

## DATA BRIEFING 2

# The Kentucky Health Insurance Research Project

## Cost a Major Barrier for Kentucky's Uninsured

*Kentuckians without health insurance are more than three times as likely as insured Kentuckians (70% vs. 22%) to report that cost is the main reason why they did not go to a clinic or a doctor in the past year when they had a medical problem.* This finding from the Kentucky Health Insurance Research Project's 2005 survey of Kentucky households is similar to data from a 2003 Kaiser Family Foundation survey that found cost prevented 35% of uninsured Americans from getting care when they needed it and caused 47% to postpone seeking care.<sup>1</sup> While the Kentucky survey interviewed working-age adults, aged 18-64, these findings suggest that uninsured Kentuckians are at a significant disadvantage in gaining access to health care.

Similar disparities also were found when respondents were asked if they had skipped a medical test or treatment recommended by a doctor, did not see a specialist when they or their doctor thought it necessary, or did not fill a prescription. These disparities are likely less pronounced because such a high percentage of Kentucky's uninsured do not seek medical care when they are ill and thus are less likely to be evaluated by a physician.

Surprisingly, cost is actually a barrier for more insured than uninsured Kentuckians because the absolute number of insured Kentuckians is six times the number of uninsured. Based on the survey responses, over half a million insured, working-age Kentuckians did not seek health care when they were sick or had a medical problem, compared with about 252,000 uninsured individuals. These findings parallel those of a recent national survey in which 61% of adults who reported problems with medical bills were covered by health insurance.<sup>2</sup>

### Percent of Kentuckians Who Did Not Seek Medical Care in the Past Year Because of Cost, by Insured Status, 2005

	Uninsured	Insured
<i>Sick or had a medical problem but did not go to a doctor</i>	70%	22%
<i>Skipped a medical test, treatment or follow-up recommended by a doctor</i>	54%	21%
<i>Did not fill a prescription for medicine</i>	53%	26%
<i>Did not see a specialist when you or your doctor thought you needed one</i>	42%	15%

Source: UK Center for Rural Health, Kentucky Long-Term Policy Research Center, and UK Survey Research Center

<sup>1</sup> The Kaiser Commission on Medicaid and the Uninsured, "The Uninsured: A Primer," The Henry J. Kaiser Family Foundation, Washington D.C., Jan. 2006: 6.

<sup>2</sup> *USA Today*/Kaiser Family Foundation/Harvard School of Public Health, Health Care Costs Survey, Aug. 2005.



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## 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.

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111 St. James Ct.  
Frankfort, Kentucky 40601  
[www2.mc.uky.edu/RuralHealth/](http://www2.mc.uky.edu/RuralHealth/)  
[www.kltprc.net](http://www.kltprc.net)

