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# Uninsured rate for Kentucky adults at 12%; public insurance declines

Having health insurance is an important factor in being able to get needed healthcare. Since 2008 the **Kentucky Health Issues Poll (KHIP)** has asked questions to learn about health insurance coverage among Kentucky adults. Because nearly all Kentuckians 65 and older (97%) are insured, this summary focuses on Kentucky adults ages 18 to 64.

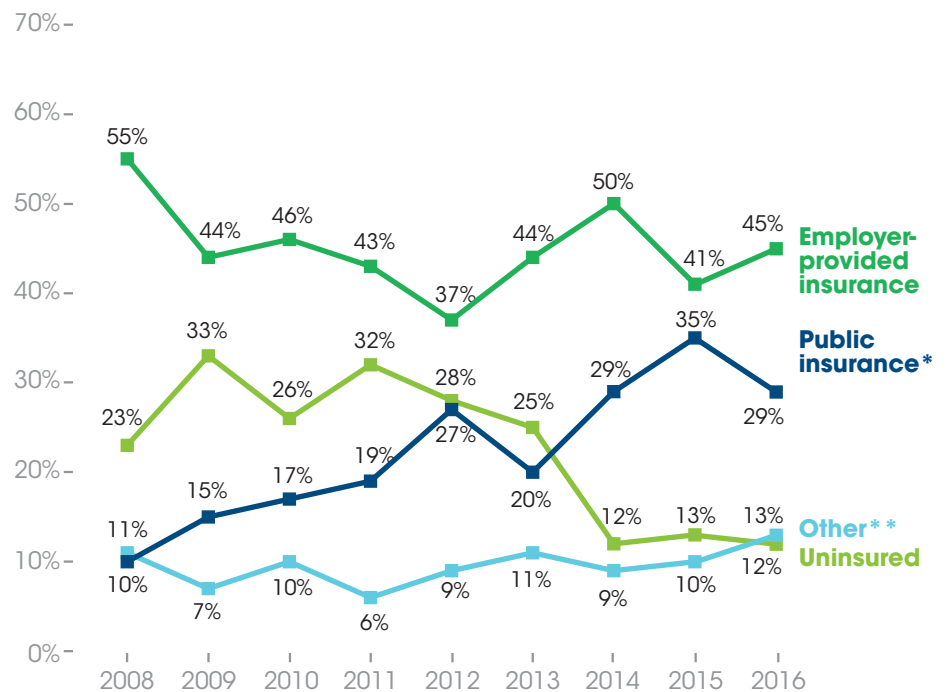
## Uninsured rate stable; fewer adults have public insurance

The rate of uninsured adults in Kentucky decreased by half between 2008 (25%) and 2014 (12%) as the Affordable Care Act went into effect. The percentage of uninsured adults has remained stable since then. In 2016, KHIP found that 12% of Kentucky adults were uninsured. Kentucky's adult uninsured rate was similar to the nation's. In early 2016, 12% of adults ages 18 to 64 nationwide were uninsured.<sup>1</sup>

More than 4 in 10 Kentucky adults (45%) reported that they received

<sup>1</sup>Early Release of Selected Estimates Based on Data from the National Health Interview Survey. Released Sept. 27, 2016. Retrieved from <http://bit.ly/2lrpmGU>.

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.

\*\* For 2008 through 2014 this category includes adults who purchased their own plan, had insurance from another source or didn't know their insurance source. Starting in 2015 this category also includes adults who were covered on a parent's health insurance plan.

health insurance through an employer. This is about the same as in 2015 (41%).

About 3 in 10 Kentucky adults received some type of public insurance in 2016 (29%). That is down from 35% in 2015. Public insurance includes Medicare,

Medicaid, military benefits and combinations of the three. Kentucky is one of 28 states that in 2014 expanded Medicaid eligibility to people earning up to 138% of the Federal Poverty Guidelines.<sup>2</sup>

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<sup>2</sup>In 2015, 138% of the Federal Poverty Guidelines was \$33,465 for a family of four.

About 1 in 10 adults (13%) reported getting their health insurance from some other source. This includes adults who purchased their own plan (6%) or were covered on a parent's insurance (4%).

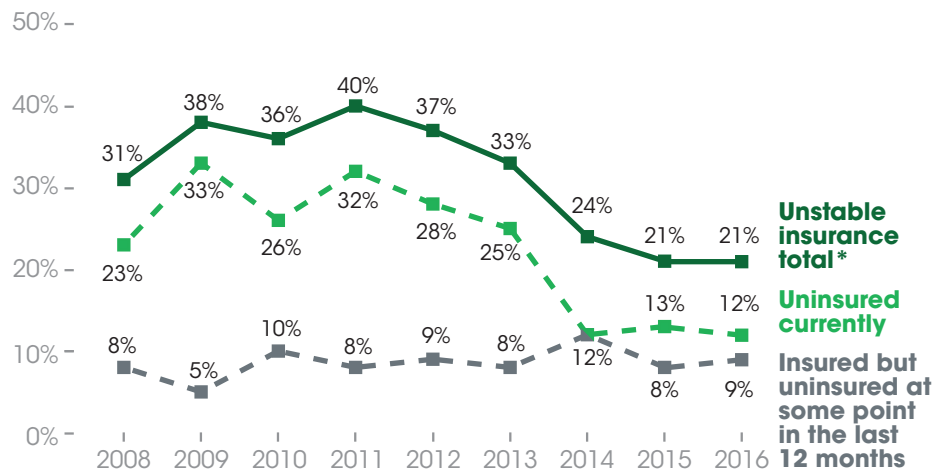
## 1 in 4 young adults covered under a parent's plan

About 1 in 4 Kentucky adults ages 18 to 26 (24%) reported that they were insured through a parent's plan. The Affordable Care Act allows adults up to age 26 to be covered on a parent's health insurance plan.

## Percentage of adults with unstable insurance continues to improve

Having continuous insurance coverage for the past 12 months is an important factor in accessing health care. This is known as stability of health insurance. KHIP found that fewer than 1 in 10 adults ages 18 to 64 who were insured at the time of KHIP (9%) lacked insurance sometime in the past year. This is similar to 2015. Since 2011, the percentage of Kentucky adults ages 18 to 64 reporting unstable insurance has dropped by nearly half.

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.