

State's uninsured rate at 13%; unstable insurance declines

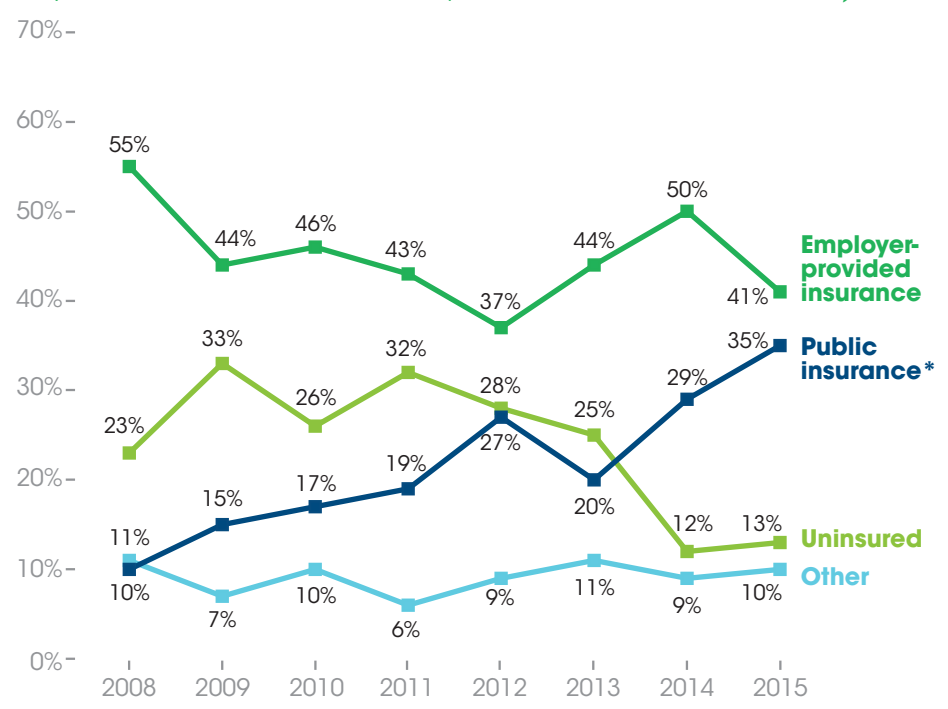
Having health insurance is an important factor in being able to get needed healthcare. Since 2008 the **Kentucky Health Issues Poll (KHIP)** has asked about health insurance coverage among Kentucky adults. Because nearly all Kentuckians 65 and older are insured (98%), this summary focuses on Kentucky adults ages 18 to 64.

Employer-provided insurance drops; more adults have public insurance

The rate of uninsured Kentucky adults dropped by half from 25% in 2013 to 12% in 2014 as the Affordable Care Act went into effect. This was the second highest drop in uninsurance in the nation.¹ The rate remained stable at 13% in 2015.

After rising since 2012, the percentage of adults insured through an employer dropped in 2015. Four in 10 Kentucky adults ages 18 to 64 (41%) reported being insured through

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.

their employer or their spouse's employer in 2015.

More than 3 in 10 Kentucky adults (35%) received some type of public insurance in 2015. This is an increase from 29% in 2014. Public insurance includes Medicare, Medicaid, military benefits and combinations of the three. Kentucky is one of 28 states

that expanded Medicaid eligibility in 2014 to people earning up to 138% of the Federal Poverty Level (FPL).²

One in 10 adults ages 18 to 64 (10%) reported having some other type of health insurance.

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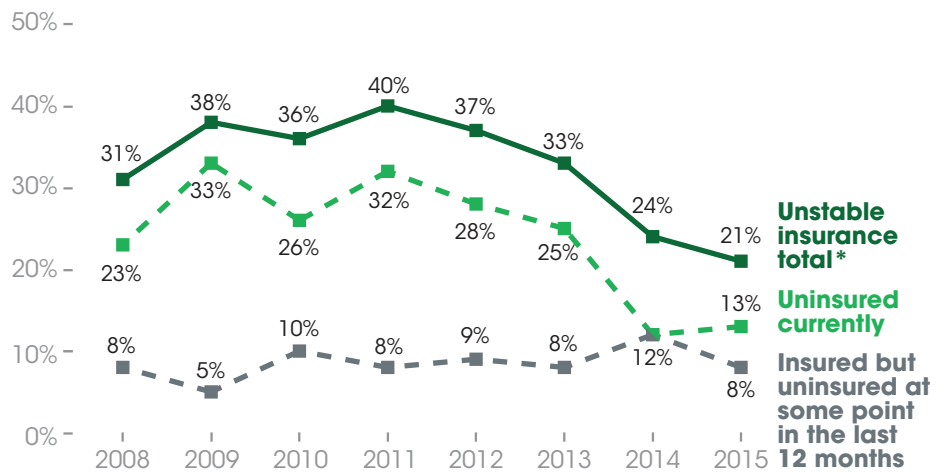
²In 2014, 138% of the Federal Poverty Level was \$32,913 for a family of four; 200% was \$47,700.

¹ Gallup. (2015). *In U.S., Uninsured Rates Continue to Drop in Most States*. Retrieved from <http://www.gallup.com/poll/184514/uninsured-rates-continue-drop-states.aspx>.

Unstable insurance rate continues to drop

Having continuous insurance coverage for the past 12 months is an important factor in accessing healthcare. This is known as stability of health insurance. KHIP found that fewer than 1 in 10 adults ages 18 to 64 who were insured at the time of KHIP (8%) lacked insurance sometime in the past year. Since 2011, the percentage of Kentucky adults ages 18 to 64 reporting unstable insurance has dropped significantly.

Percentage of Kentucky adults ages 18-64 with unstable insurance*



* Unstable insurance is defined as lacking insurance any time in the last 12 months, including currently.

Percentage of uninsured lower-income adults continues to fall

Because Kentucky expanded Medicaid, more lower-income adults have become eligible for insurance in recent years. Since 2013, the percentage of adults ages 18 to 64 earning less than 200% FPL who are uninsured has fallen from more than 3 in 10 adults to only 1 in 10 adults. Uninsurance rates are now about the same for all Kentucky adults regardless of income, reducing one potential barrier to receiving needed healthcare.

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

