Having health insurance can be an important first step in obtaining timely medical care and preventive health services such as cancer screenings and flu shots. The expansion of Medicaid in Kentucky and the implementation of the Affordable Care Act (ACA) have allowed many more Kentuckians to obtain health insurance and needed preventive and medical care.¹

The 2018 Kentucky Health Issues Poll (KHIP) asked, “In the past 12 months, was there a time when you or another member of your household needed medical care but did not get it, or delayed getting it because of the cost?” KHIP first asked this question in 2009. KHIP is jointly funded by Interact for Health and the Foundation for a Healthy Kentucky.

Fewer low-income adults delay care due to cost

Even with health insurance, cost can be a barrier to accessing medical care. From 2009 to 2018, the percentage of Kentucky adults delaying care due to cost dropped, particularly among adults with less income. In 2009, nearly half of Kentucky adults in households earning less than 200% of the Federal Poverty Guidelines (FPG)² delayed care due to cost (48%). In 2018 only one-quarter of Kentucky households earning less than 200% FPG reported delaying care (25%). Kentucky households earning more than 200% FPG reported similar results in 2009 and 2018, with 20% delaying care due to cost.

Overall, 1 in 5 Kentucky adults in 2018 (21%) reported that someone in their household delayed care due to cost, less than in 2009 when 1 in 3 Kentucky adults (32%) reported the same.

Percentage of adults reporting that, in the past 12 months, they or someone in their household delayed or did not get needed medical care because of the cost, by household income

<table>
<thead>
<tr>
<th>Income Level</th>
<th>2009</th>
<th>2014</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adults earning 200% FPG or less</td>
<td>48%</td>
<td>32%</td>
<td>29%</td>
</tr>
<tr>
<td>Adults earning more than 200% FPG</td>
<td>22%</td>
<td>20%</td>
<td>25%</td>
</tr>
<tr>
<td>All Kentucky adults</td>
<td>21%</td>
<td>21%</td>
<td>25%</td>
</tr>
</tbody>
</table>

SOURCE: 2018 Kentucky Health Issues Poll (released January 2019)


2 In 2017, 200% of the Federal Poverty Guidlines was $49,200 for a family of four.

Continued on next page
Few report emergency room or urgent care as usual location for care

KHIP also asked Kentucky adults where they usually receive their health care.\(^3\) It is valuable to receive routine care from an appropriate source such as private doctors’ offices, community-based health clinics or hospital outpatient departments that can provide continuity of care and preventive services. These are not provided in locations such as an emergency room or urgent care center.

In 2018, about 1 in 10 Kentucky adults (8%) reported going to the emergency room or urgent care center as their usual and inappropriate source of care. This has remained steady since the question was first asked in 2009. In 2018, nearly 7 in 10 Kentucky adults reported that they visit private doctors’ offices, community-based health clinics, or hospital outpatient departments for their regular health care (68%). This is down slightly from 76% in 2009. One in 4 Kentucky adults reported no usual place for health care (24%), compared with 18% who reported this in 2009.

These responses varied by insurance status. Kentucky adults without health insurance were more likely than those with health insurance to report having no usual place to seek medical care or advice. (See graph.)

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\(^3\) KHIP asked, “Is there one particular clinic, health center, doctor’s office, or other place that you usually go to if you are sick or need advice about your health?” and “When you are sick or need advice about your health, to which one of the following places do you usually go ... a private doctor’s office other than a public health clinic or community-based health center; a community-based health center or public health clinic; a clinic at a retail store; a hospital outpatient department; a hospital emergency room; an urgent care center; or some other kind of place?”