

Having health insurance is a main factor in whether someone seeks appropriate healthcare in a timely manner. Those without insurance are less likely to get care when they need it.

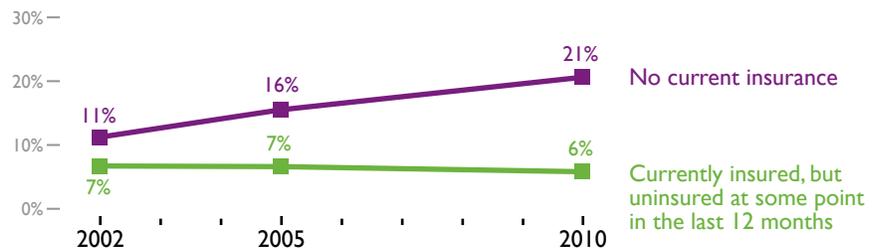
The *Greater Cincinnati Community Health Status Survey* collects information about insurance status through two questions. The first asks whether a person *currently* has health insurance. The second asks whether the person has been *without health insurance at any time during the past 12 months*, which is an indication of how stable his or her insurance is. These questions provide a more complete regional picture of insurance-related barriers to healthcare.

Since nearly all adults in our region ages 65 and over (98%) are insured, this summary focuses on adults ages 18–64.

## Rate of Currently Uninsured Adults Increases

The percentage of adults in our region ages 18–64 who reported being uninsured at the time of the survey has steadily risen since 2002, going from 11% that year to 21% in 2010. About 22% of adults ages 18–64 across the

## Adults ages 18–64 who have been uninsured at any point in the last 12 months, including currently



nation were currently uninsured in early 2010, according to the January–March 2010 *National Health Interview Survey* conducted by the Centers for Disease Control and Prevention (CDC).<sup>1</sup>

- are African American (36%)
- live in the rural Kentucky counties in our region (31%)<sup>3</sup>
- are ages 18–29 (28%)

## People with Lower Incomes, Less Education More Likely to Be Uninsured

Adults ages 18–64 in our region who were more likely to report being uninsured than other subgroups included those who:

- live below 100% of the federal poverty guidelines (FPG; 43%)<sup>2</sup>
- did not have a high school diploma or equivalent (40%)

<sup>1</sup> See [www.cdc.gov/nchs/data/nhis/earlyrelease/insur201009.htm](http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201009.htm).

<sup>2</sup> In 2009, 100% FPG was an annual income of \$22,050 for a family of 4.

## Rate of Insured Adults Who Were Uninsured at Some Point in the Last 12 Months Holds Steady

About 6% of insured adults ages 18–64 in our region reported that they had been without insurance at some point in the last 12 months. This is consistent with the rates found in the previous *Community Health Status Surveys*.

<sup>3</sup> The rural Kentucky counties in the region are Bracken, Carroll, Gallatin, Owen, and Pendleton.