



# Costs still a barrier to getting care for 2 in 10 Kentucky adults

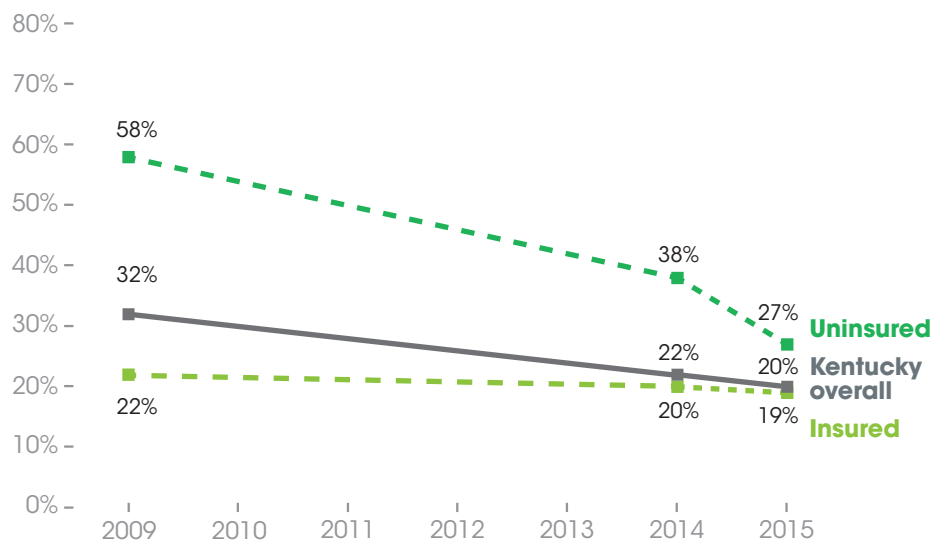
Most people rely on health insurance to help pay for medical visits and healthcare. However, even with health insurance, medical care can be expensive. According to the Kaiser Family Foundation, in the United States the average annual cost per person for out-of-pocket health expenses was \$1,036 in 2014. This includes costs for any expenses<sup>1</sup> not covered by insurance.<sup>2</sup>

These high out-of-pocket costs can become a barrier that prevents people from receiving the care they need. The 2015 **Kentucky Health Issues Poll (KHIP)** asked about the financial burden of adults' healthcare costs.

## Two in 10 households delayed or did not get care due to cost

KHIP asked, "In the past 12 months, was there a time when you or another member of your

**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 the percentage of adults who said "yes.")



household needed medical care but did not get it, or delayed getting it because of the cost?" In 2015, 2 in 10 adults (20%) had delayed or gone without medical care due to cost in the previous year. This is about the same as in 2014 (22%). However, it is much lower than in 2009, when 32% of adults said yes.

care (16%). Delaying care was also more common among uninsured adults (27%) than insured adults (19%), but this is an improvement for uninsured adults. In 2015 they were much less likely to report going without care than they were in 2014 (38%) or 2009 (58%).

## Nearly 3 in 10 adults had trouble paying medical bills

KHIP also asked "In the past 12 months, did you or another family

<sup>1</sup> Including coinsurance and deductibles.

<sup>2</sup> Kaiser Family Foundation. (2015). Peterson-Kaiser Health System Tracker. [Interactive tool providing up-to-date information on U.S. health spending by federal and local governments, private companies and individuals.] *U.S. Health Expenditures 2000-2014 On All Types of Services by Out of Pocket (per capita \$)*. Retrieved from [www.healthsystemtracker.org/interactive/health-spending-explorer](http://www.healthsystemtracker.org/interactive/health-spending-explorer).

Adults earning 138% or less of the Federal Poverty Level (FPL)<sup>3</sup> (29%) were more likely than adults earning more than 138% FPL to have delayed or gone without medical

<sup>3</sup> In 2014, 138% of the Federal Poverty Level was \$32,913 for a family of four.

**Continued on back**

member in your household have any problems paying medical bills, or not?" In 2015, nearly 3 in 10 adults (28%) reported having problems paying medical bills in the previous year. In 2014, 31% of adults reported this. (This question was not asked in 2009.)

Responses to this question did not differ by insurance status. About 3 in 10 insured (27%) and uninsured adults (31%) had trouble paying medical bills in the previous year. This is another improvement for uninsured adults. In 2015 they were much less likely than in 2014 (47%) to report having had trouble paying medical bills.

**In the past 12 months, did you or another family member in your household have any problems paying medical bills, or not?** (Graph shows the percentage of adults who said "yes.")

