The Health Foundation of Greater Cincinnati

Foundation for a Healthy Kentucky

KHIP Kentucky Health Issues Poll 2011

Kentuckians' experiences with health insurance

Having health insurance is an important factor in being able to get needed healthcare. The ***Kentucky Health Issues Poll*** **(KHIP)** included a number of questions about health insurance coverage to provide a picture of the insurance status of Kentucky adults and their family members. Because nearly all Kentuckians older than 65 (98%) are insured, this summary focuses on Kentuckians ages 18-64.

1 in 3 Kentucky adults ages 18-64 uninsured

Nearly 1 in 3 (32%) Kentucky adults were uninsured, up from about 1 in 4 (26%) in 2010 but consistent with 2009 findings. In general, as age, education level and income increased the percentage of Kentuckians who were uninsured decreased. This is consistent with previous surveys.

Another factor in being able to get healthcare is how stable a person's health insurance coverage is. A measure of this is whether a person

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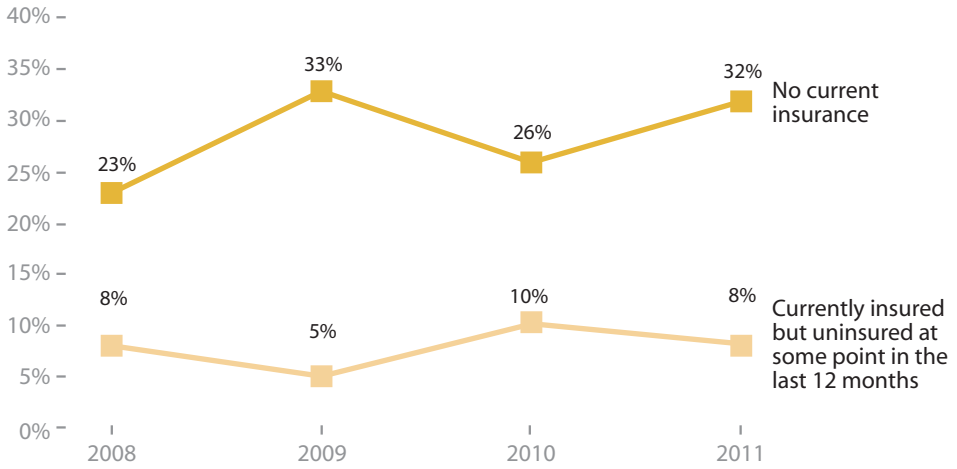
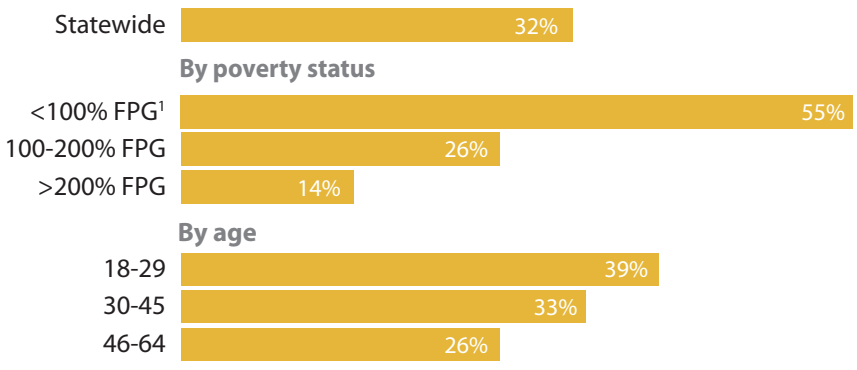
Percentage of Kentucky adults ages 18–64 who were uninsured currently or at any time in the last 12 months



Kentucky adults ages 18-64 who are currently uninsured



[1] In 2010, 100% of the federal poverty guidelines (FPG) was an annual household income of $22,050 and 200% FPG was $44,100, both for a family of 4.

These findings unless otherwise noted are from the Kentucky Health Issues Poll, funded by the Foundation for a Healthy Kentucky and The Health Foundation of Greater Cincinnati. The Kentucky Health Issues Poll was conducted Sept. 27- Oct. 27, 2011, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,621 adults from throughout Kentucky was interviewed by telephone. This included 1,313 landline interviews and 308 cell phone interviews. In 95 of 100 cases, the statewide estimates will be accurate to ±2.5%. There are other sources of variation inherent in public opinion studies, such as non-response, question wording or context effects that can introduce error or bias.

For more information about the Kentucky Health Issues Poll, please visit www.healthy-ky.org or www.healthfoundation.org/khip.html.

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has been covered continuously for the past 12 months. About 1 in 12 (8%) Kentuckians ages 18-64 who were insured at the time of KHIP had been uninsured at some point in the past 12 months. Therefore, 4 in 10 Kentucky adults ages 18-64 (40%) had been uninsured at some point in the last 12 months, including currently.

More than half of low-income adults uninsured

Kentucky adults with lower household incomes reported significantly higher rates of being currently uninsured. More than half (55%) of adults living at or below 100% of the Federal Poverty Guidelines (FPG[1]) reported being uninsured, compared with 14% for those living above 200% FPG.

Younger adults more likely to be uninsured

Nearly 4 in 10 (39%) adults ages 18-29 reported not having health insurance. This is down from 2009 (47%), but consistent with previous KHIPs. More adults ages 18-29 report being uninsured than adults ages 46-64 (26%).