



Cost and source of care among Kentucky adults

Many obstacles can prevent access to healthcare. Being able to afford needed medical care and having access to a usual and appropriate¹ source of care are just two barriers that may prevent someone from receiving healthcare.

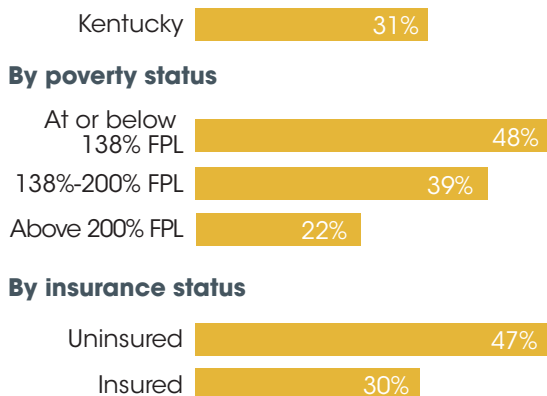
The 2014 **Kentucky Health Issues Poll (KHIP)** asked questions about the financial burden of healthcare costs and where Kentucky adults receive healthcare.

Two in 10 households have forgone or put off care due to cost

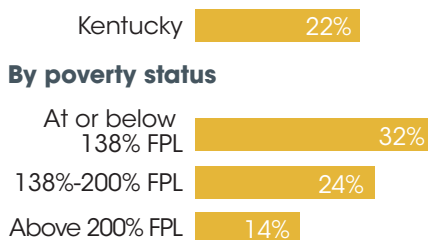
Some people may forgo or delay medical care because they can't afford it. Two in 10 Kentucky adults (22%) reported a time in the last 12 months when they or a member of their household needed medical care but did not get it or delayed getting it due to cost. This is much lower than in 2009, the last time this question was asked. That year, 3 in 10 adults (32%) reported forgoing or delaying medical care due to cost.

¹ For this analysis, private doctors' offices, community-based health clinics, public health clinics, clinics at retail stores, and hospital outpatient departments are considered usual and appropriate sources of healthcare.

In the past 12 months, did you or another family member in your household have any problems paying medical bills?
(Graph shows only those who said yes.)



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?
(Graph shows only those who said yes.)



Adults living at or below 138% of the Federal Poverty Level (FPL)² (32%) were more likely to report forgoing or delaying medical care

² In 2013, 138% of the Federal Poverty Level (FPL) was \$32,499 for a family of four, 200% FPL was \$47,100.

in the past year because of cost. This is significantly higher than adults living between 138% and 200% FPL (24%) and those living above 200% FPL (14%).

Three in 10 adults had trouble paying medical bills

Three in 10 Kentucky adults (31%) said they had trouble paying medical bills in the past 12 months. Some groups were more likely to have trouble paying medical bills. Nearly 5 in 10 adults living at or below 138% FPL (48%) and nearly 5 in 10

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uninsured adults (47%) reported trouble paying medical bills in the past 12 months.

More than 7 in 10 have a usual and appropriate source of care

A usual and appropriate source of care provides more consistent care. This can help address health problems before they become more serious. More than 7 in 10 Kentucky adults (75%) said they have a usual and appropriate source of care. This compares with fewer than 1 in 10 (5%) who reported having an inappropriate source of care, such as an emergency room or urgent care center. The remaining 2 in 10 (21%) did not have a usual source of care. These percentages have remained relatively stable since 2009, the last time this question was asked.

Uninsured adults are significantly less likely to have a usual and appropriate source of care. About 5 in 10 uninsured Kentucky adults (51%) have a usual and appropriate source of care, compared with nearly 8 in 10 (77%) insured adults.

When you are sick or need advice about your health, to which one of the following places do you usually go? (Percentages may not add to 100 because of rounding.)

Kentucky  75% 5% 21%

By insurance status

Insured  77% 4% 18%

Uninsured  51% 8% 41%

 Appropriate source*  Inappropriate source**  No usual place

*Private doctors' offices, community-based health clinics, public health clinics, clinics at retail stores or hospital outpatient departments.

**Hospital emergency room or urgent care center.