

STATE OF OHIO

SCI State Presentation

September 26, 2007

Governor Ted Strickland
Director Mary Jo Hudson

The Ohio Department of Insurance
2100 Stella Court, Columbus, Ohio 43215
(614) 644-2658
www.ohioinsurance.gov

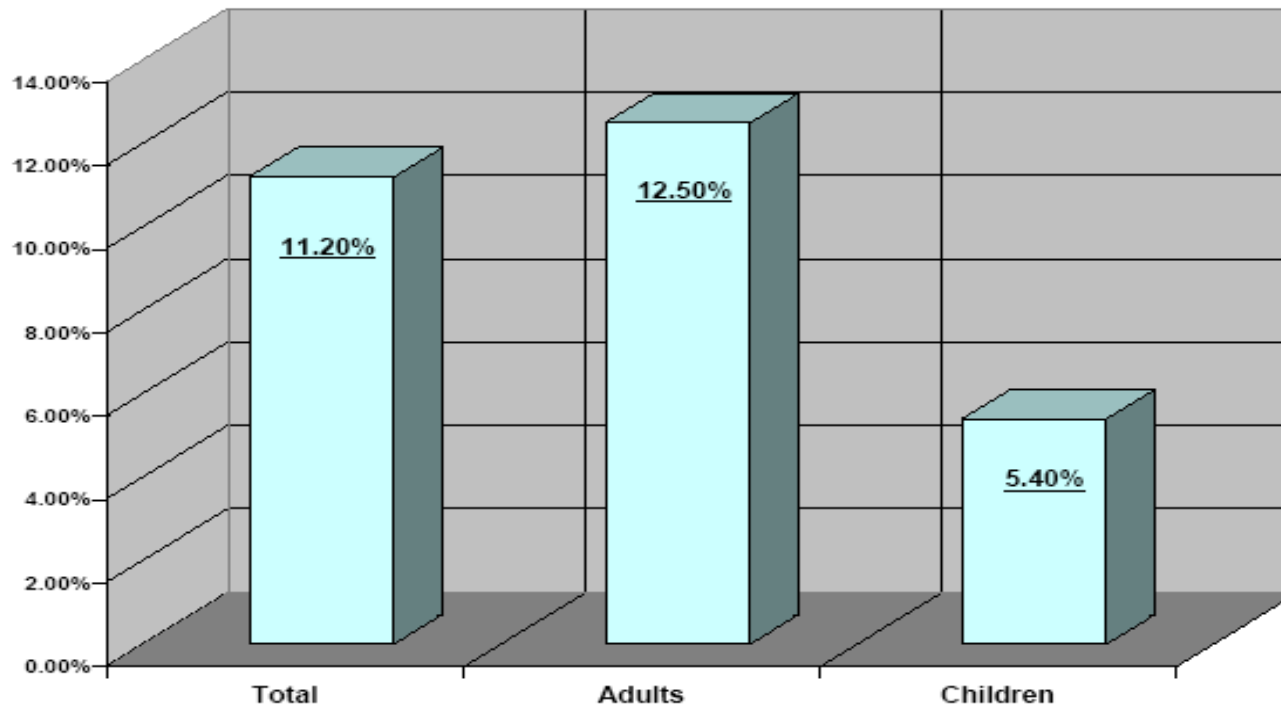


Healthcare Coverage Reform Goals

- Provide access to affordable health insurance coverage to all uninsured Ohioans with an initial goal of providing coverage to 500,000 more Ohioans by 2011.
- Increase the number of small employers that are able to offer coverage to their workers.



Ohio Uninsured Population, 2004



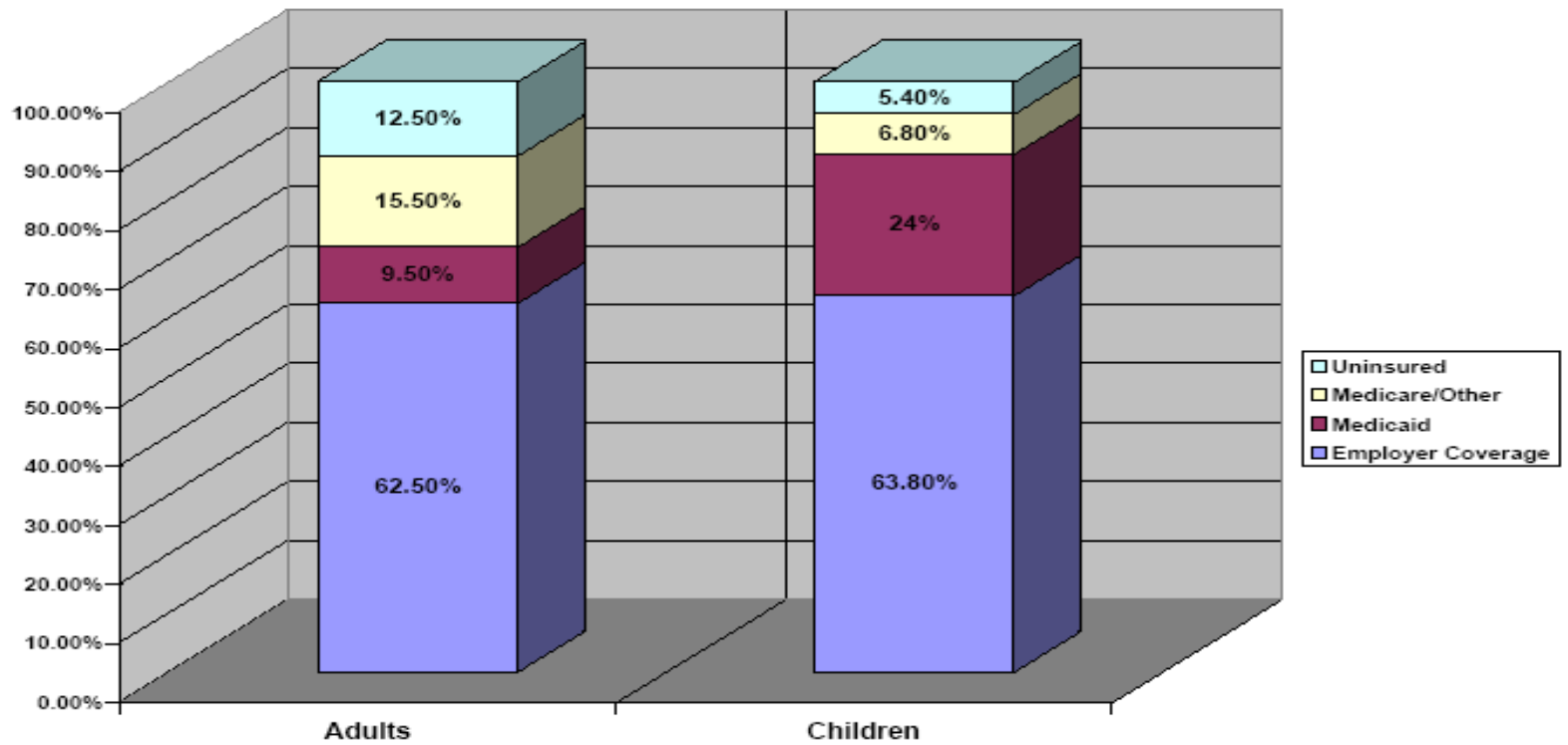
source: Ohio Family Health Survey, 2004

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Ohio Health Insurance Coverage By Type, 2004



source: Ohio Family Health Survey, 2004

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Ohio's Uninsured Population by Income

Income	Children Including Age 18	Adults Ages 19-64
100% FPL	55,579	330,415
101-150%	31,255	192,366
151-200%	32,511	169,862
201-250%	20,627	103,173
251-300%	14,159	61,171
> 300%	<u>22,228</u>	<u>178,031</u>
TOTAL	176,360	1,035,018

(Ohio Family Health Survey, 2004)

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Ohio Medicaid Eligibility

Covered Persons

- Children < age 19
- Parents
- Pregnant Women
- Aged, Blind and Disabled
- Working Disabled
- Buy-In

Income Guidelines

- Less than 200% FPL ¹
- Less than 90% FPL
- Less than 150% FPL ¹
- Less than 64% FPL
- Less than 250% FPL ²

¹Eligibility for children was raised to 300% FPL and for pregnant women to 200% FPL in the SFY2008 budget. ²New coverage effective SFY2008 budget.



Health Insurance Markets

- Individual Market
- Small Group Market
- Large Group Market

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Individual Market

- Medically underwritten
- Premium based on health status
- May be restricted or declined for coverage



Small Group Market

- Guaranteed issue
- Premium rate caps
- HIPAA protection

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Large Group Market

- Rates based on group's claim experience
- Many employers self-insure their plans
- Many plans governed by ERISA not Ohio



Process To Date

- Hearings of Ohio House Committee on Access & Affordability
- Working Groups
- Actuarial RFP
- BRT Analysis of Opportunity
- Stakeholder Meetings

