



# Insurance coverage among Kentucky adults in 2013

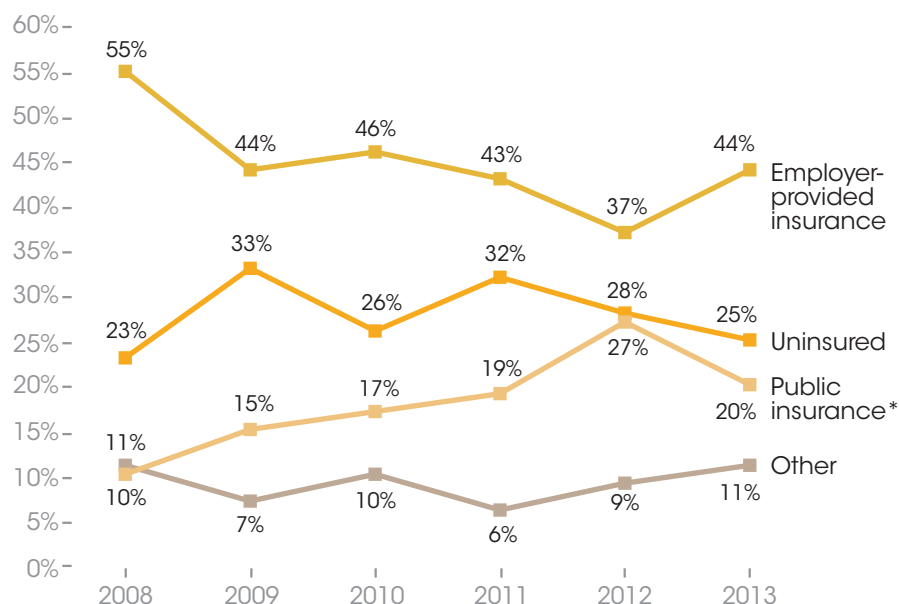
Having health insurance is an important factor in being able to get needed healthcare. Each year, the **Kentucky Health Issues Poll (KHIP)** includes questions about health insurance coverage to learn about the insurance status of Kentucky adults and their family members. Because nearly all Kentuckians older than 65 (99%) are insured, this summary focuses on Kentucky adults ages 18-64, surveyed in October and November 2013.

## More working-age Kentucky adults have employer-provided health insurance

More than 4 in 10 adults age 18-64 (44%) are insured through their employer or their spouse's employer while 2 in 10 Kentucky adults (20%) report having some type of public insurance. The remaining 1 in 10 adults (11%) are insured from some other source.

These findings suggest a shift in the steady decline in employer-provided insurance and increase in public insurance found by KHIP since 2008. Further

**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.

research will be required to determine whether this is a temporary upswing or signals a shift in the source of health insurance for Kentucky adults.

## 3 in 10 Kentucky adults uninsured at some point in last 12 months

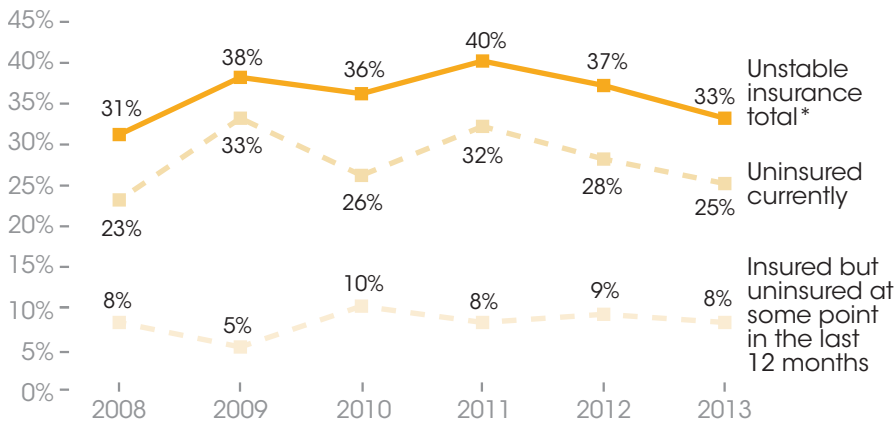
KHIP found that more than 2 in 10 Kentucky adults (25%) ages

18 to 64 are currently uninsured and an additional 1 in 10 (8%) lacked health insurance at some point in the past year. Stability of health insurance, measured as continuous insurance coverage for the past 12 months, is an important factor in accessing healthcare. (See graph on back.)

**Continued on back**

These findings unless otherwise noted are from the Kentucky Health Issues Poll, funded by the Foundation for a Healthy Kentucky and Interact for Health. The Kentucky Health Issues Poll was conducted Oct. 25-Nov. 26, 2013, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,551 adults from throughout Kentucky was interviewed by telephone. This included 951 landline interviews and 600 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.interactforhealth.org/kentucky-health-issues-poll](http://www.interactforhealth.org/kentucky-health-issues-poll).

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



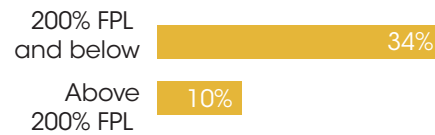
\* Unstable insurance is defined as lacking insurance any time in the last 12 months, including currently.

## More than 3 in 10 lower-income adults uninsured

Having income greater than 200% of the Federal Poverty Level (FPL)<sup>1</sup> is often used to indicate economic self-sufficiency.

In Kentucky, more than 3 in 10 adults (34%) with incomes at or below 200% FPL report being currently uninsured. This compares with just 1 in 10 (10%) of those with incomes above 200% FPL.

## Percentage of Kentucky adults ages 18 to 64 who are currently uninsured by poverty status, 2013



<sup>1</sup> In 2012, 200% of the Federal Poverty Level (FPL) was \$46,100 for a family of four.