**APR'08** KENTUCKY HEALTH ISSUES POLL







Kentuckians' Experiences With











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



Foundation for a Healthy Kentucky

According to the 2008 Kentucky *Health Issues Poll*, 1 in 5 of all Kentucky adults (20%) were uninsured at the time of the *Poll*. The 2006 Behavioral Risk Factor Surveillance Survey (BRFSS) found that 17% of Kentucky adults were uninsured at the time of the Survey.

The 2008 *Poll* also found that more than 1 in 4 (28%) had been uninsured at some point in the past year, including currently. In general, the 2008 Kentucky *Health Issues Poll* found that as age, income, and education level increased, the percentage who were uninsured either currently or in the past year decreased.

## **Types of Insurance** Kentuckians Have

Of the Kentuckians with healthcare coverage, about 60% were covered through an employer-based plan, 26% were covered through public insurance, and 14% were covered through other insurance plans, including ones they bought themselves.

Employer-based coverage means respondents have coverage through their or their spouses' employers. Public coverage means respondents have coverage through Medicaid, Medicare, or some combination of coverage with at least one of these two public plans.

Insured Kentuckians more likely to have employer-based coverage included those:

- ages 30-45 (85%)
- with a college degree (80%)
- living above 200% of the federal poverty guidelines<sup>1</sup> (FPG; 79%)

Insured Kentuckians more likely to have public coverage included those:

- ages 65 and over (79%)
- living below 100% FPG (61%)
- with less than a high school education (53%)

## **Insurance Status of** Kentuckians Ages 18-64

Because 94% of Kentucky adults ages 65 and over are insured, the Kentucky Health Issues Poll looked at the insurance status of Kentuckians ages 18-64. Almost 1 in 4 Kentuckians ages 18-64 (23%) were uninsured at the time of the *Poll*, and almost 3 in 10 (31%) had been uninsured at some point in the past 12 months, including currently.

As age, income, and education level increased, the percentage of Kentuckians ages 18-64 who were uninsured either currently or in the past year decreased.

<sup>1</sup> 100% of the federal poverty guidelines (FPG) in 2007 was an annual income of \$20,650 for a family of 4.

## Kentuckians *more* and *less* likely within demographic groups to be uninsured

Demographic Group	% currently uninsured	
	all adults	ages 18–64
Kentucky	20%	23%
Ethnicity		
White	21%	24%
African American	12%	13%
Age		
18 to 29	36%	36%
46 to 64	16%	16%
Education	I.	
Less than high school	32%	39%
College graduate	4%	4%
Family Income	·	
Below 100% FPG <sup>1</sup>	38%	45%
Above 200% FPG	8%	9%
Demographic Group	% uninsured during the past year	
	all adults	ages 18–64
Kentucky	-	18–64
Kentucky Ethnicity	adults	18–64
	adults	<b>18–64</b> 31%
Ethnicity	adults 28%	
Ethnicity White	adults 28% 28%	<b>18–64</b> 31% 32%
Ethnicity White African American	adults 28% 28%	<b>18–64</b> 31% 32% 18%
Ethnicity White African American Age	adults           28%           28%           17%	<b>18–64</b> 31% 32% 18% 44%
Ethnicity White African American Age 18 to 29	adults 28% 28% 17% 44%	<b>18–64</b> 31% 32%
Ethnicity White African American Age 18 to 29 46 to 64	adults 28% 28% 17% 44%	<b>18–64</b> 31% 32% 18% 44%
Ethnicity White African American Age 18 to 29 46 to 64 Education	adults           28%           28%           17%           44%           19%	18-64 31% 32% 18% 44%
Ethnicity White African American Age 18 to 29 46 to 64 Education Less than high school	adults 28% 28% 17% 44% 19%	18-64 31% 32% 18% 44% 18%
Ethnicity White African American Age 18 to 29 46 to 64 Education Less than high school College graduate	adults 28% 28% 17% 44% 19%	18-64 31% 32% 18% 44% 18%

<sup>1</sup> 100% of the federal poverty guidelines (FPG) in 2007 was an annual income of \$20,650 for a family of 4.

These findings are from the Kentucky Health Issues Poll, funded by The Health Foundation of Greater Cincinnati and the Foundation for a Healthy Kentucky. The Kentucky Health Issues Poll was conducted January 16-February 11, 2008, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,632 adults from throughout Kentucky was interviewed by 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 the Kentucky Health Issues Poll, please visit www.healthyky.org or www.healthfoundation.org/khip.html.