



## Uninsured rate stable in Kentucky; 16% worried about losing coverage

The 2018 **Kentucky Health Issues Poll (KHIP)** asked Kentucky adults several questions about their health insurance status. Because nearly all Kentucky adults ages 65 and older are insured (98%), this brief includes only Kentucky adults ages 18 to 64.

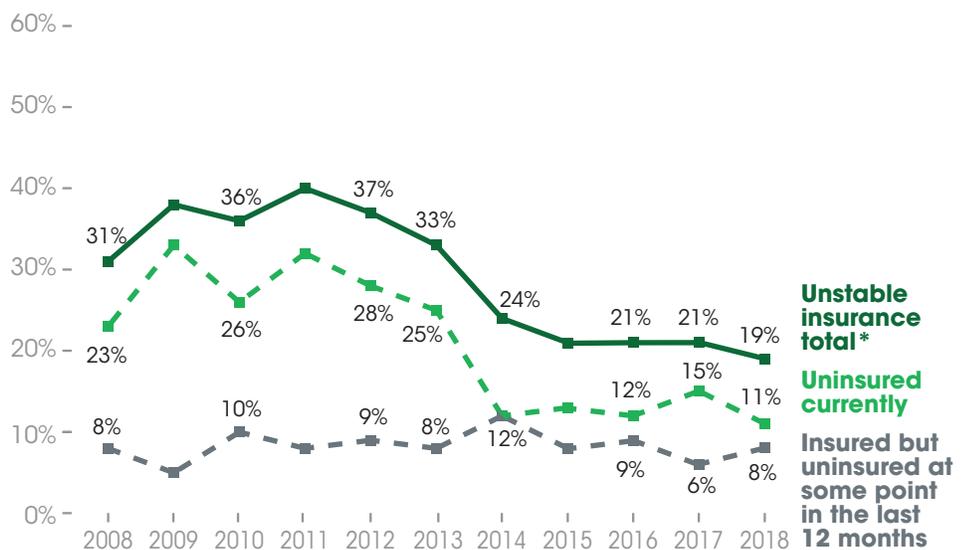
KHIP is sponsored jointly by Interact for Health and the Foundation for a Healthy Kentucky.

### Uninsured and unstable insurance consistent

In 2018, about 1 in 10 Kentucky adults ages 18 to 64 (11%) reported that they did not have health insurance. The percentage of uninsured adults in Kentucky dropped by half when the Affordable Care Act (ACA) and Medicaid expansion went into effect in 2014. It has remained about the same since then (see graph). Nationally, 13% of adults ages 18 to 64 were uninsured in the first half of 2018.<sup>1</sup>

<sup>1</sup> Centers for Disease Control and Prevention, National Center for Health Statistics. Health Insurance Coverage: Early Release of Estimates from the National Health Interview Survey, January–June 2018. Accessed Jan. 7, 2019, from <https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201811.pdf>.

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.

SOURCE: 2018 Kentucky Health Issues Poll (released January 2019)



Another way to monitor access to health care is to look at whether a person has stable health insurance. One measure of stability is whether a person has had continuous health insurance coverage for at least the past 12 months. In 2018, 8% of Kentucky adults ages 18 to 64 reported that they were currently insured but lacked health insurance at some time in the past 12 months. This is about the same as in 2017.

### Half get insurance through employer

In 2018, nearly half (48%) of Kentucky adults ages 18 to 64 reported that they received health insurance from their own employer or the employer of their spouse. This is up from 4 in 10 adults (39%) in 2017. (See graph on next page.)

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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 Aug. 26-Oct. 21, 2018, by the Institute for Policy Research at the University of Cincinnati. A random sample of 1,569 adults from throughout Kentucky was interviewed by telephone. This included 697 landline interviews and 872 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 nonresponse, 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/about-khip/](http://www.interactforhealth.org/about-khip/).

Nearly 3 in 10 Kentucky adults ages 18 to 64 (27%) reported that they received public insurance from Medicare, Medicaid, veteran benefits or some combination of the three. This is slightly lower than in 2017. More than 1 in 10 (14%) reported that they either purchased their own plan, were insured from another source, were covered by a parent's plan, or didn't know how they were covered.

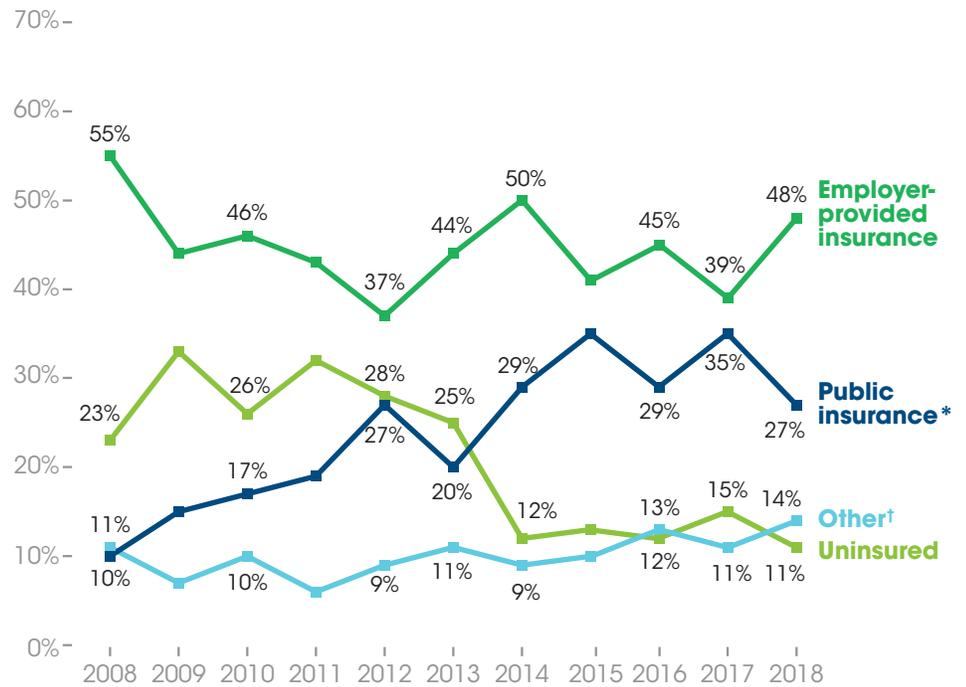
## Concern over losing health care coverage

KHIP also asked, "Are you concerned that you may lose your coverage within the next 12 months?" Sixteen percent of insured Kentucky adults ages 18 to 64 reported this concern. This is a decline from 2017 when 24% reported being concerned about losing health care coverage in the next 12 months.

Kentucky adults with less income were more likely to worry about losing coverage. More than 3 in 10 Kentucky adults (32%) earning less than 138% of the Federal Poverty Guidelines (FPG)<sup>2</sup> were concerned they might lose their health insurance coverage within the next 12 months. This compared with 17% of adults earning between 138% and 200% FPG and 9% of adults earning more than 200% FPG.

<sup>2</sup> In 2017 for a family of four, 138% of the Federal Poverty Guidelines was \$33,948 and 200% FPG was \$49,200.

**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.

† 2008-2014 this includes adults who purchased their own plan, had insurance from another source or didn't know their insurance source. 2015-2018 this also includes adults covered on a parent's health insurance plan.

SOURCE: 2018 Kentucky Health Issues Poll (released January 2019)

