



# Kentuckians' Experiences With Health Insurance Coverage

Results From The Health Foundation of Greater Cincinnati and the Foundation for a Healthy Kentucky



According to the 2008 *Kentucky Health Issues Poll*, 1 in 5 of all Kentucky adults (20%) were uninsured at the time of the *Poll*. The 2006 *Behavioral Risk Factor Surveillance Survey* (BRFSS) found that 17% of Kentucky adults were uninsured at the time of the *Survey*.

The 2008 *Poll* also found that more than 1 in 4 (28%) had been uninsured at some point in the past year, including currently. In general, the 2008 *Kentucky Health Issues Poll* found that as age, income, and education level increased, the percentage who were uninsured either currently or in the past year decreased.

## Types of Insurance Kentuckians Have

Of the Kentuckians with healthcare coverage, about 60% were covered through an employer-based plan, 26% were covered through public insurance, and 14% were covered through other insurance plans, including ones they bought themselves.

Employer-based coverage means respondents have coverage through their or their spouses' employers. Public coverage means respondents have coverage through Medicaid, Medicare, or some combination of coverage with at least one of these two public plans.

Insured Kentuckians more likely to have employer-based coverage included those:

- ages 30–45 (85%)
- with a college degree (80%)
- living above 200% of the federal poverty guidelines<sup>1</sup> (FPG; 79%)

Insured Kentuckians more likely to have public coverage included those:

- ages 65 and over (79%)
- living below 100% FPG (61%)
- with less than a high school education (53%)

## Insurance Status of Kentuckians Ages 18–64

Because 94% of Kentucky adults ages 65 and over are insured, the *Kentucky Health Issues Poll* looked at the insurance status of Kentuckians ages 18–64. Almost 1 in 4 Kentuckians ages 18–64 (23%) were uninsured at the time of the *Poll*, and almost 3 in 10 (31%) had been uninsured at some point in the past 12 months, including currently.

As age, income, and education level increased, the percentage of Kentuckians ages 18–64 who were uninsured either currently or in the past year decreased.

<sup>1</sup> 100% of the federal poverty guidelines (FPG) in 2007 was an annual income of \$20,650 for a family of 4.

Kentuckians *more* and *less* likely within demographic groups to be uninsured

Demographic Group	% currently uninsured	
	all adults	ages 18–64
<b>Kentucky</b>	20%	23%
<b>Ethnicity</b>		
White	21%	24%
African American	12%	13%
<b>Age</b>		
18 to 29	36%	36%
46 to 64	16%	16%
<b>Education</b>		
Less than high school	32%	39%
College graduate	4%	4%
<b>Family Income</b>		
Below 100% FPG <sup>1</sup>	38%	45%
Above 200% FPG	8%	9%

Demographic Group	% uninsured during the past year	
	all adults	ages 18–64
<b>Kentucky</b>	28%	31%
<b>Ethnicity</b>		
White	28%	32%
African American	17%	18%
<b>Age</b>		
18 to 29	44%	44%
46 to 64	19%	18%
<b>Education</b>		
Less than high school	37%	44%
College graduate	6%	7%
<b>Family Income</b>		
Below 100% FPG <sup>1</sup>	47%	55%
Above 200% FPG	13%	14%

<sup>1</sup> 100% of the federal poverty guidelines (FPG) in 2007 was an annual income of \$20,650 for a family of 4.