mobile telephones. This may exclude some people from the sampling universe, and could lead the survey to under-represent low-income groups and minorities.

The users of the OFHS data should be mindful that measurement error, selective participation, and other sources of potential bias cannot be completely controlled in any survey. These threats to data validity can at best be minimized by good survey technique.

Confidence Interval:

To allow readers to evaluate the level of sampling error in the estimates, data in OFHS survey reports are shown with their associated confidence intervals. The reported estimate (number or percentage) is the most likely true population level for groups or subgroups. The confidence interval is defined as the range of estimates which includes the true population estimate with 95% probability. If confidence intervals between two estimates overlap, the population levels in the relevant groups are not significantly different.

Footnotes

1 When Medicaid covers people with other sources of coverage, those sources have primary financial responsibility and Medicaid pays according to third party liability rules.

Appendix

Ohio Counties by Region

Appalachian	Rural Non-Appalachian	Metropolitan	Suburban
Adams	Ashland	Allen	
Athens	Ashtabula	Butler	
Belmont	Champaign	Cuyahoga	
Brown	Clinton	Franklin	
Carroll	Crawford	Hamilton	
Clermont	Darke	Lorain	
Columbiana	Defiance	Lucas	
Coshocton	Erie	Mahoning	
Gallia	Fayette	Montgomery	
Guernsey	Hancock	Richland	
Harrison	Hardin	Stark	
Highland	Henry	Summit	
Hocking	Huron		
Holmes	Knox		Auglaize
Jackson	Logan		Clark
Jefferson	Marion		Delaware
Lawrence	Mercer		Fairfield
Meigs	Morrow		Fulton
Monroe	Ottawa		Geauga
Morgan	Paulding		Greene
Muskingum	Preble		Lake
Noble	Putnam		Licking
Perry	Sandusky		Madison
Pike	Seneca		Medina
Ross	Shelby		Miami
Scioto	Van Wert		Pickaway
Tuscarawas	Warren		Portage
Vinton	Wayne		Trumbull
Washington	Williams		Union
	Wyandot		Wood

Adults with Employer-Based Insurance by County						
	Percent	Lower 95%	Upper 95%	Number (thousands)	Lower 95%	Upper 95%
Adams	42.0%	35.0%	49.1%	8.7	7.0	10.4
Allen	59.2%	52.6%	65.8%	47.5	40.8	54.2
Ashland	54.7%	45.5%	63.9%	21.8	17.5	26.1
Ashtabula	64.1%	58.4%	69.7%	48.8	43.8	53.8
Athens	52.9%	43.4%	62.4%	27.8	22.0	33.6
Auglaize	67.2%	56.9%	77.4%	22.7	18.1	27.4
Belmont	59.8%	52.3%	67.2%	32.6	28.0	37.1
Brown	55.7%	50.9%	60.4%	17.7	16.1	19.3
Butler	69.0%	65.7%	72.3%	175.4	165.2	185.7
Carroll	64.3%	54.6%	74.0%	14.2	10.5	18.0
Champaign	61.6%	51.6%	71.6%	18.0	14.4	21.6
Clark	62.5%	56.7%	68.4%	67.1	59.4	74.8
Clermont	67.5%	64.0%	71.0%	90.4	84.5	96.4
Clinton	60.8%	51.3%	70.3%	18.7	15.2	22.2
Columbiana	51.7%	46.1%	57.3%	43.6	38.3	48.9
Coshocton	60.6%	52.6%	68.7%	16.6	14.1	19.2
Crawford	62.5%	53.8%	71.1%	21.6	17.7	25.5
Cuyahoga	60.3%	58.0%	62.6%	617.5	587.9	647.2
Darke	64.8%	58.7%	70.8%	25.3	22.1	28.5
Defiance	76.4%	70.9%	82.0%	22.0	19.6	24.3
Delaware	71.8%	65.4%	78.2%	68.4	60.7	76.2
Erie	63.5%	57.8%	69.1%	37.7	33.4	41.9
Fairfield	64.6%	57.6%	71.7%	62.7	54.1	71.3
Fayette	59.1%	48.9%	69.3%	12.4	9.8	15.0
Franklin	62.6%	60.5%	64.7%	511.0	490.2	531.8
Fulton	75.7%	69.8%	81.5%	23.1	20.3	25.8
Gallia	53.7%	44.4%	63.1%	12.7	10.2	15.2
Geauga	69.8%	61.2%	78.5%	47.1	39.9	54.3
Greene	63.1%	55.9%	70.4%	72.7	63.8	81.7
Guernsey	58.0%	49.4%	66.6%	17.7	14.6	20.8
Hamilton	62.0%	59.3%	64.7%	378.8	359.4	398.2
Hancock	70.6%	64.4%	76.9%	38.4	34.5	42.3
Hardin	59.6%	47.2%	72.0%	14.3	11.0	17.6
Harrison	45.0%	31.1%	58.9%	5.5	3.7	7.4
Henry	71.1%	63.7%	78.4%	15.1	13.1	17.1
Highland	54.6%	49.9%	59.4%	16.7	15.0	18.5
Hocking	45.1%	32.4%	57.8%	9.6	6.7	12.5
Holmes	57.1%	52.6%	61.5%	14.9	13.3	16.6
Huron	67.3%	61.3%	73.2%	29.1	25.9	32.2
Jackson	59.2%	49.6%	68.9%	14.5	11.1	18.0
Jefferson	52.5%	45.6%	59.4%	29.6	25.2	34.1
Knox	60.4%	52.3%	68.6%	25.9	21.6	30.1
Lake	64.5%	58.6%	70.4%	112.0	100.2	123.7
Lawrence	50.1%	43.6%	56.6%	23.7	20.3	27.0

Adults with Employer-Based Insurance by County						
	Percent	Lower 95%	Upper 95%	Number (thousands)	Lower 95%	Upper 95%
Licking	68.3%	62.0%	74.5%	76.1	67.7	84.4
Logan	63.5%	54.1%	72.9%	21.6	18.1	25.2
Lorain	67.9%	65.2%	70.6%	145.9	138.5	153.3
Lucas	59.9%	57.3%	62.5%	200.8	190.8	210.7
Madison	62.6%	51.2%	74.1%	19.2	15.1	23.2
Mahoning	52.7%	49.2%	56.3%	101.3	93.6	109.1
Marion	56.3%	48.8%	63.7%	28.2	23.9	32.5
Medina	73.0%	66.2%	79.8%	85.6	75.4	95.9
Meigs	51.4%	44.9%	58.0%	9.1	7.8	10.4
Mercer	65.9%	59.6%	72.3%	19.0	16.8	21.1
Miami	63.5%	56.8%	70.2%	47.2	41.2	53.2
Monroe	71.4%	60.0%	82.8%	8.2	6.4	9.9
Montgomery	65.0%	62.3%	67.7%	270.5	255.5	285.4
Morgan	52.4%	44.7%	60.1%	5.8	4.8	6.8
Morrow	56.0%	45.1%	67.0%	13.7	10.9	16.4
Muskingum	59.0%	52.4%	65.7%	37.3	32.4	42.3
Noble	57.2%	43.3%	71.1%	6.2	4.2	8.2
Ottawa	69.6%	61.2%	78.0%	22.0	18.1	25.9
Paulding	64.7%	56.1%	73.3%	9.3	7.8	10.9
Perry	47.6%	36.3%	59.0%	12.0	9.0	15.0
Pickaway	64.0%	53.1%	74.8%	25.1	19.5	30.7
Pike	54.1%	44.3%	64.0%	11.1	8.8	13.5
Portage	59.8%	51.4%	68.2%	70.6	59.8	81.5
Preble	66.7%	60.7%	72.6%	20.9	18.6	23.3
Putnam	73.5%	65.2%	81.9%	18.0	14.8	21.2
Richland	64.2%	57.3%	71.0%	61.9	53.8	69.9
Ross	54.0%	46.4%	61.6%	30.5	25.7	35.4
Sandusky	69.7%	64.0%	75.3%	31.8	28.5	35.2
Scioto	43.4%	37.7%	49.0%	25.4	21.9	28.9
Seneca	64.7%	58.4%	71.0%	27.7	24.3	31.0
Shelby	60.6%	52.4%	68.8%	21.0	18.0	24.0
Stark	61.2%	57.4%	65.1%	173.9	161.4	186.3
Summit	64.7%	62.3%	67.0%	264.9	252.0	277.9
Trumbull	59.0%	54.4%	63.6%	99.1	90.0	108.2
Tuscarawas	59.9%	54.9%	65.0%	41.0	36.7	45.2
Union	76.7%	67.5%	86.0%	24.3	19.2	29.5
Van Wert	72.2%	63.6%	80.8%	15.6	13.1	18.2
Vinton	64.4%	51.8%	76.9%	6.2	4.5	7.9
Warren	73.3%	69.3%	77.3%	96.3	88.7	103.8
Washington	59.0%	51.2%	66.8%	28.2	24.1	32.3
Wayne	64.4%	59.6%	69.2%	52.8	48.2	57.5
Williams	65.8%	59.5%	72.1%	18.9	16.8	20.9
Wood	67.7%	63.1%	72.3%	63.6	58.5	68.8
Wyandot	66.0%	54.5%	77.4%	11.2	8.8	13.5

Children with Employer Based Insurance						
	Percent	Lower 95%	Upper 95%	Number (thousands)	Lower 95%	Upper 95%
Adams	28.5%	18.4%	38.6%	2.1	1.4	2.8
Allen	59.9%	49.2%	70.6%	16.9	13.4	20.5
Ashland	59.7%	44.8%	74.7%	8.4	6.2	10.6
Ashtabula	58.6%	47.6%	69.7%	15.6	12.7	18.5
Athens	59.3%	44.5%	74.2%	8.8	6.3	11.2
Auglaize	81.8%	66.7%	96.8%	10.4	7.1	13.7
Belmont	63.8%	51.3%	76.3%	9.5	7.5	11.5
Brown	54.4%	46.9%	62.0%	6.5	5.6	7.5
Butler	71.6%	66.4%	76.8%	64.6	59.0	70.2
Carroll	60.6%	43.0%	78.2%	4.4	2.6	6.3
Champaign	69.9%	54.1%	85.8%	7.1	5.2	9.0
Clark	59.3%	49.9%	68.6%	21.4	17.5	25.2
Clermont	67.0%	61.2%	72.9%	34.0	30.2	37.9
Clinton	57.4%	41.8%	73.1%	6.4	4.4	8.4
Columbiana	47.3%	37.7%	56.8%	12.6	9.9	15.3
Coshocton	53.3%	40.1%	66.5%	5.1	3.8	6.4
Crawford	75.2%	62.6%	87.8%	8.6	6.5	10.7
Cuyahoga	60.3%	57.2%	63.5%	202.7	189.3	216.0
Darke	68.9%	59.5%	78.4%	9.5	7.6	11.3
Defiance	79.9%	70.3%	89.5%	8.2	6.7	9.8
Delaware	75.9%	67.5%	84.3%	27.8	22.8	32.7
Erie	60.1%	50.2%	70.0%	11.5	9.1	14.0
Fairfield	73.4%	63.7%	83.0%	25.8	20.5	31.1
Fayette	62.8%	46.9%	78.6%	4.4	3.0	5.8
Franklin	60.3%	56.8%	63.8%	166.4	154.7	178.0
Fulton	85.2%	78.0%	92.3%	10.1	8.3	11.8
Gallia	52.2%	35.9%	68.5%	4.0	2.6	5.4
Geauga	81.6%	69.8%	93.5%	21.2	16.3	26.1
Greene	63.7%	53.3%	74.1%	24.3	19.9	28.6
Guernsey	56.9%	41.0%	72.8%	6.1	4.1	8.1
Hamilton	59.1%	54.4%	63.7%	125.0	114.0	135.9
Hancock	76.2%	66.6%	85.9%	14.2	11.8	16.5
Hardin	65.2%	45.1%	85.2%	5.3	3.1	7.5
Harrison	31.3%	10.8%	51.9%	1.1	0.4	1.9
Henry	74.9%	63.5%	86.4%	6.0	4.8	7.1
Highland	55.9%	48.0%	63.8%	6.3	5.4	7.2
Hocking	52.2%	34.9%	69.4%	3.8	2.4	5.2
Holmes	58.9%	51.6%	66.2%	8.4	7.1	9.8
Huron	76.8%	67.7%	86.0%	12.8	10.8	14.8
Jackson	50.5%	35.3%	65.8%	4.3	3.0	5.6
Jefferson	57.0%	44.6%	69.3%	8.8	6.6	11.0
Knox	71.0%	57.4%	84.6%	10.4	7.9	12.8
Lake	75.7%	66.6%	84.7%	41.1	34.6	47.5
Lawrence	48.2%	37.6%	58.8%	7.1	5.3	8.9
Licking	63.4%	52.6%	74.1%	24.9	19.8	29.9

Children with Employer Based Insurance

	Percent	Lower 95%	Upper 95%	Number (thousands)	Lower 95%	Upper 95%
Logan	69.0%	53.5%	84.5%	8.1	6.1	10.1
Lorain	63.4%	59.6%	67.2%	48.1	44.7	51.5
Lucas	60.6%	56.1%	65.0%	71.3	65.0	77.7
Madison	70.4%	49.6%	91.3%	7.0	4.8	9.3
Mahoning	52.0%	45.5%	58.4%	30.8	26.6	35.0
Marion	65.5%	52.5%	78.4%	10.5	7.9	13.1
Medina	80.4%	70.4%	90.4%	34.8	29.3	40.3
Meigs	44.4%	33.8%	54.9%	2.5	1.9	3.1
Mercer	82.5%	74.7%	90.4%	9.9	8.3	11.4
Miami	59.8%	47.9%	71.7%	15.3	12.0	18.6
Monroe	69.7%	49.6%	89.8%	2.4	1.3	3.5
Montgomery	65.0%	60.3%	69.8%	88.8	80.6	97.0
Morgan	42.6%	26.6%	58.5%	1.6	1.1	2.1
Morrow	73.2%	57.4%	88.9%	6.6	4.8	8.5
Muskingum	56.3%	45.3%	67.3%	12.5	10.0	15.0
Noble	69.3%	46.5%	92.1%	2.2	1.2	3.2
Ottawa	72.3%	57.7%	86.8%	6.8	5.1	8.6
Paulding	72.0%	53.8%	90.2%	3.8	2.9	4.6
Perry	46.3%	26.7%	66.0%	4.5	2.3	6.8
Pickaway	68.6%	50.9%	86.4%	8.4	5.6	11.2
Pike	49.7%	33.6%	65.8%	3.8	2.3	5.2
Portage	73.2%	62.4%	84.1%	28.3	23.1	33.5
Preble	56.2%	44.7%	67.7%	6.0	4.7	7.3
Putnam	81.6%	71.5%	91.6%	8.3	6.5	10.1
Richland	58.7%	45.5%	71.9%	18.5	13.9	23.2
Ross	58.6%	45.8%	71.4%	10.4	8.1	12.6
Sandusky	73.0%	63.0%	83.0%	11.5	9.5	13.5
Scioto	50.3%	41.1%	59.4%	9.4	7.5	11.3
Seneca	67.9%	56.7%	79.1%	10.2	8.1	12.3
Shelby	82.7%	74.8%	90.6%	11.3	9.3	13.3
Stark	60.3%	53.6%	67.0%	56.2	49.0	63.3
Summit	65.4%	61.8%	68.9%	88.4	81.6	95.2
Trumbull	50.5%	41.9%	59.1%	26.9	22.0	31.7
Tuscarawas	69.3%	60.9%	77.8%	16.0	13.1	18.8
Union	87.0%	76.9%	97.1%	10.4	7.9	12.8
Van Wert	75.7%	59.2%	92.1%	5.7	4.1	7.2
Vinton	55.4%	35.0%	75.9%	2.0	1.0	3.0
Warren	75.9%	69.9%	81.9%	37.6	32.9	42.4
Washington	59.2%	45.3%	73.2%	8.7	6.6	10.8
Wayne	66.3%	58.2%	74.4%	20.4	17.7	23.2
Williams	70.2%	59.7%	80.8%	7.0	5.7	8.3
Wood	76.0%	69.5%	82.5%	23.6	20.9	26.3
Wyandot	78.7%	61.3%	96.1%	4.5	3.1	5.9

