

INSURANCE

Health insurance coverage in Kentucky

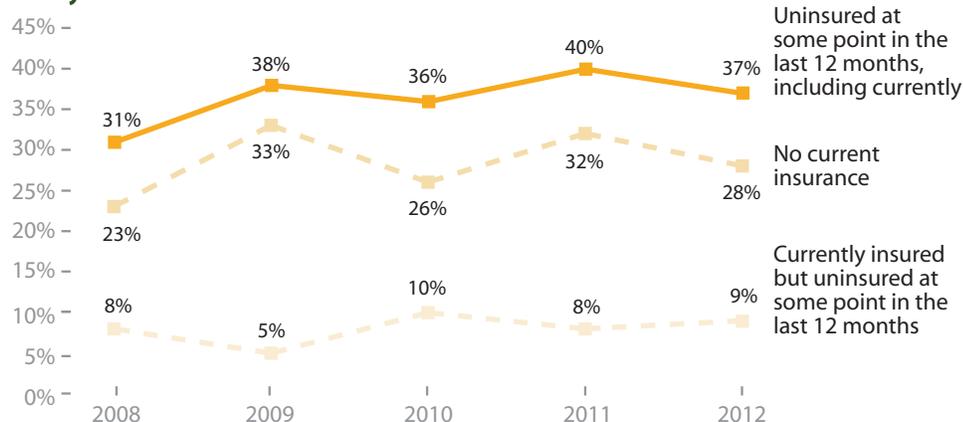
Having health insurance is an important factor in being able to get needed healthcare. Each year, the **Kentucky Health Issues Poll (KHIP)** includes questions about health insurance coverage to provide a picture of the insurance status of Kentucky adults and their family members. Because nearly all Kentuckians older than 65 (98%) are insured, this summary focuses on Kentucky adults ages 18-64.

4 in 10 Kentucky adults ages 18-64 uninsured at some point in the last 12 months

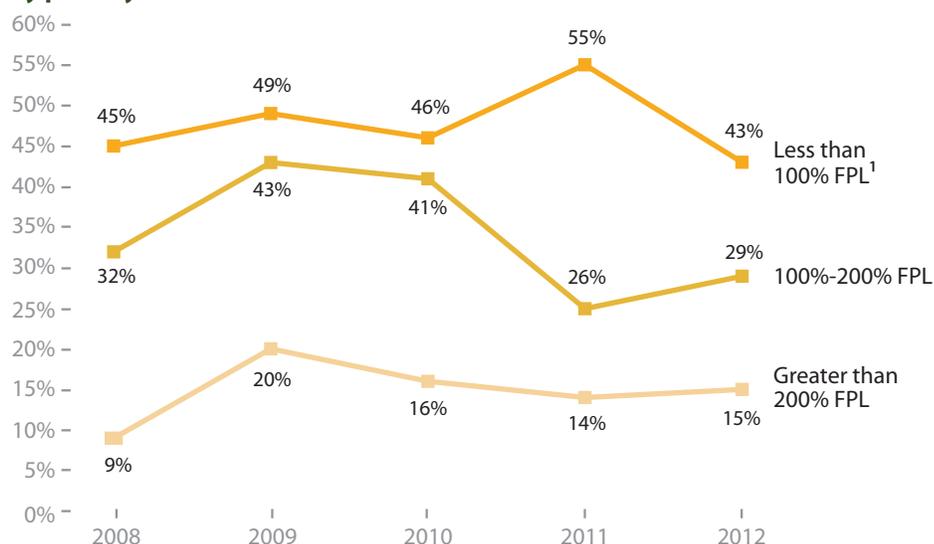
KHIP found that nearly 3 in 10 Kentucky adults (28%) are uninsured. In general, as age, education level and income increased, the percentage of Kentuckians who were uninsured decreased. This is consistent with previous surveys.

Another factor in being able to get healthcare is how stable a person's health insurance coverage is. A measure of this is whether a person has been covered continuously for the past 12 months. About 1 in 10 Kentuckians ages 18-64 (9%) who

Percentage of Kentucky adults ages 18-64 who were uninsured currently or at any time in the last 12 months



Percentage of Kentucky adults ages 18-64 who were currently uninsured, by poverty status



¹ In 2011, 100% of the Federal Poverty Level (FPL) for a family of four was an annual household income of \$22,350 and 200% FPL was \$44,700.

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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 or www.healthfoundation.org/kentucky-health-issues-poll.

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were insured at the time of KHIP had been uninsured at some point in the past 12 months. This means that 4 in 10 Kentucky adults ages 18-64 (37%) had been uninsured at some point in the last 12 months, including currently. This is a 6% increase in the past five years.

More than 4 in 10 low-income adults uninsured

Since 2008, Kentucky adults with lower household incomes have reported significantly higher rates of being currently uninsured. About 4 in 10 (43%) adults living at or below 100% of the Federal Poverty Level (FPL)¹ reported being uninsured. That compares with 15% of those living above 200% FPL.