



# Kentuckians' Experiences with *Not Having Health Insurance Coverage*

December 2009



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



The difficult economic climate has led to increasing numbers of people losing their health benefits. To find out how Kentuckians currently fare, the Foundation for a Healthy Kentucky and The Health Foundation of Greater Cincinnati included questions on the 2009 *Kentucky Health Issues Poll* asking about health insurance coverage.

As nearly all Kentuckians ages 65 and over (98%) are insured, this summary focuses on Kentuckians ages 18–64.

## One-Third of Kentucky Adults ages 18–64 Are Currently Uninsured

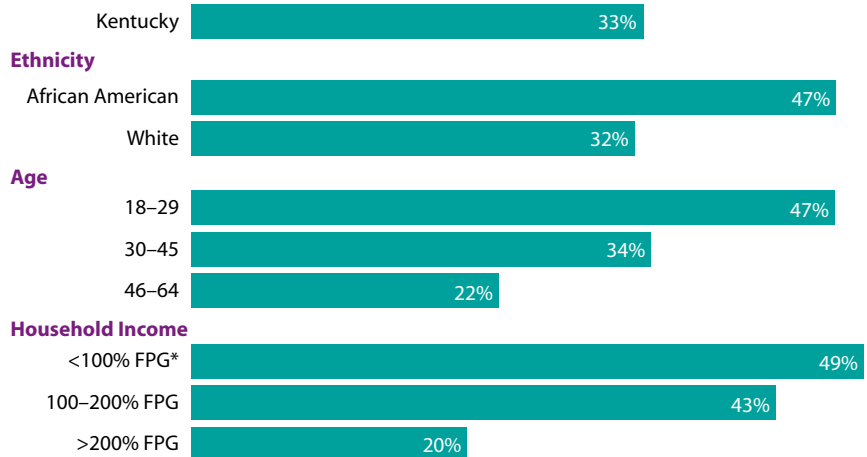
The number of Kentucky adults ages 18–64 who currently lacked health insurance increased 43% since early 2008, going from 23% in 2008 to 33% in 2009. In general, as age, education level, and income increased, the percentage of Kentuckians who were uninsured decreased. This is consistent with previous surveys.

## Half of Low-Income, African American, and Young Adults Are Currently Uninsured

Certain subgroups were more likely to be uninsured at the time of the survey, including:

- Kentuckians ages 18–64 living in households with an income

### Kentuckians ages 18–64 reporting not having health insurance at the time of the survey



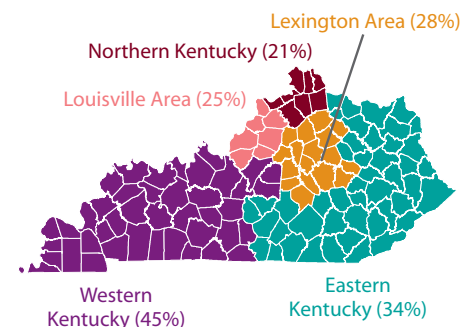
\* 100% of the federal poverty guidelines (FPG) in 2008 was a household income of \$21,200 for a family of 4.

below 100% of the federal poverty guidelines (FPG)<sup>1</sup> (49%),

- African Americans ages 18–64 (47%), and
- Kentuckians ages 18–29 (47%).

Kentuckians also experience regional differences in health insurance coverage. Adults ages 18–64 living in rural areas were more likely to be uninsured than adults living near Louisville, Lexington, or Cincinnati (across the border from Northern Kentucky).

### Kentuckians ages 18–64 uninsured at the time of the survey, by region



## Uninsured at Some Point in the Last 12 Months

Another important factor in being able to get healthcare is how stable a person's health insurance coverage is. One measure of that is whether a person has been covered continuously over the past

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These findings unless otherwise noted are from the 2009 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 October 8–November 6, 2009, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,669 adults from throughout Kentucky was interviewed by telephone. This included 1,464 landline interviews and 205 cell phone interviews with people who did not have a landline telephone. In 95 of 100 cases, the statewide estimates will be accurate to ±2.4%. In addition to sampling error, 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](http://www.healthy-ky.org) or [www.healthfoundation.org/khip.html](http://www.healthfoundation.org/khip.html).

12 months. Almost 4 in 10 Kentuckians ages 18–64 (38%) had been uninsured at some point in the last 12 months, including currently. This rose to over 5 in 10 for certain subgroups in the *Poll*, including Kentuckians ages 18–64 who:

- live in households with an annual income below 100% FPG (58%),
- are African American (55%),
- are young adults ages 18–29 (51%), and
- live in Western Kentucky (50%).