



# What Kentuckians Think about *How Satisfied They Are with Their Health Insurance*

December 2009



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



In Fall 2009, 72% of Kentucky adults reported that they had some type of healthcare coverage. With healthcare reform dominating the media, the 2009 *Kentucky Health Issues Poll* asked how satisfied these Kentuckians are with their current health insurance coverage.

## Kentuckians Are Satisfied with Their Health Insurance Coverage

More than 8 in 10 insured Kentuckians (86%) reported that they were satisfied with their current health insurance. This includes the:

- 1 in 4 (26%) who said they were completely satisfied,
- 3 in 10 (31%) who were very satisfied, and
- 3 in 10 (29%) who were somewhat satisfied.

Insured people ages 65 and older, the majority of whom are covered by Medicare, a government-run, public health insurance program, are the most satisfied with their current insurance plan. Still, insured Kentuckians among various demographic groups showed high levels of satisfaction.

## Insurance Company Has Refused to Pay for Care for 1 in 6 Insured Kentuckians

Having health insurance does not always mean that the insurance

**How satisfied are you with your health insurance plan(s)?** (Graph presents only the combined total of insured Kentuckians who said they were completely, very, or somewhat satisfied.)



**Has your insurance company ever refused to pay for healthcare that your doctor advised you to get?** (Graph presents only the insured Kentuckians who said yes or no.)



**Satisfaction with insurance company of insured Kentuckians, by those who have or have not had claims denied** (Graph presents only the combined total of insured Kentuckians who said they were completely, very, or somewhat satisfied.)



company will pay for all healthcare services a doctor advises a patient to get. According to the *Poll*, 1 in 6 insured Kentuckians (17%) reported that their health insurance company had refused to pay for healthcare services that their doctor advised them to get.

Insured adults ages 30-64 (21%) were nearly twice as likely to report their insurance company had refused to pay for healthcare services as insured young adults ages 18-29 (10%) or insured adults ages 65 and over (12%).

## Kentuckians Whose Insurance Company Has Refused to Pay for Care Are Least Satisfied

Having a claim for care denied by an insurance company appears to decrease overall satisfaction with health insurance coverage: only 7 in 10 insured Kentuckians who had a claim denied by their insurance company reported being satisfied with that insurance plan.