



Should smokers or the obese pay more for insurance?

The Patient Protection and Affordable Care Act (ACA) allows insurance companies to charge up to 50% more for adults who self-identify as smokers, as long as those insurance companies provide smoking cessation aids at no additional charge.¹ The 2014 **Kentucky Health Issues Poll (KHIP)** asked Kentucky adults their opinions about charging higher rates for people who smoke or are significantly overweight.²

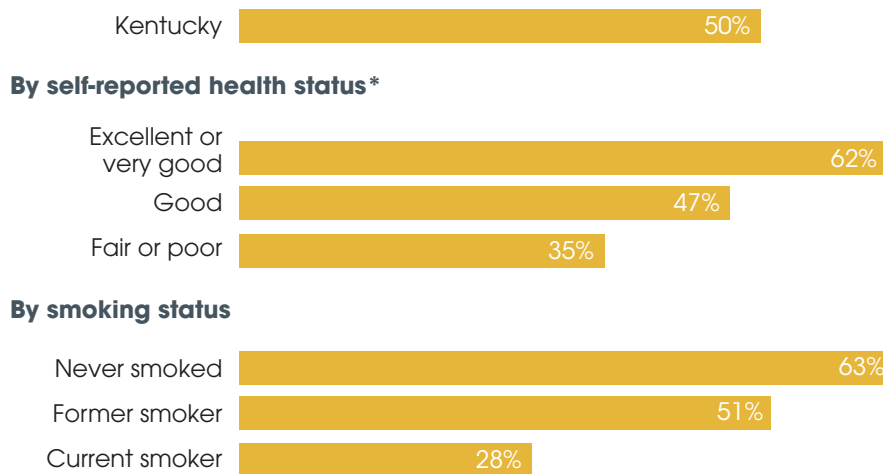
5 in 10 say higher insurance rates for smokers justified

Half of Kentucky adults (50%) said it would be justified to set higher insurance rates for people who smoke. Fewer than half (45%) said higher insurance rates for smokers would be unjustified. Fewer than 1 in 10 (5%) were undecided. Nationally, 58% of Americans said higher health

¹ Kaiser Family Foundation. "Summary of the Affordable Care Act." Retrieved Feb. 6, 2015, from: <http://kff.org/health-reform/fact-sheet/summary-of-the-affordable-care-act/>.

² KHIP asked, "Do you think it would be justified or unjustified to set higher insurance rates for people who smoke?" and "Do you think it would be justified or unjustified to set higher insurance rates for people who are significantly overweight?"

Percentage of Kentucky adults who think it would be justified to set higher insurance rates for people who smoke



*KHIP asks "Would you say that, in general, your health is excellent, very good, good, fair or poor?"

insurance rates for smokers would be justified.³

Six in 10 Kentucky adults with excellent or very good health (62%) said it would be justified to set higher insurance rates for people who smoke. Only 5 in 10 adults in good health (47%) and 3 in 10 adults in fair or poor health (35%) said this.

³ Riffkin, Rebecca. (July 22, 2014) "Hiring Discrimination for Smokers, Obese Rejected in U.S." *Gallup*. Retrieved Mar. 25, 2015, from: www.gallup.com/poll/174035/hiring-discrimination-smokers-obese-rejected.aspx.

A majority of former smokers (51%) and adults who have never smoked (63%) said higher rates for smokers would be justified, compared with only 3 in 10 current smokers (28%).

3 in 10 say higher rates for significantly overweight people justified

Three in 10 Kentucky adults (30%) said it would be justified to set higher insurance rates

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for people who are significantly overweight. About 7 in 10 (67%) said higher insurance rates would be unjustified. Fewer than 1 in 10 (4%) were undecided. Nationally, 39% said higher rates for those who are significantly overweight would be justified.³

Unlike with smoking, no subgroup in Kentucky has a majority that thinks higher insurance rates for the significantly overweight would be justified.

Almost 4 in 10 adults with excellent or very good health (37%) said it would be justified to set higher insurance rates for those who are significantly overweight. Only about 3 in 10 adults with good health (28%) and 2 in 10 adults with fair or

Percentage of Kentucky adults who think it would be justified to set higher insurance rates for people who are significantly overweight

Kentucky 30%

By self-reported health status*



*KHIP asks "Would you say that, in general, your health is excellent, very good, good, fair or poor?"

poor health (20%) said it would be justified.

Insurance status does not influence views

Insurance status does not influence Kentucky adults' views about setting higher insurance rates for smokers and people who are significantly overweight.

About half of both insured (50%) and uninsured adults (47%) said it would be justified to set higher insurance rates for people who smoke. Similarly, about 3 in 10 insured (29%) and uninsured adults (32%) said it would be justified to set higher insurance rates for people who are significantly overweight.