

# Kentuckians' Experiences with Having Health Insurance Coverage



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



Having health insurance is an important factor in being able to get needed healthcare. The *Kentucky Health Issues Poll* (KHIP) includes a number of questions about health insurance coverage to provide a picture of the insurance status of Kentucky adults. Since nearly all Kentuckians over age 65 (94%) are insured, this summary focuses on Kentuckians ages 18–64.

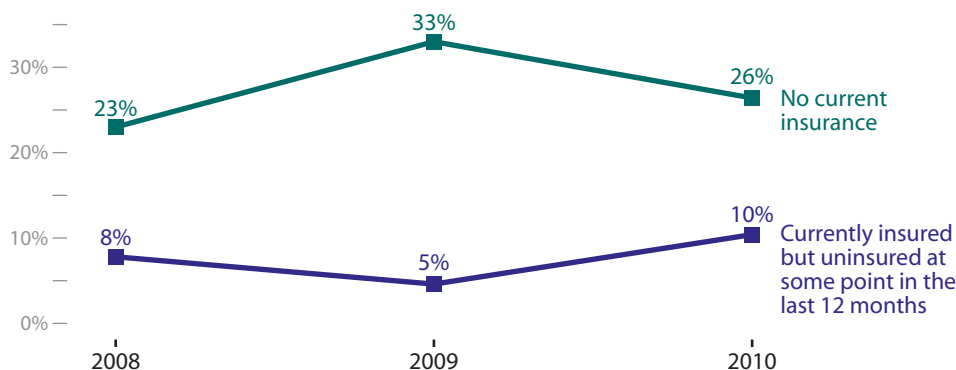
## 1 in 4 Kentucky Adults Ages 18–64 Are Currently Uninsured

About 1 in 4 Kentucky adults ages 18–64 (26%) are currently uninsured. This is down from 1 in 3 (33%) in 2009 but consistent with the 2008 KHIP. In general as age, education level, and income increased, the percentage of Kentucky adults who were currently uninsured decreased, consistent with previous KHIPs.

## 1 in 3 Adults Ages 18–64 Were Uninsured at Some Point in the Last Year

Having stable insurance is an important factor in being able to get healthcare services. One measure of this is whether a person has been covered continuously for the past 12 months. The majority of insured Kentuckians had stable insurance coverage over the past year.

**% of Kentucky adults ages 18–64 who were uninsured at any time in the last 12 months, including currently**



However, 1 in 10 insured Kentuckians ages 18–64 (10%) had been uninsured at some point in the past 12 months. Therefore, 1 in 3 Kentucky adults ages 18–64 (36%) had been uninsured at some point in the last 12 months, including currently.

## Lower Income = Higher Uninsurance Rates

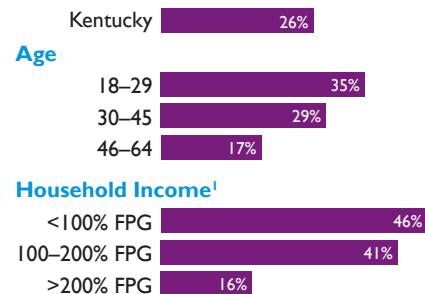
Kentucky adults with lower household incomes reported much higher rates of being currently uninsured. Nearly half (46%) of adults living in households with an income below 100% of the federal poverty guidelines (FPG)<sup>1</sup> reported being currently uninsured, compared to 16% of those living above 200% FPG.

<sup>1</sup> In 2009, 100% FPG was an annual income of \$22,050 and 200% FPG was an annual income of \$44,100, both for a family of 4.

## Young Adults More Likely to Be Uninsured

Over one third (35%) of adults ages 18–29 reported not having health insurance, twice the rate of adults ages 46–64 (17%) who reported not having insurance. The rate of uninsured young adults is down from 2009 (47%), but consistent with 2008 (35%).

**Kentucky adults ages 18–64 who reported they were currently uninsured**



These findings unless otherwise noted are from the 2010 *Kentucky Health Issues Poll* (KHIP), funded by the Foundation for a Healthy Kentucky and The Health Foundation of Greater Cincinnati. KHIP was conducted December 3–22 and 27–28, 2010, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,677 adults from throughout Kentucky was interviewed by telephone. This included 1,469 landline interviews and 208 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 KHIP, please visit [www.healthy-ky.org](http://www.healthy-ky.org) or [www.healthfoundation.org/kip.html](http://www.healthfoundation.org/kip.html).