



Connections between income and access to health care in Kentucky

The health of Kentucky is often reported in terms of its rank among states. The commonwealth ranks low in overall health (43rd) and household income (42nd), but much higher on uninsured status (ninth).¹ This means that many Kentuckians have health insurance coverage. Kentucky's better uninsured ranking is largely due to the Affordable Care Act, which allowed Kentucky to expand Medicaid eligibility to cover more Kentuckians who have low income.²

Since 2008, the **Kentucky Health Issues Poll** has asked Kentucky adults their opinions about health issues and policies as well as their personal experiences accessing health care. KHIP is co-funded by Interact for Health and the Foundation for a Healthy Kentucky.

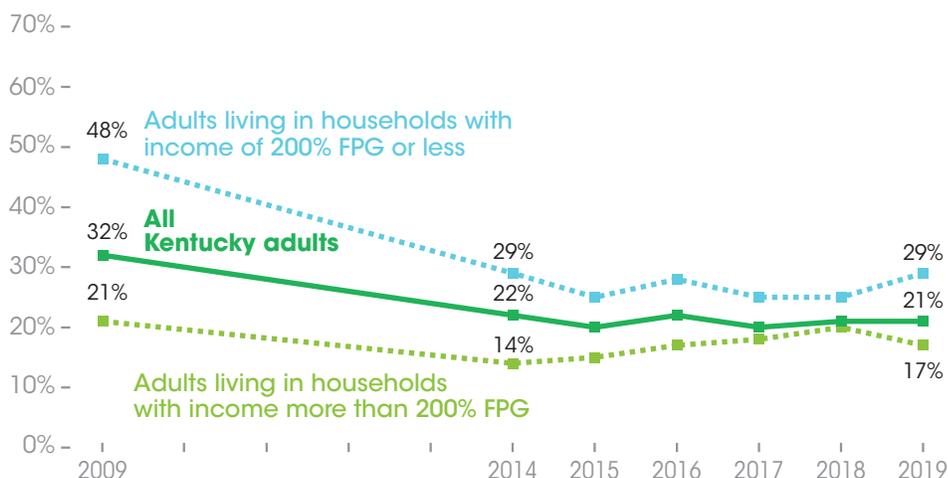
Only 4 in 10 report very good or excellent health

KHIP asked Kentucky adults, "Would you say that in general your health is excellent, very good, good, fair or poor?" In 2019, 4 in 10 adults

¹ United Health Foundation. (2020). America's Health Rankings® Annual Report. Retrieved from <https://bit.ly/2xkw2kE>

² Kaiser Family Foundation. (2019). The Effects of Medicaid Expansion under the ACA: Updated Findings from a Literature Review. Retrieved from <https://bit.ly/33Je2wI>

Percentage of adults reporting that, in the past 12 months, they or someone in their household delayed or did not get needed medical care because of the cost, by household income



SOURCE: 2019 Kentucky Health Issues Poll (released April 2020)



(40%) said their health was excellent or very good. However, differences by household income have been reported consistently since 2008.³ In 2019, only 3 in 10 adults in households with lower income⁴ (29%) reported very good or excellent

³ Please see 2018 KHIP data release for annual details about health by household income: <https://bit.ly/3ajgDzw>.

⁴ In this brief, households with higher income were those with income greater than 200% of the Federal Poverty Guidelines. Households with lower income were those with income of 200% FPG or less. For example, 200% FPG for a family of four was \$50,200 in 2018 and \$42,400 in 2009. The value is set yearly. KHIP uses the previous year's FPG to calculate household income.

health. That compares with more than 5 in 10 adults in households with higher income (52%).

Costs cause 1 in 5 adults to delay care

In 2019, 1 in 5 Kentucky adults (21%) reported that they or a member of their household delayed getting needed medical care because of the cost.⁵ This is

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⁵ KHIP asked, "In the past 12 months, was there a time when you or another member of your household needed medical care but did not get it, or delayed getting it because of the cost?"

a decline from 2009, the first time this question was asked, when 3 in 10 adults (32%) reported delaying care. Again, responses varied by household income. Kentucky adults in households with lower income were more likely than those with higher income to report going without medical care.

1 in 4 forgo prescriptions because of the cost

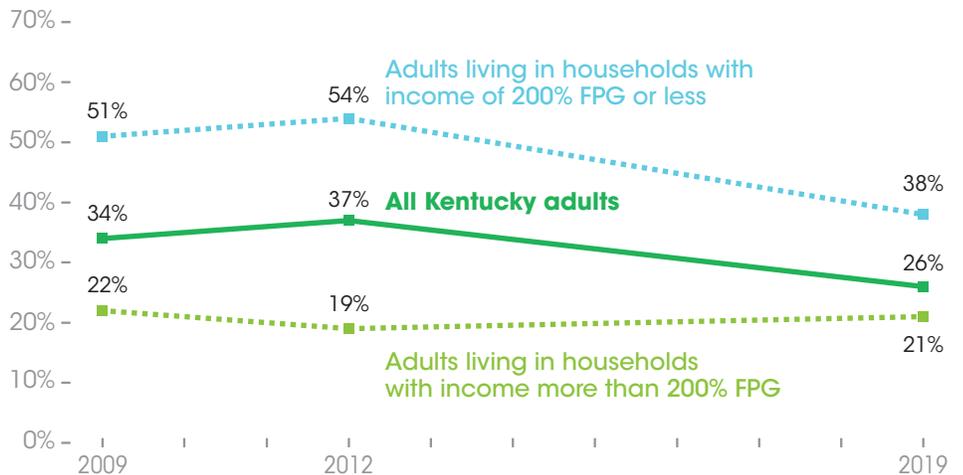
In 2019, 1 in 4 Kentucky adults (26%) reported that they or a member of their household did not fill a prescription for medicine because of the cost.⁶ The first time this question was asked in 2009, slightly more Kentucky adults (34%) reported skipping prescription medications. Responses varied by household income. Kentucky adults in households with lower income were more likely than those with higher income to go without medications.

Percentage of uninsured steady since 2014

The percentage of uninsured Kentucky adults ages 18 to 64 has remained steady since 2014 at about 13%. Types of insurance coverage for Kentucky adults ages 18 to 64 were unchanged from 2018 to 2019.

In 2019, nearly 1 in 6 Kentucky adults ages 18 to 64 with health insurance (15%) were concerned that they may lose coverage in the next 12 months.⁷ In 2016, the first time this question was asked, about 1 in 5 Kentucky adults (22%) reported this. Kentucky adults ages 18 to 64 in households with lower income (22%) were more likely than those with higher income (11%) to report concerns about losing health insurance coverage.

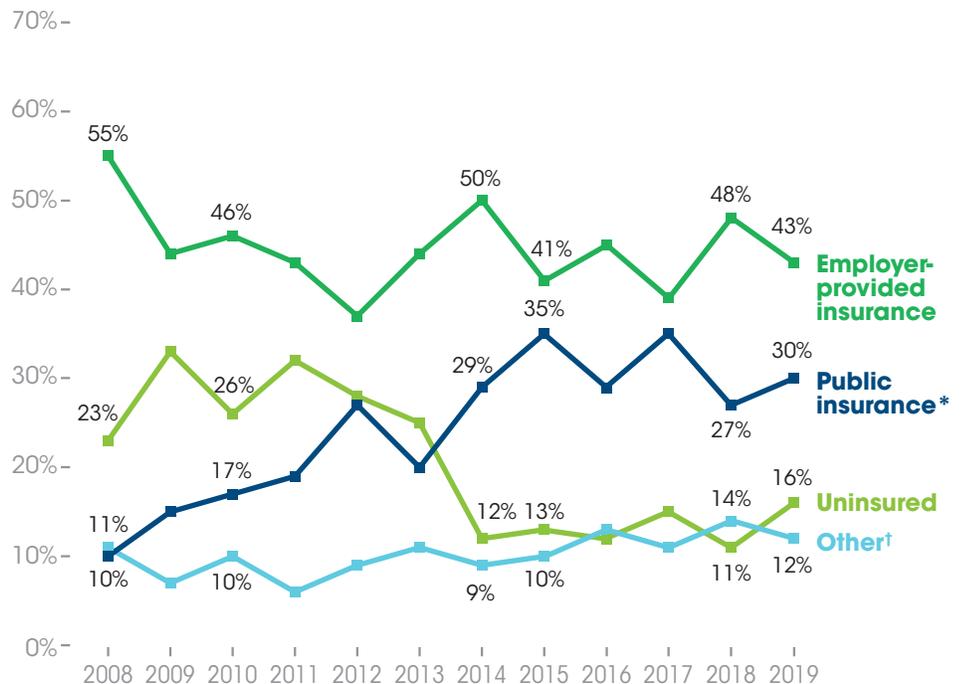
Percentage of adults reporting that in the past 12 months, they or someone in their household delayed or did not fill a prescription for medicine because of the cost, by household income



SOURCE: 2019 Kentucky Health Issues Poll (released April 2020)



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.

† 2008-2014 this includes adults who purchased their own plan, had insurance from another source or didn't know their insurance source. 2015-2019 this also includes adults covered on a parent's health insurance plan.

SOURCE: 2019 Kentucky Health Issues Poll (released April 2020)



⁶ KHIP asked, "And, in the past 12 months, did you or another family member in your household not fill a prescription for a medicine because of the cost, or not?"

⁷ KHIP asked, "Are you concerned that you may lose your coverage within the next 12 months?"