



New Survey Reveals Kentuckians' Struggles with Health Care Affordability and Access; Strong Support for Universal Coverage

Louisville, KY – A new survey by The Asclepius Initiative (TAI) reveals that Kentuckians face significant challenges related to health care coverage. This 2024 survey of 1,001 Kentucky adults sheds light on the state's health care landscape, highlighting concerns about cost, coverage, and the desire for systemic change. The findings paint a picture of a system that is both difficult to navigate and produces financial strain for many Kentuckians.

Key Findings

- **High rates of foregoing care due to cost:** A staggering 87% of uninsured individuals surveyed and more than half (55%) of insured individuals reported delaying or forgoing medical care or medications because of cost.
- **Rural disparities:** People residing in rural communities were more likely to forgo medical care or medications (61%) than those living in urban areas (53%). Even among those with health insurance, the disparity persists (60% rural, 51% urban).
- **Knowledge gaps:** 38% reported feeling not knowledgeable about using their health care coverage.
- **Support for universal health care:** A significant majority of those surveyed (79%) believe that health care is a basic human right. This sentiment is shared across party lines, with 72% of Republicans, 89% of Democrats, and 80% of Independents agreeing. *Support for a national health care coverage program that would provide coverage for everyone rose from 67% in 2022 to 73% in 2024.*
- **Desire for comprehensive coverage:** 86% believe that health care coverage should include hearing, vision, and dental care. This is up from 65% in 2022.
- **Impact on life choices:** Nearly half (47%) indicated they would make life changes such as retiring or going back to school if they didn't have to worry about health care coverage.

The survey also highlighted the challenges Kentuckians face in navigating the complexities of the current health care system:

- 69% reported at least one challenge in *obtaining* health care coverage, with the cost of premiums (31%) and finding a plan that meets their needs (29%) being the most common issues. Nearly 10% reported not knowing where to start.
- More than 60% reported at least one obstacle in *using* their health care coverage.
- One-third of those with health care coverage reported that it was difficult to know the costs of health care before receiving services.

According to these survey results, the financial burden of health care is a major concern for Kentuckians. "Even those who are insured have trouble affording health care, which is likely one of the contributing factors to Kentucky's poor health status," said Dr. Susan Bornstein, founder

and CEO of The Asclepius Initiative. The data confirms this, with a large percentage of both insured and uninsured individuals reporting they forgo necessary medical care or medications due to cost. The complexity of the system only exacerbates the problem, with many struggling to understand and utilize their coverage effectively. Dr. Bornstein noted, "I was actually surprised that just under 40% reported being 'not knowledgeable' about using their health care coverage. Given how incredibly complex the system is, I would have thought that number would have been much higher."

Despite the challenges, the survey reveals a strong desire among Kentuckians for a more equitable and comprehensive health care system. The increasing support for a national health care coverage program, rising from 67% in 2022 to 73% in 2024, signals a growing belief that everyone is entitled to health care coverage. Furthermore, the survey found that nearly half of the Kentuckians surveyed would make life changes if they didn't have to worry about health care coverage, highlighting how the current system limits life choices.

Health care costs are a source of worry for many Kentuckians. The survey found that half of respondents reported worrying about health care expenses for themselves or their families at least once a month. "Our health care financing system is affecting the quality of and constraining the way people live their lives," said Dr. Bornstein. "Our system creates tremendous vulnerability in coverage and getting necessary care because you can lose your insurance due to common occurrences like changing jobs, divorce, moving to a different state, or earning too much or too little for various types of coverage. It makes us sicker."

The survey results underscore the urgent need to address the challenges Kentuckians face in accessing affordable and comprehensive health care. In the short term, TAI wants to help people more effectively obtain, retain, and use the health care coverage options available to them. Dr. Bornstein said, "In the process, we hope to help them understand that the idea that 'the U.S. has the best health care system in the world' is a fallacy and that the current system fails an unacceptable proportion of the population. It's time for that to change."