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New Study Explores Why Kentucky's Health Outcomes Remain Poor Despite a Low Uninsurance Rate

Findings from The Asclepius Initiative highlight barriers such as cost, provider shortages, and mistrust, which are likely to worsen as a result of national policy shifts.

Louisville, Kentucky – A new study from The Asclepius Initiative (TAI) sheds light on why Kentucky continues to rank near the bottom in health outcomes, despite the fact that most Kentuckians have health coverage. As of 2023, just under 6% were uninsured.

The study, [*Why Kentucky's Low Uninsurance Rate Hasn't Translated Into Better Health*](#), involved in-depth conversations with 73 Kentuckians from across the Commonwealth. Interviewed participants had coverage through an employer, the Marketplace, Medicare/Medicare Advantage, or Medicaid.

"What we found is that almost everyone with whom we spoke, regardless of region or insurance type, faced barriers to care," said Dr. Susan Bornstein, Founder and CEO of The Asclepius Initiative.

Key barriers reported by participants include:

- Long waits and a lack of doctors and dentists, especially in rural and Appalachian areas
- High out-of-pocket costs, even with insurance
- Transportation challenges that make care hard to reach
- Administrative obstacles such as pre-authorization policies and restricted networks
- Perceived biases impact care and care-seeking behavior
- Widespread mistrust of the health care system
- Cultural norms that discourage care-seeking behavior

"Going into the study, I knew that there were problems with access to care, since I had seen it in my own practice, primarily related to cost, along with provider shortages (for both primary care and specialty services), and administrative hurdles. However, I was surprised by the amount and frequency of bias in medical settings that our participants perceived - bias based on gender, type of insurance, weight, perceived narcotic-seeking intent, and more," said Dr. Bornstein. "I was dismayed by the level of distrust they expressed toward

providers. Less surprisingly, participants also voiced a lack of confidence in the system and views of insurance companies as ‘bad actors.’” Clearly, the system is not working well for many of those we interviewed.

These hurdles to good health come as national policy changes threaten to make access to care even more difficult. Dozens of rural Kentucky hospitals are estimated to be [at risk of closure](#) as a result of the impending Medicaid funding cuts and Marketplace changes. At the same time, health care costs are rising sharply for 2026. Average Marketplace premiums are expected to [more than double](#) if enhanced premium subsidies are allowed to expire. Employers expect to see record increases in the cost of job-based insurance, at least some of which they will pass along to their workers. Higher costs will further worsen access to care.

Improving Kentucky's health outcomes will require more than improving coverage rates. It is critical to eliminate both cost and non-cost barriers to care, rebuild trust, and implement policy changes that ensure every Kentuckian can receive the health care services they need, when they need them.

Read the full report at: <https://asclepiusinitiative.org/coverage-information/kentucky-coverage-gap/>

The Commonwealth Fund, a national leader in health policy, funded this study. TAI's findings are featured on The Fund's blog at <https://www.commonwealthfund.org/blog/2025/kentucky-insured-people-experience-high-costs-and-delays-care-putting-health-risk>.

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About The Asclepius Initiative

The Asclepius Initiative is a 501(c)(3) nonprofit organization. Founded in 2021, TAI's mission is to improve the health and economic stability of Kentuckians through educating, inspiring, and mobilizing people to advocate for a universally accessible, affordable, equitable, and high-quality health care delivery system. Learn more at [AsclepiusInitiative.org](https://asclepiusinitiative.org).