



# Employer-provided insurance rises; uninsured rate drops

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

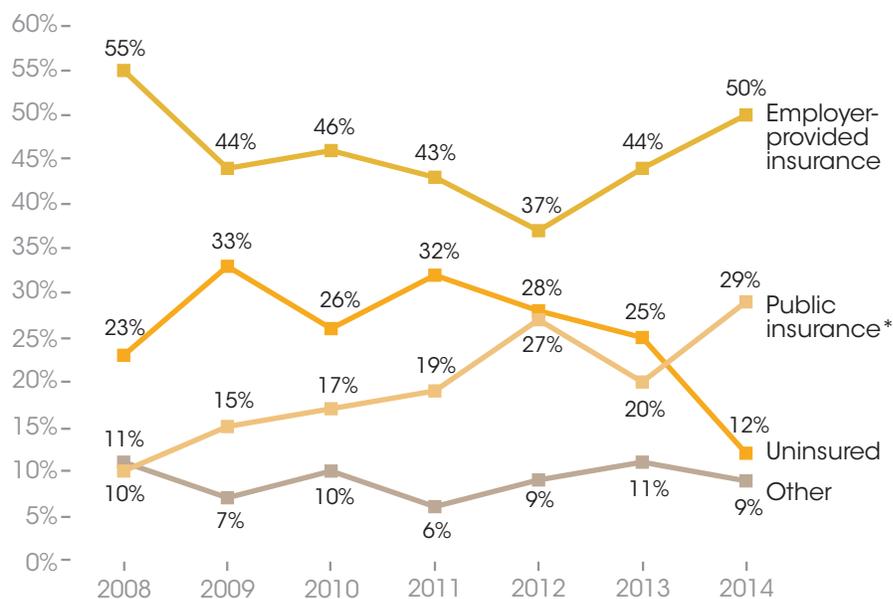
## More working-age Kentucky adults have employer-provided health insurance

Five in 10 working-age adults (50%) reported being insured through their employer or their spouse's employer. Three in 10 (29%) had some type of public health insurance.<sup>1</sup> Only 1 in 10 working-age adults (9%) reported having some other type of health insurance.

The percentage of adults with employer-provided insurance has steadily risen since a low point in 2012. That year fewer than 4 in 10 adults (37%) were insured through their employer or their

<sup>1</sup> Includes Medicare, Medicaid, military benefits and combinations of the three.

**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.

spouse's employer.

## Steep drop in the percentage of uninsured adults

Stability of health insurance, measured as continuous insurance coverage for the past 12 months, is an important factor in accessing healthcare. KHIP found that 1 in 10 adults ages 18 to 64 (12%) reported being currently uninsured. An additional 1 in 10

adults (12%) were insured but had lacked health insurance at some point in the previous year.

The percentage of adults with unstable insurance has declined considerably since 2013, when 3 in 10 Kentucky adults (33%) had been uninsured in the previous 12 months. This decline may be in part due to kynect, which began enrollment in October

**Continued on back**

2013. As part of the Affordable Care Act in Kentucky, kynect allows Kentuckians, including those eligible for the expanded Medicaid program and Kentucky Children's Health Insurance Program (KCHIP), to search for and enroll in insurance plans. Last year, 521,000 people enrolled through kynect, 75% of whom were previously uninsured.<sup>2</sup>

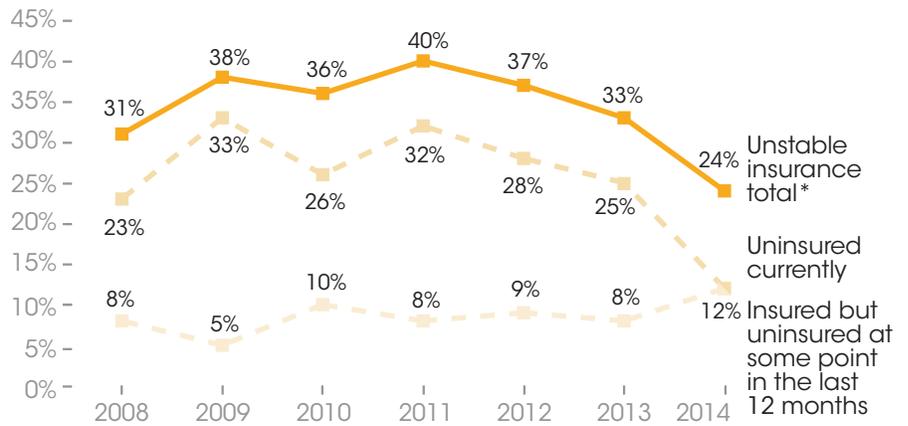
## Uninsured rates for lower-income adults decline

The rate of Kentucky adults living at or below 138% of the Federal Poverty Level (FPL)<sup>3</sup> who are uninsured has declined considerably. Only 1 in 10 adults living at or below 138% FPL (12%) reported being uninsured. This compares with 3 in 10 adults (34%) in 2013. In 2014, 2 in 10 adults living between 138% and 200% FPL (20%) and about 1 in 10 adults living above 200% FPL (9%) reported being uninsured.

<sup>2</sup> Governor Steve Beshear's Communication's Office. (2014). kynect Enrollment Continues to Climb in the New Year. [Press Release]. Retrieved from <http://migration.kentucky.gov/Newsroom/governor/20150107kynect.htm>

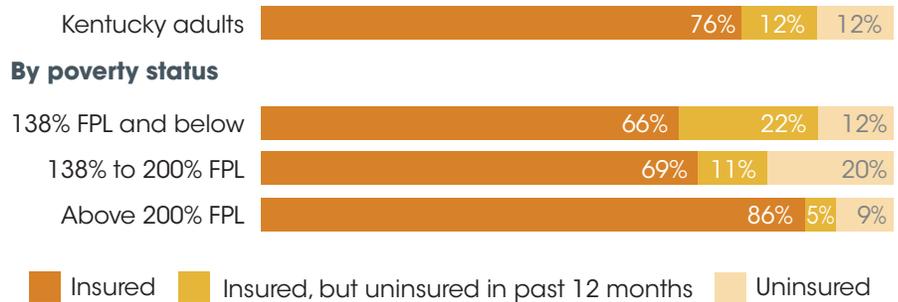
<sup>3</sup> In 2013, 138% of the Federal Poverty Level (FPL) was \$32,499 for a family of four.

## 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.

## Percentage of Kentucky adults ages 18-64 with unstable insurance, 2014



Legend: Insured (dark orange), Insured, but uninsured in past 12 months (medium orange), Uninsured (light orange)