



# Healthcare access and affordability in Ohio: Challenges with upcoming policy changes

December 11, 2025



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# MISSION

To advance evidence-informed policies that improve health, achieve equity, and lead to sustainable healthcare spending in Ohio.



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# Healthcare access and affordability in Ohio series

Scan the QR code to see HPIO's series of publications on the current challenges facing working Ohioans and how recent federal and state policy changes will impact access to care and affordability in Ohio :



# Today's speakers



**Brian O'Rourke, PhD**  
Healthcare Policy Analyst  
Health Policy Institute of Ohio



**Grace Wagner, MS**  
Director of Health Initiatives  
Ohio Association of Foodbanks



**Rose Frech, MSW, LSW**  
Director of External Affairs  
Integrated Services for  
Behavioral Health



**Summer Kirby**  
Chief Executive Officer  
Compass Community Health

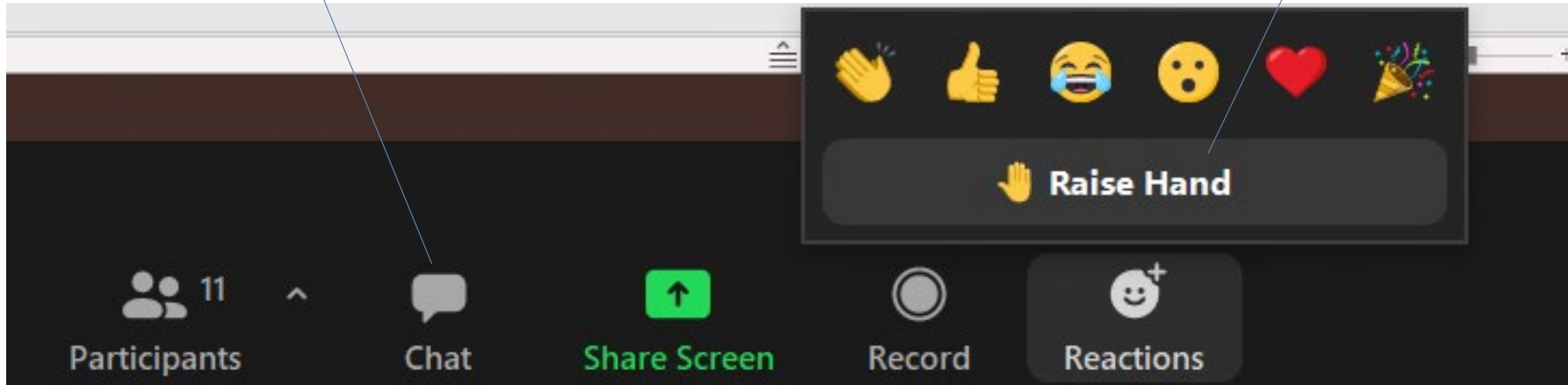
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# Slides and resources

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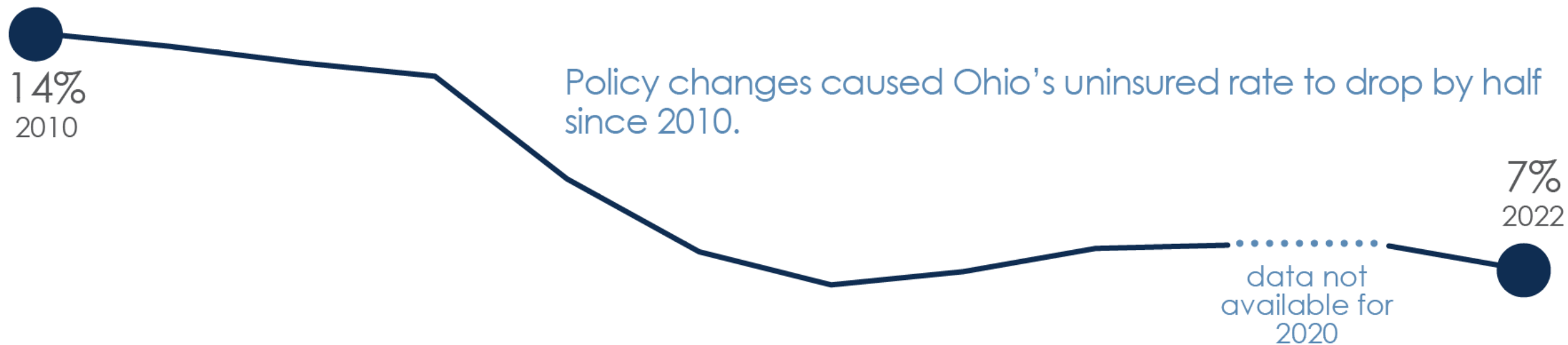




Ohio rank

16

# Uninsured rate



Data source: American Community Survey, 1-year estimates

# Overview of Medicaid eligibility

## First steps

Must:

→ **Be an Ohio resident**



→ **Have a social security number** (or have applied for one)

→ **Be a U.S. citizen** (or meet requirements for non-U.S. citizen)

## Who is eligible?

- **Children** ages 18 and younger in households with incomes up to 211% Federal Poverty Level (FPL) with no insurance and up to 161% FPL with non-Medicaid health coverage
- **Parents** or related caregivers in households with incomes up to 90% FPL and one or more children younger than 18 in the household
- **Pregnant women** with incomes up to 205% FPL

**Adults** ages 19 to 64 who have incomes less than 138% FPL

**Older Ohioans and those who are blind or disabled** with lower incomes

## Categories

Covered Families and Children (CFC)

Group VIII

Aged, Blind and Disabled (ABD)

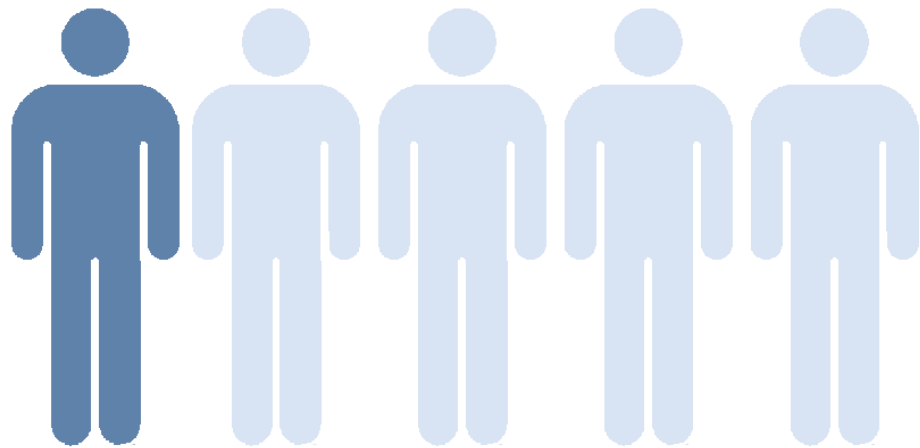
**Note:** This graphic highlights the major categories of Medicaid eligibility in Ohio and is not comprehensive.

**Source:** Health Policy Institute of Ohio, "Ohio Medicaid Basics 2025." Feb. 2025.



# Healthcare Access and Affordability: Current Ohio Landscape

More than **1 in 5** (21%)  
Ohioans had trouble paying  
off medical bills in 2023



Sources: Ohio Medicaid Assessment Survey, 2023

Healthcare access and affordability in Ohio series  
September 2025

hpio  
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## Data brief Healthcare affordability challenges for working Ohioans

For many Ohioans, the cost of basic necessities — such as housing, childcare, food, transportation and health care — is outpacing their income. The median household income in Ohio is \$67,769, lagging below the national median of \$77,719.<sup>1</sup> Simultaneously, the cost of necessities continues to rise, particularly health care. Total healthcare spending rose 7.5% in 2023 alone<sup>2</sup>, putting an increasing burden on Ohio families.

In light of coming policy changes, this brief presents current data on:

- The cost of basic needs for working Ohioans
- Access to adequate health insurance
- The cost of health care for Ohio families
- Implications of going without necessary care

### What is ALICE?

ALICE is a tool developed by the United Way that stands for Asset Limited, Income Constrained, Employed. It is used to demonstrate the challenges of working families who cannot afford basic necessities despite having a job and earning above the federal poverty level. The ALICE Household Survival Budget estimates the minimum income needed to afford basic essentials like housing, child care, food, transportation, health care, technology and taxes. The Household Budget also accounts for assistance from programs such as Medicaid and Temporary Assistance for Needy Families.

### ALICE Household Survival Budget, Ohio, 2023

Nearly 40% of Ohio households had incomes below the ALICE threshold in 2023.

#### ALICE Survival Budget

One adult Single adult (\$13.45 per hour)	\$26,892 \$40,092 (\$20.05 per hour)	\$46,452 (\$23.23 per hour)
Two adults 2 adults (\$20.25 per hour)	\$40,500 \$65,016 (\$32.51 per hour)	\$79,224 (\$39.61 per hour)

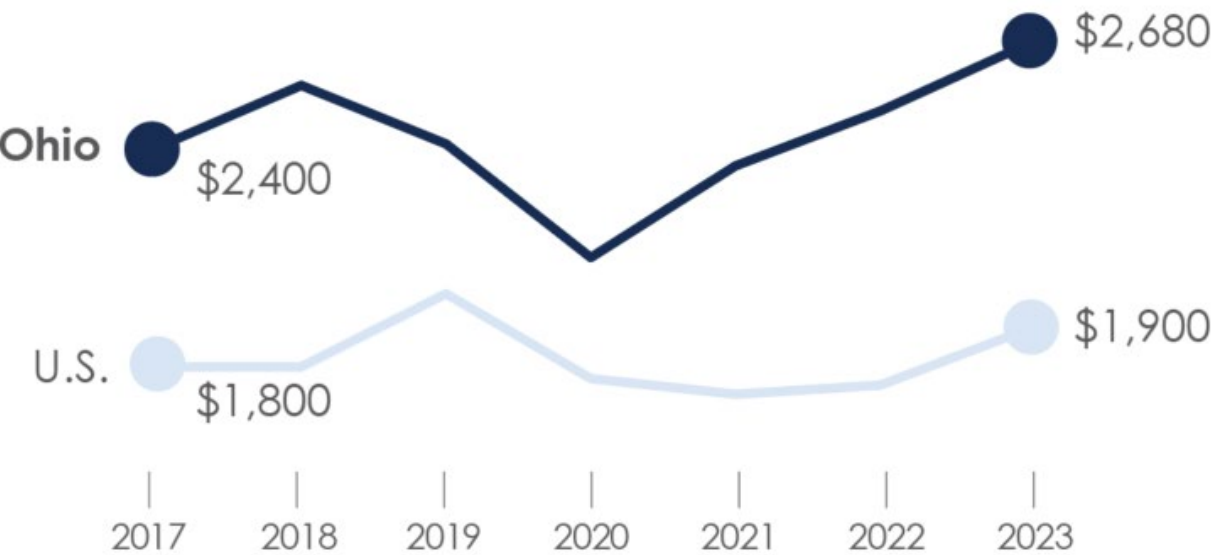
Source: United for ALICE

### 3 Key findings for policymakers

- 1 Many Ohioans are struggling to make ends meet, with almost 2 in 5 families living below the ALICE household survival budget (defined below).
- 2 Healthcare costs are rising, and out-of-pocket costs are significant, even for Ohioans who are insured.
- 3 Many Ohioans are opting out of necessary healthcare services, often because of cost concerns, which can result in worse outcomes and higher costs in the future.

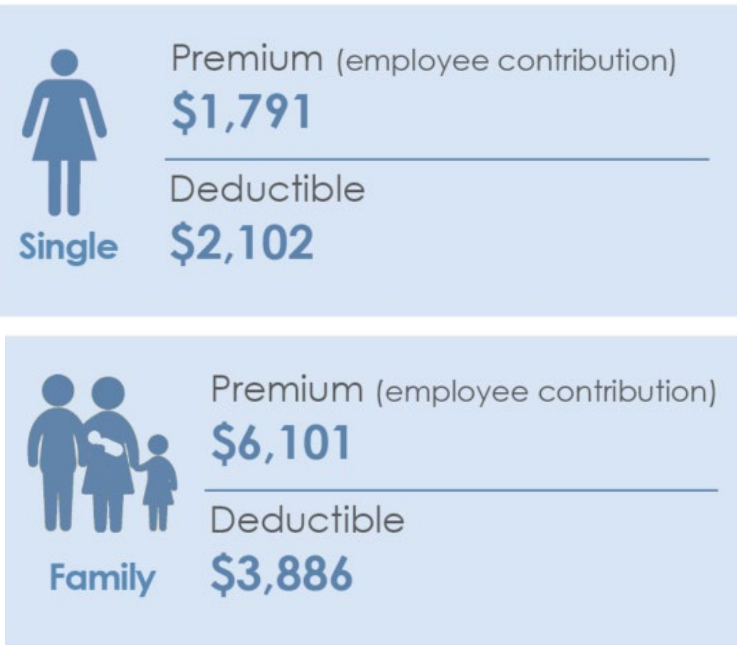
# Healthcare Access and Affordability: Current Ohio Landscape

Median medical out-of-pocket spending for families, Ohio and U.S., 2017-2023



**Source:** HPIO data brief "Healthcare Affordability Challenges for Working Ohioans. Data from Current Population Survey's Annual Social and Economic Supplements Public Use Microdata, as compiled by State Health Access Data Assistance Center

Average annual premium and deductible for a single and family plan, employer-sponsored insurance, 2023



**Source:** HPIO data brief "Healthcare Affordability Challenges for Working Ohioans. Data from Medical Expenditure Panel Survey Insurance Component, as compiled by KFF

# How much do Ohioans need to pay basic expenses?

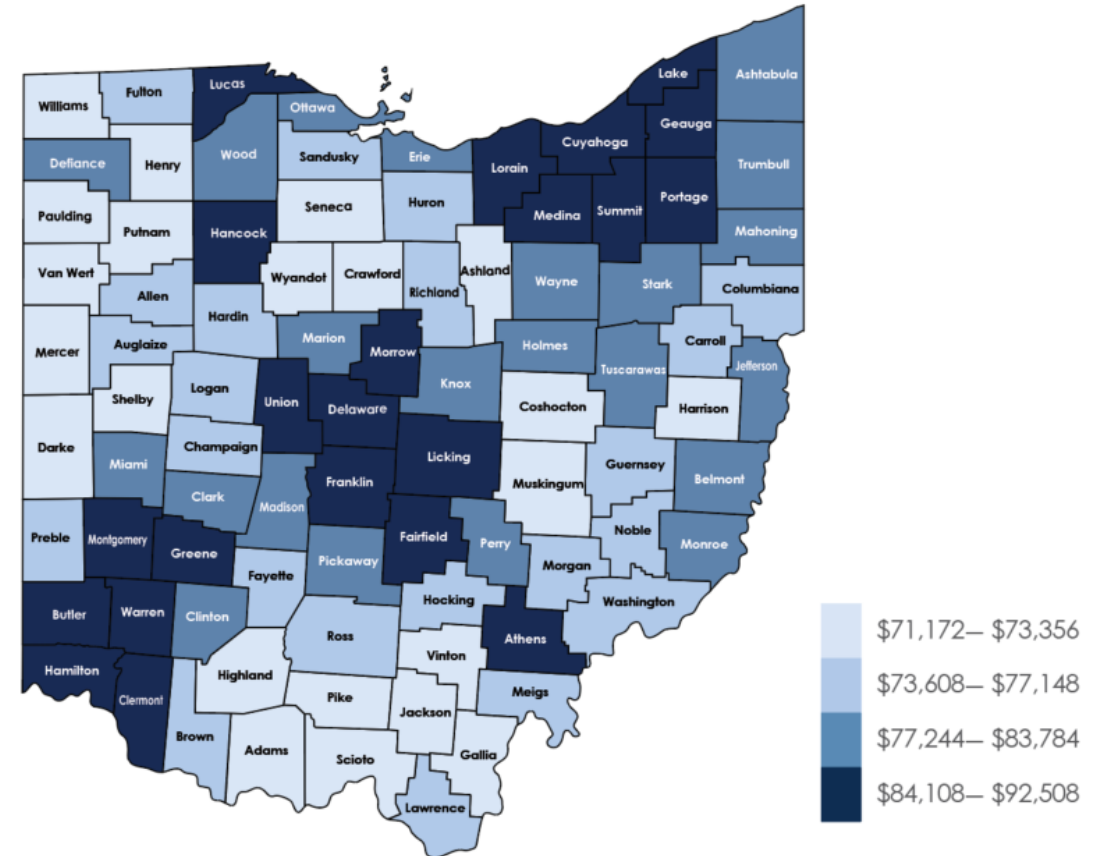


A family of four in Ohio, with two children in child care, needs to earn

**\$79,224  
a year**

to afford health care and other essential needs

ALICE Household Survival Budget for a house with two adults, one infant and one preschool-age child, by county in Ohio, 2023



**Note:** The ALICE Household Survival Budget, developed by the United Way, estimates the minimum income needed to afford basic essentials like housing, child care, food, transportation, health care, technology and taxes.  
**Data source:** HPIO data brief "Healthcare Affordability Challenges for Working Ohioans. Data from United for ALICE

# Major health policy changes

## **Medicaid (HR 1)**

- Work requirements and eligibility redetermination
- Cost sharing
- Eligibility restrictions
- Financing

## **ACA Marketplaces**

- Eligibility restrictions (HR 1)
- Expiration of enhanced subsidies

How will HR 1 and other federal/state policy changes impact care access and affordability in Ohio?



# Estimated funding and coverage impacts of HR1 on Ohio, FFY 2025-2034

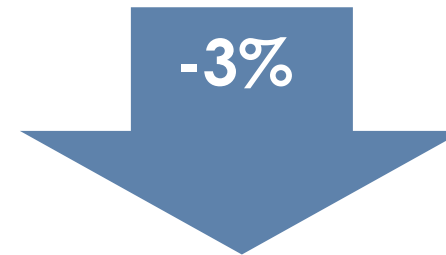
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Federal Medicaid  
funds to Ohio



**-\$33 billion**

Coverage



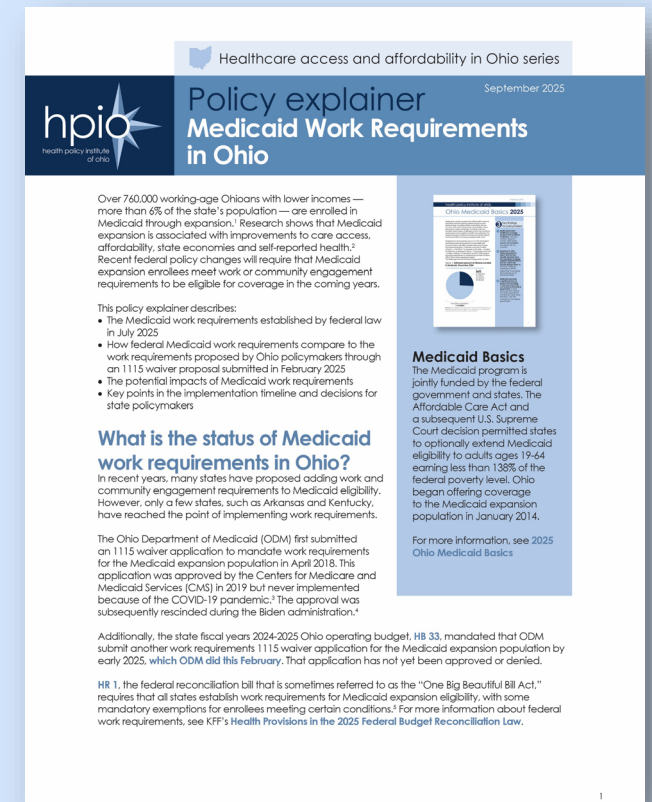
**-340,000  
Ohioans**

**Sources:** Georgetown University McCourt School of Public Policy Center for Children and Families; KFF



# Work requirements

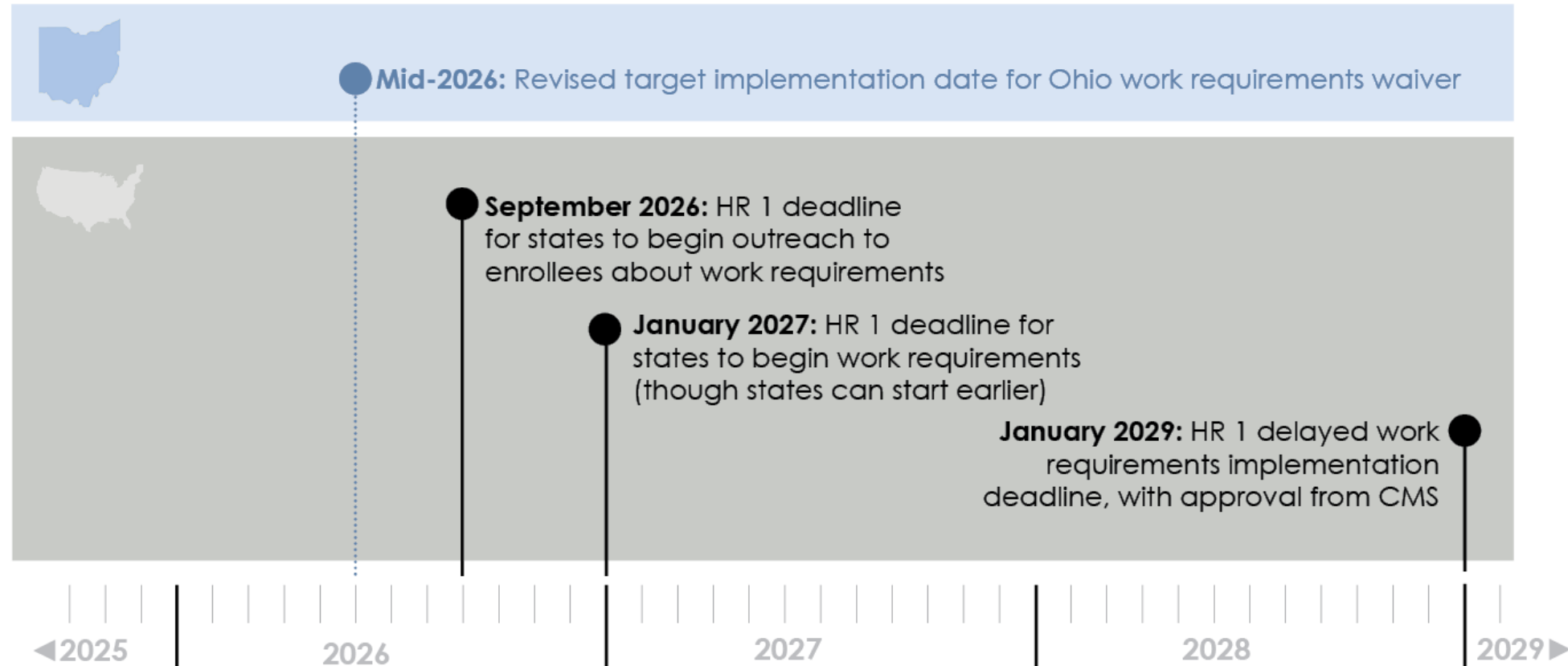
- Medicaid expansion population
- 80 hours per month of work, education, community service, or a combination
- Exemptions for some individuals (certain medical conditions, some parents, etc.)
- Ohio submitted a work requirements waiver before HR 1



Medicaid policy changes

# Work requirements

Key Medicaid work requirement dates in Ohio 1115 waiver and HR 1

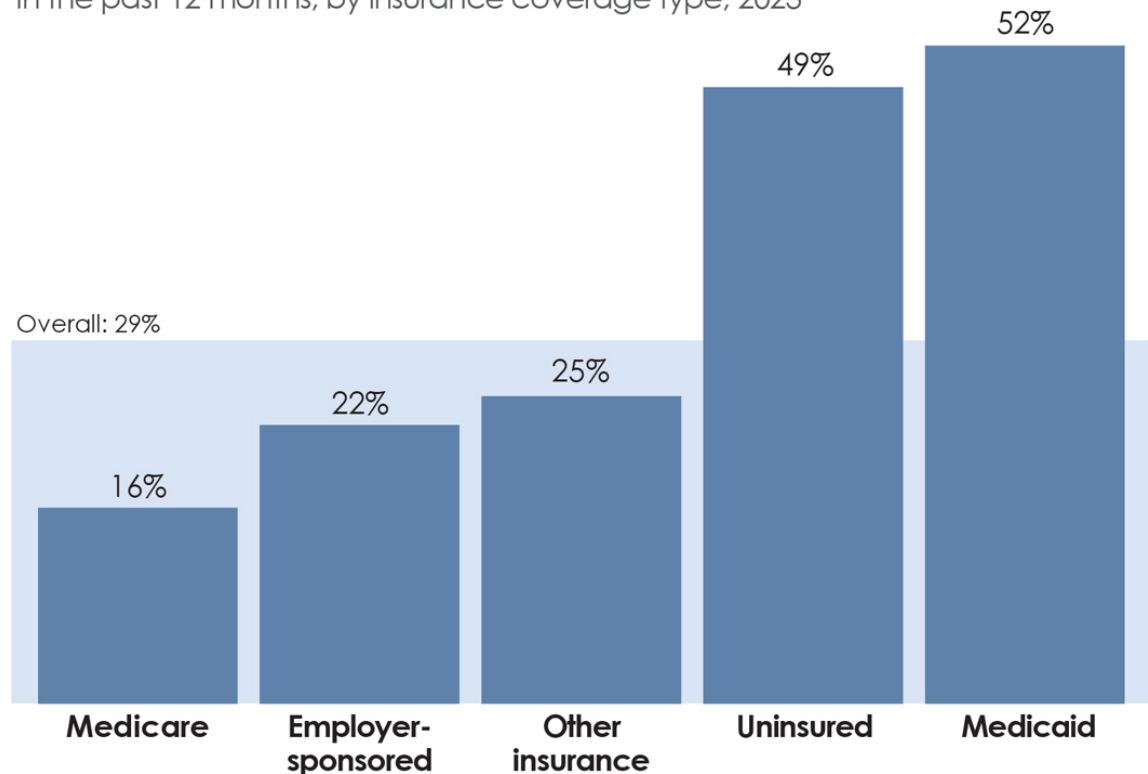


# Medicaid policy changes

## Cost sharing

### Difficulty paying household expenses

Percent of Ohio adults who reported that they had difficulty paying for usual household expenses, such as food, rent or mortgage, medical expenses, and so on in the past 12 months, by insurance coverage type, 2023



### What could \$35 be used for by an Ohio family with a lower income?



One day of groceries for a family of four



11 gallons of gasoline



Partial utility bill

Source: Ohio Medicaid Assessment Survey

Medicaid policy changes

# Financing

*Major HR 1 impacts to Ohio's Medicaid budget:*

1. Prohibits or reduces many types of **provider taxes**, which help generate revenue for Ohio's Medicaid program
2. Caps **state directed payments**, which help pay providers who see many Medicaid patients
3. Establishes **rural health transformation program** (\$50B)

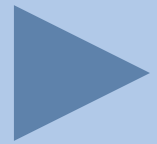


Medicaid policy changes

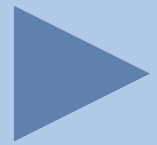
# Financing

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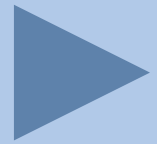
Potential ways to lower spending in response to funding shortfalls:



Reducing reimbursement to providers



Eliminating optional services (ex: prescription drugs)



Cutting eligibility groups, such as expansion population

# Changes to eligibility for health programs

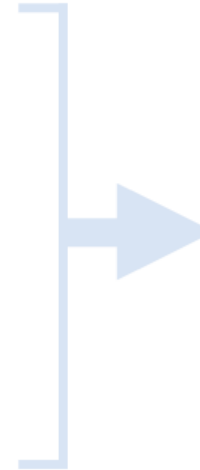
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**Medicaid**

**Medicare**

**ACA marketplace subsidies**

**Supplemental Nutrition Assistance Program**



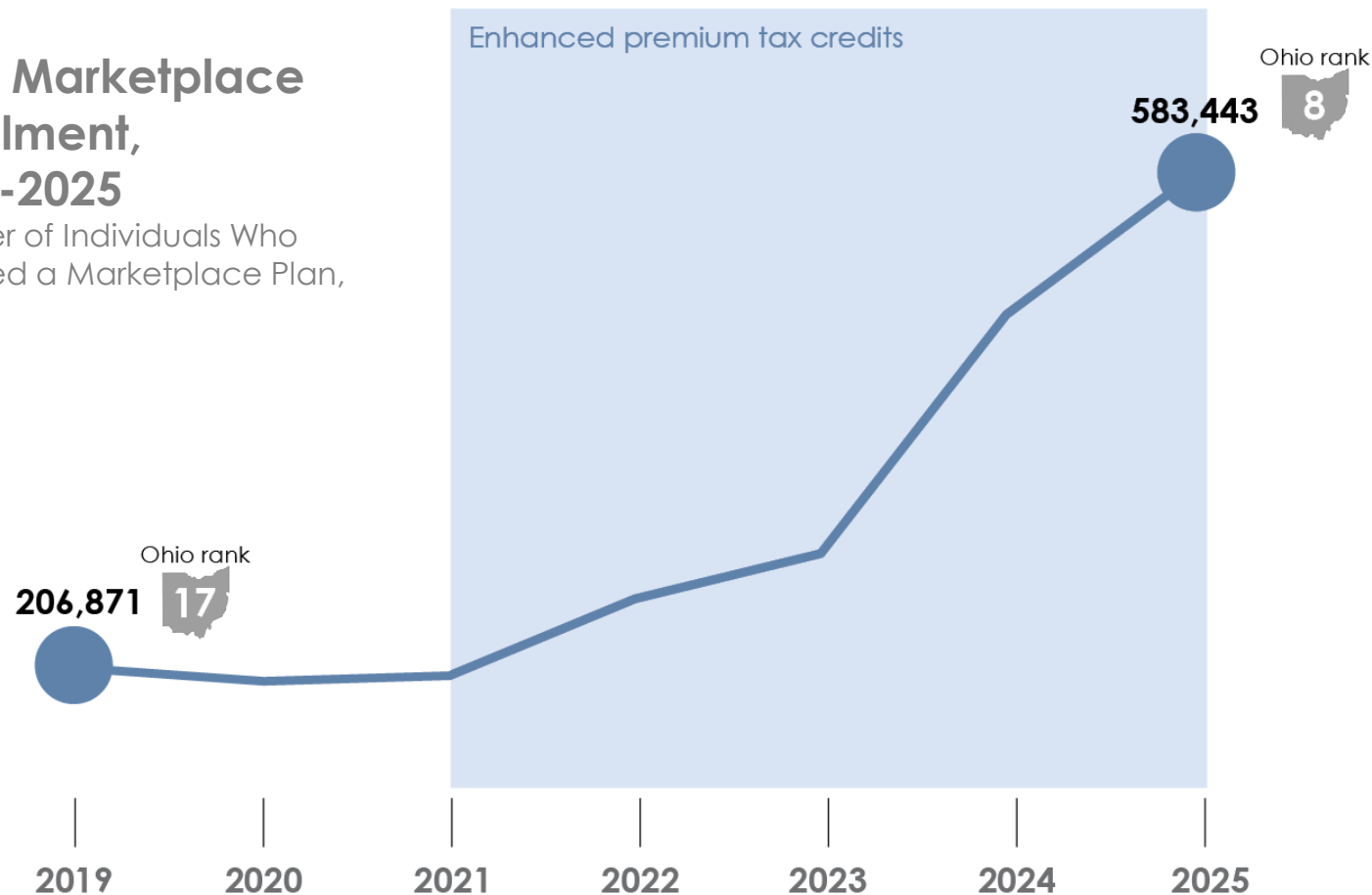
## **Loss of eligibility**

for some groups of lawfully present immigrants who were previously eligible, including many refugees, asylees and survivors of domestic violence and human trafficking

# Changes to the Federal Health Insurance Marketplace

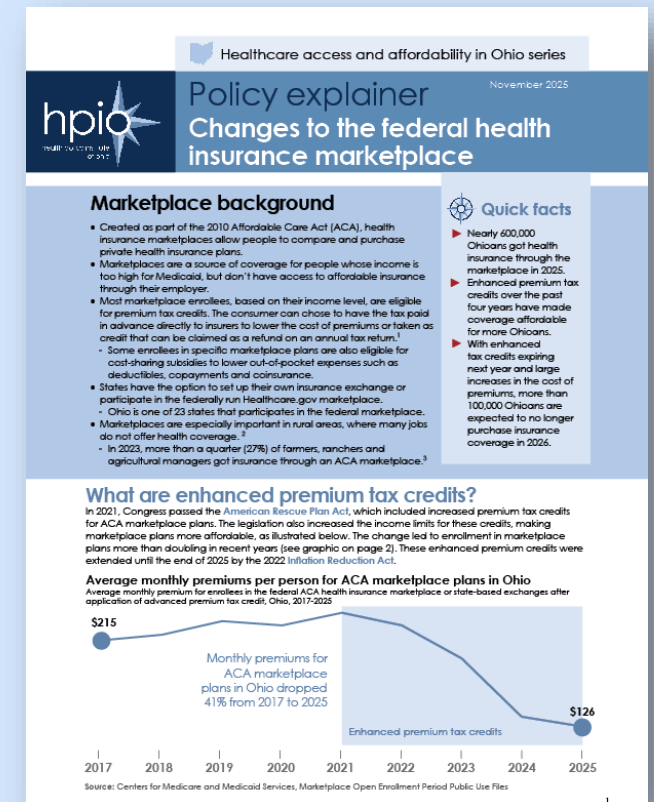
## ACA Marketplace Enrollment, 2019-2025

Number of Individuals Who Selected a Marketplace Plan, Ohio



Source: KFF

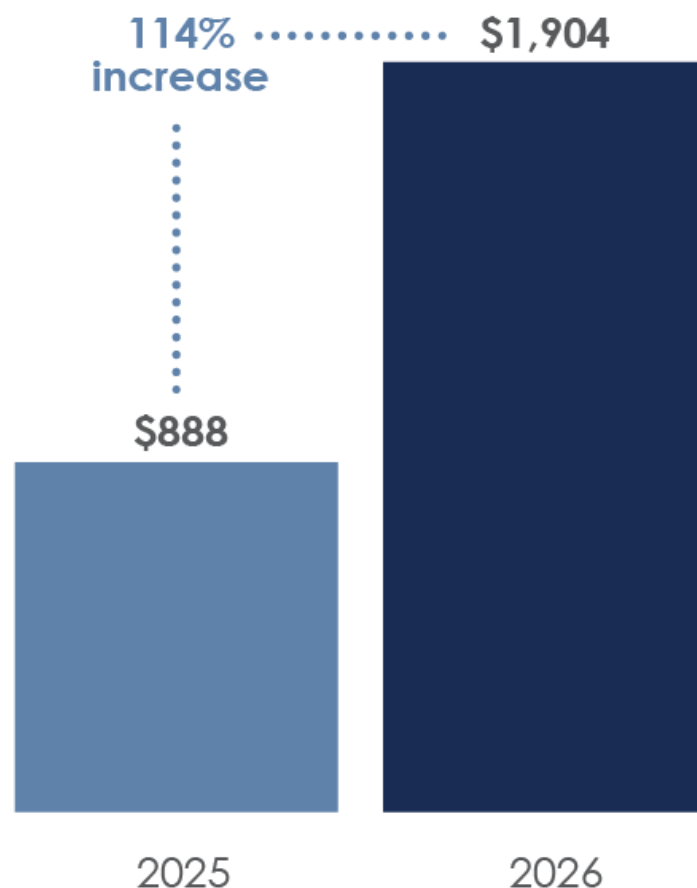
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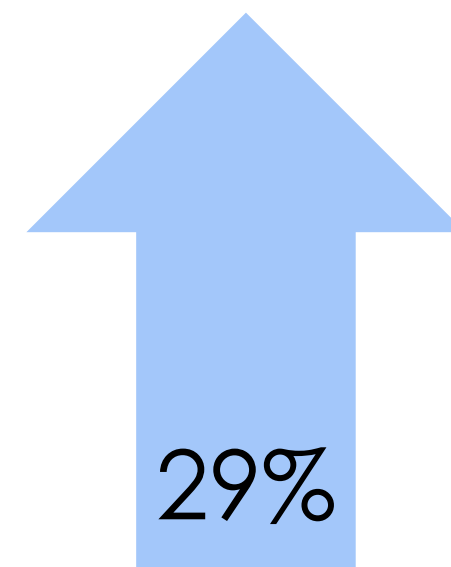


# Changes to the Federal Health Insurance Marketplace

The expiration of enhanced tax credits and increased premiums are projected to make 2026 average annual premium costs more than double what they were in 2025



Source: KFF



Projected increase in uninsured rate in Ohio

Source: Urban Institute

# Learn more about healthcare access and affordability in Ohio



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# Panel discussion



**Rose Frech, MSW, LSW**  
Director of External Affairs  
Integrated Services for  
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**Grace Wagner, MS**  
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Ohio Association of Foodbanks



**Summer Kirby**  
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# Poll questions

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# Thank you

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