

DATA BRIEFING 1

The Kentucky Health Insurance Research Project

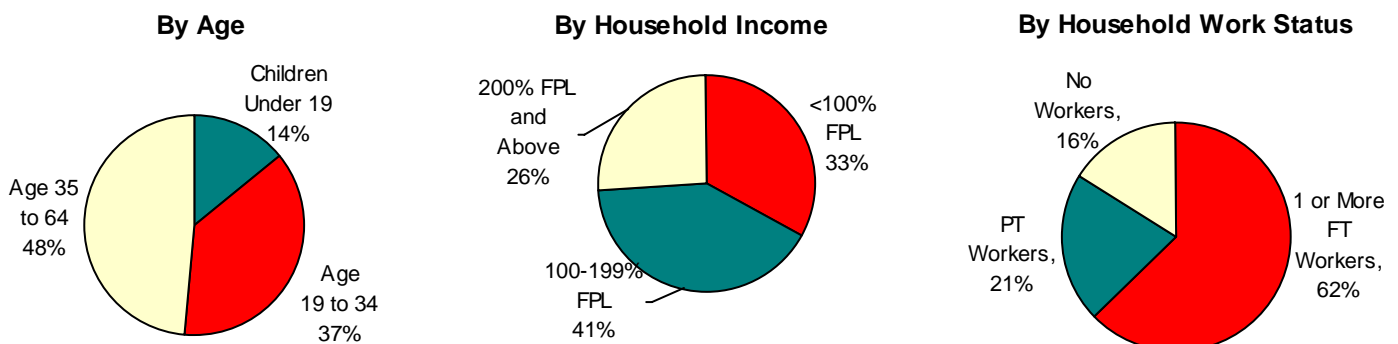
Uninsured Kentuckians Older, Poorer, and More Likely to Be Underemployed than the U.S. Average

Kentuckians who do not have health insurance tend to be older, poorer, and more likely to work part-time than their national counterparts. The Kentucky Health Insurance Research Project's 2005 household survey found that older, working-age adults, aged 35 to 64, comprised a larger portion (48%) of the state's uninsured population and a higher percentage than at the national level (40%).¹ From 2000 to 2004, 2.7 million more of these middle-aged Americans became uninsured, largely due to declining employer coverage.² As shown, 37% percent of Kentucky's uninsured were young adults, aged 19 to 34, slightly lower than the national average of 40% in 2005.³ Nationally, the number of uninsured young adults rose by 3 million between 2000 and 2004, as employer coverage rates fell sharply, particularly among those below 200% of the federal poverty level (FPL)⁴ where 80% of the decline occurred.⁵ A somewhat lower portion of Kentucky's uninsured are children under age 19, 14% compared to 20% nationally.

These data also underscore the link between low incomes and high rates of uninsurance. Nearly three quarters of Kentuckians without health insurance have incomes below 200% of the FPL compared with 65% nationally. A higher percentage of Kentucky's uninsured have incomes between 100% and 199% of the FPL than at the national level, 41% compared with 28%. While lower incomes are clearly associated with higher rates of uninsurance, 26% of uninsured Kentuckians have incomes at or above 200% of the FPL. At the national level, an estimated 35% of the uninsured fell into this income group in 2003.⁶

As shown, the vast majority (83%) of uninsured Kentuckians number among the working poor; that is, they live in households with one or more workers. A higher percentage of the uninsured here work only part-time, 21% compared with 13% nationally, a likely reflection of marginal work opportunities in rural, low-income regions. Only 16% of uninsured Kentuckians are in households with no employed members compared to 19% nationally.

Profile of Kentucky's Uninsured, 2005



¹ Based on a Kaiser Commission on Medicaid and the Uninsured (KCMU) and Urban Institute analysis of March 2005 Current Population Survey data in *The Uninsured: A Primer*, KCMU, Washington, DC, Jan. 2006: 4.

² John Holahan and Allison Cook, "Changes in Economic Conditions and Health Insurance Coverage, 2000-2004," *Health Affairs—Web Exclusive* 1 Nov. 2005: W5-503.

³ KCMU 4.

⁴ The 2004 FPL for a single person living in the contiguous states was \$9,310; the FPL for a family of four was \$18,850.

⁵ Holahan and Cook W5-503.

⁶ KCMU 4.

Steering Committee

Rodney Berry, Public Life Foundation of Owensboro; *Dr. William T. Betz*, Pikeville College School of Osteopathic Medicine; *Sen. Walter Blevins*, General Assembly; *Robert W. Brooks*, Trover Foundation; *Rep. Tom Burch*, General Assembly; *Dr. Forrest Calico*, retired health administrator; *Chris L. Corbin*, Kentucky Office of Insurance; *Dennis R. Chaney*, Barren River District Health Department; *Robert G. Clark*, Clark Publishing Inc.; *Brad Cowgill*, Office of the State Budget Director; *Sr. Sandy Delgado*, Catholic Diocese of Lexington; *Sen. Julie C. Denton*, General Assembly; *Nancy Galvagni*, Kentucky Hospital Association; *Dr. Tom Foster*, UK College of Pharmacy; *Bob Gray*, retired state health policy analyst; *Dr. David Green*, Health Help; *Nancy Jo Kemper*, Kentucky Council of Churches; *Sylvia Lovely*, Kentucky League of Cities; *Mary Lyle*, Ford-United Autoworkers; *Dr. William McElwain*, Health Kentucky; *Sharon Eli Mercer*, Kentucky Nurses Association; *Rich Miller*, Kentucky Association of Health Care Facilities; *Rep. Stephen R. Nunn*, General Assembly; *Rachel Phelps*, Government Strategies; *Dr. Julia Richerson*, Family Health Centers of Louisville; *Dr. Sheila Schuster*, Foundation for a Healthy Kentucky; *Rich Seckel*, Office of Kentucky Legal Services Programs; *Joseph Smith*, Kentucky Primary Care Association; *Dr. Adewale Troutman*, Louisville Metro Health Department; *Dr. Bernie Vonderheide*, AARP; *Marty White*, Kentucky Medical Association.

About the Project and the Data

The Kentucky Health Insurance Research Project is funded by a federal state planning grant from the Health Resources and Services Administration (HRSA). HRSA facilitates state-level responses to the problems of the uninsured by providing resources for identifying root causes and strategies for change. The University of Kentucky Center for Rural Health, based in Hazard, Kentucky, is the lead agency on the grant, working in partnership with the Kentucky Long-Term Policy Research Center, a state agency, and the University of Louisville. A multidisciplinary team from these institutions examined the problems of under- and uninsured Kentuckians through large- and small-group meetings; statewide surveys of the general population and small businesses; and an analysis of the social and economic costs of uninsurance. Additionally, the project has analyzed policy options available to the state and will propose strategies for increasing access to health insurance, based on the characteristics of Kentucky's uninsured population and transferable models from other states.

The data presented here are from a 2005 telephone survey conducted by the University of Kentucky Survey Research Center between May 27 and September 12. Households were selected using random-digit dialing, which gives each telephone line in Kentucky an equal probability of being called. A total of 2,068 surveys were completed for a response rate of 38.3%. (The CASRO response rate was 51.5%.) The margin of error is approximately $\pm 2.16\%$ at the 95% confidence level.

The Kentucky Health Insurance Research Project

111 St. James Ct.
Frankfort, Kentucky 40601
www2.mc.uky.edu/RuralHealth/
www.kltprc.net

