



# KENTUCKY

Despite enactment of the Health Insurance Portability and Accountability Act of 1996 (HIPAA, P.L. 104-191), individuals with preexisting conditions continue to face challenges accessing affordable and adequate health insurance. HIPAA sets minimum standards of protection to improve access to health insurance for millions of Americans obtaining coverage through group insurance. HIPAA also imposes some limits on the time that preexisting conditions may be excluded from coverage and guarantees access to coverage for certain individuals who lose group coverage. However, HIPAA does not address the private individual insurance market. Despite its strengths, HIPAA has many gaps that have been exposed over the decade since its enactment, including insufficient protection of individuals with chronic illnesses. Below is a snapshot of chronic illness and the uninsured population in your state.

## DEMOGRAPHICS

	Kentucky	United States
• Population	4,042,730	292,947,440
• Non-Elderly Adults who are Uninsured	15% (547,230)	18% (46,118,230)
• Children who are Uninsured	8% (81,740)	12% (9,035,420)
• Total Enrollment of Medicaid Population <sup>1</sup>	15% (596,370)	13% (37,868,010)
• Individuals with a Life-Threatening, Chronic or Debilitating Illness <sup>2</sup>	32% (1,293,674)	32% (93,743,181)
• Individuals in the Private Market (non-group) <sup>3</sup>	4% (147,920)	5% (14,162,970)

## STATE HIGH RISK POOL

In 2001, Kentucky established a high-risk pool entitled Kentucky Access. State high-risk pools are nonprofit associations created by individual states to provide health insurance to people who are unable to acquire health insurance on their own, usually due to preexisting health conditions. This health insurance comes in the form of state-subsidized coverage, with the premium rates in Kentucky capped at 175 percent of the average, standard market rate. Kentucky Access is funded through assessments on insurers, premiums, and tobacco tax. Currently, 33 states have high-risk pools and together they extend coverage to 184,000 individuals.<sup>4</sup> More than 3,363 residents of Kentucky are enrolled in Kentucky Access.<sup>5</sup>

## HEALTH INSURANCE PORTABILITY ASSURANCE INITIATIVE

The goal of the National Patient Advocate Foundation (NPAF) Health Insurance Portability Assurance Initiative is to ensure access to affordable and adequate health insurance for all individuals, particularly those who have become uninsurable due to a preexisting condition or a family history of chronic, debilitating, or life-threatening conditions. NPAF stands ready to work with federal, state, and local policymakers and other stakeholders on this important policy initiative. For more information contact Amy Boivin at [amyb@npaf.org](mailto:amyb@npaf.org)

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*National Patient Advocate Foundation (NPAF) is a national, non-profit organization that is dedicated to the mission of creating avenues of patient access through improved access to, and reimbursement for, evolving therapies, therapeutic agents, and devices through policy and legislative reform at the state and federal levels. Our mission is shaped by the experiences of the patients served through our companion organization, Patient Advocate Foundation.*

<sup>1</sup>The Henry J. Kaiser Family Foundation    <sup>2</sup>Centers for Disease Control, an estimate based on national prevalence data    <sup>3</sup>The Henry J. Kaiser Family Foundation  
<sup>4</sup>The Robert Wood Johnson Foundation    <sup>5</sup>National Association of State Comprehensive Health Insurance Plans