

# Employer-provided insurance declines

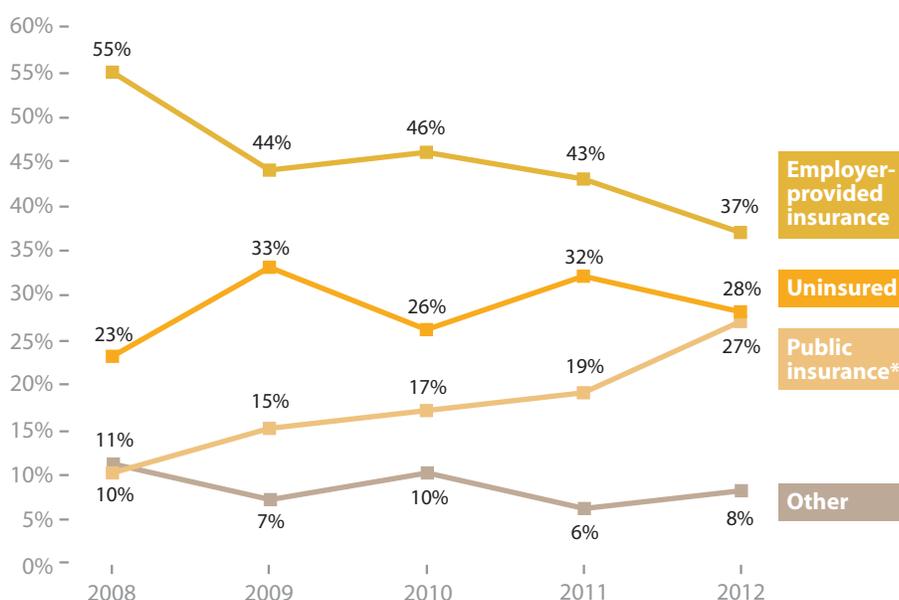
Like most states, Kentucky has seen a shift in whether its residents have health insurance and if so, where they obtain that insurance. Across the nation the number of working-age adults who are uninsured has increased. There has also been a noticeable reduction in employer-provided insurance and an accompanying shift to public insurance. Kentucky has also experienced this trend.

The **Kentucky Health Issues Poll (KHIP)** included questions about health insurance coverage to provide a picture of the insurance status of Kentuckians and their family members. Because most adults over age 65 (98%) are insured, this analysis will focus on Kentucky adults ages 18-64.

## More working-age Kentucky adults uninsured or on public insurance

Nearly 3 in 10 Kentucky adults ages 18-64 (28%) are currently uninsured. More working-age adults are receiving public insurance from Medicare,

**Type of insurance coverage for Kentucky adults ages 18-64** (Percentages may not add to 100% because the response "don't know" is not included.)



\* Medicare, Medicaid, military benefits and combinations of the three.

Medicaid, military insurance or some combination of the three. Currently, nearly 3 in 10 Kentucky adults ages 18-64 (27%) are covered by some form of public insurance. That's more than twice the percentage of adults ages 18-64 (10%) who were covered by public insurance in 2008.

## Fewer get insurance coverage from employers

In 2008, more than 5 in 10 Kentucky adults (55%) got health insurance from their employer or their spouse's employer. In 2012, fewer than 4 in 10 Kentucky adults (37%) got health insurance from an employer.

These findings unless otherwise noted are from the 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 Sept. 20-Oct. 14, 2012, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,680 adults from throughout Kentucky was interviewed by telephone. This included 1,360 landline interviews and 320 cell phone interviews with cell phone users. In 95 of 100 cases, the statewide estimates will be accurate to  $\pm 2.5\%$ . 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/kentucky-health-issues-poll](http://www.healthfoundation.org/kentucky-health-issues-poll).