



What Kentuckians Think about *How Satisfied They Are with Their Health Insurance*

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



In Fall 2009, 72% of Kentucky adults reported that they had some type of healthcare coverage. With healthcare reform dominating the media, the 2009 *Kentucky Health Issues Poll* asked how satisfied these Kentuckians are with their current health insurance coverage.

Kentuckians Are Satisfied with Their Health Insurance Coverage

More than 8 in 10 insured Kentuckians (86%) reported that they were satisfied with their current health insurance. This includes the:

- 1 in 4 (26%) who said they were completely satisfied,
- 3 in 10 (31%) who were very satisfied, and
- 3 in 10 (29%) who were somewhat satisfied.

Insured people ages 65 and older, the majority of whom are covered by Medicare, a government-run, public health insurance program, are the most satisfied with their current insurance plan. Still, insured Kentuckians among various demographic groups showed high levels of satisfaction.

Insurance Company Has Refused to Pay for Care for 1 in 6 Insured Kentuckians

Having health insurance does not always mean that the insurance

How satisfied are you with your health insurance plan(s)? (Graph presents only the combined total of insured Kentuckians who said they were completely, very, or somewhat satisfied.)



Has your insurance company ever refused to pay for healthcare that your doctor advised you to get? (Graph presents only the insured Kentuckians who said yes or no.)



Satisfaction with insurance company of insured Kentuckians, by those who have or have not had claims denied (Graph presents only the combined total of insured Kentuckians who said they were completely, very, or somewhat satisfied.)



company will pay for all healthcare services a doctor advises a patient to get. According to the *Poll*, 1 in 6 insured Kentuckians (17%) reported that their health insurance company had refused to pay for healthcare services that their doctor advised them to get.

Insured adults ages 30-64 (21%) were nearly twice as likely to report their insurance company had refused to pay for healthcare services as insured young adults ages 18-29 (10%) or insured adults ages 65 and over (12%).

Kentuckians Whose Insurance Company Has Refused to Pay for Care Are Least Satisfied

Having a claim for care denied by an insurance company appears to decrease overall satisfaction with health insurance coverage: only 7 in 10 insured Kentuckians who had a claim denied by their insurance company reported being satisfied with that insurance plan.

These findings unless otherwise noted are from the 2009 Kentucky Health Issues Poll, funded by the Foundation for a Healthy Kentucky and The Health Foundation of Greater Cincinnati. The Kentucky Health Issues Poll was conducted October 8–November 6, 2009, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,669 adults from throughout Kentucky was interviewed by telephone. This included 1,464 landline interviews and 205 cell phone interviews with people who did not have a landline 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.healthy-ky.org or www.healthfoundation.org/khip.html.