



The Asclepius Initiative (TAI) is a 501(c)(3) non-profit organization whose mission is to educate, inspire, and mobilize the public to advocate for a universally accessible, continuous, affordable, equitable, and high-quality health care coverage system.

Executive Summary

The Asclepius Initiative (TAI) presents key findings from its third biannual Kentucky Health Coverage Survey. Previous surveys were conducted in 2022 and 2024 and can be found on [TAI's website](#). The purpose of the survey is to better understand the attitudes, beliefs, and experiences of Kentucky adults with respect to the U.S. health care system. The survey includes demographic characteristics and questions related to health insurance coverage, including participants' challenges with obtaining and using coverage, costs, and willingness to entertain alternative financing models, such as a national health care coverage program. New questions were added to the 2026 survey to assess participants' views of recent health policy changes, including the Medicaid work requirements.

The survey was fielded online between May 8, 2026 and June 29, 2026 by NORC at the University of Chicago, using NORC's AmeriSpeak® Panel (probability sample) and Dynata and Prodege Panels (non-probability samples). In 2026, survey weights were developed in collaboration with NORC and applied to the data to improve the representativeness of the survey estimates relative to the Kentucky population. Data from 2022 and 2024 were not weighted; therefore, comparisons of 2026 data with previous years' data should be interpreted with caution.

In total, responses from 1,080 Kentuckians over the age of 18 were analyzed. Most participants had health care coverage (n=999, 92.5%), were female (n=547, 50.6%), had private commercial insurance (n=492, 49.2%), were White (n=918, 85%), resided in urban counties (n=621, 57.5%), were between the ages of 35–54 (n=355, 32.9%), identified as Republican (n=387, 35.9%), and whose highest level of completed education was high school (n=359, 33.4%).

Key highlights from the 2026 survey include:

- 7.5% of participants were uninsured, representing an increase from the 2024 survey (5.3%). Black/African American participants were more than twice as likely to be uninsured (13.7%) as white participants (6.5%), while 15.2% of Hispanic participants were uninsured.

- Nearly half of those surveyed (49.2%) reported having private commercial insurance through an employer or kynect, Kentucky's Health Insurance Marketplace.
- Among those who live in rural areas, 30.6% have Medicaid as their primary insurance, compared to 17% of those who live in urban locations.
- Among those who reported not having health insurance (n=81), the most frequent reasons given were that the cost was too high (44.9%), they were currently unemployed (24.1%), or their employer didn't offer health insurance (11.6%).
- When asked which aspects of obtaining health care coverage were most difficult, 36.4% reported the cost of premiums; only one-third had no difficulty obtaining coverage.
- Nearly a quarter of participants (24.5%) were unable to purchase clothing or food due to medical costs.
- More than half of participants (n=554, 51.6%) avoided, stopped, or skipped medical care or medications secondary to cost. This included 95.4% of those who were uninsured, and **nearly half** (48.1%) of those who had coverage, and was prevalent across all income brackets.
- 54.3% of participants agreed that health care coverage should not be connected to a job. Only 17.2% disagreed.
- Among Democrats, 63.7% agreed or strongly agreed that they would support paying higher taxes to replace the current health insurance system with one that covers everyone, compared to 29.3% of Republicans.
- In 2026, 71.6% favored a national health care coverage program that would provide health care coverage for everyone, compared to 72.6% in 2024 and 67.3% in 2022.
- Nearly 80% (79.2%) of participants believe that health care is a basic human right; less than 8% (7.9%) disagree.
- When asked to choose among a selection of responses as to what most strongly influences their opinion of a national health care program, 11.0% noted that this issue wasn't a priority for them. The statement chosen most often was "Health care is a right, and this would make sure everyone was covered." (48.2%); 36.1% noted that having everyone on the same health insurance system would be more efficient for patients and providers.
- Among those who did not use their medical coverage in the last year (n=125), 32.8% did not use their coverage because they feared their plan would not

adequately cover what they needed, while 30.8% avoided using coverage because of the cost of care and/or medications.

- Among participants with Medicaid coverage (n=227), 31.8% agreed or strongly agreed that they or members of their household would lose Medicaid coverage in 2026.
- Among Republicans, 50.7% agreed that they support the new work requirements for Medicaid participants to receive medical coverage compared with 29.5% of Democrats.
- 68.3% believe they should be able to change jobs and keep their health care coverage; only 11% disagreed.
- 46.8% of all participants (and 64.8% of Democrats) agreed that recent federal and state legislation that affected the cost of health care coverage increased their support for a national health care coverage program that would provide coverage for everyone.
- Compared to 2025, 47.8% have experienced increased premium costs; 46.7% anticipate increased out-of-pocket costs.
- 85.7% of those surveyed believe that health care coverage should include dental, hearing, and vision services.

Implications

Paying for and navigating health care coverage in the U.S. remains highly problematic. TAI's surveys found that Kentucky's uninsurance rate increased from 5.3% in 2024 to 7.5% in 2026. This coverage gap falls disproportionately on people from marginalized communities. Among Black or African American participants, 13.7% were uninsured in 2026 compared to 6.5% of white participants and 15.2% of Hispanic participants. Survey participants reported that economic barriers were the primary reasons for lacking coverage: nearly 45% cited prohibitive costs, roughly a quarter reported unemployment, and more than 11% noted that their employers did not offer health insurance benefits. When asked which aspects of obtaining health care coverage were most difficult, 36.4% reported the cost of premiums. Only one-third (33.4%) had no difficulty obtaining coverage.

The burden of health care costs extends beyond premiums, forcing many households to make trade-offs to afford basic goods like food and clothing. In this survey, nearly one in four participants (24.5%) reported being unable to afford basic necessities like food or clothing due to medical expenses. More than half had to forgo medical care or medications due to cost, including almost all of those who were uninsured. It is therefore not surprising that nearly one-third of participants (32.3%) described their health as fair or poor, and nearly half worried about health care expenses at least once/month; only 1 in 5 did not worry about health care expenses in the last year.

There is significant support for change. Just under 80% of Kentuckians consider health care a basic human right, an opinion that is influenced by party affiliation.

Republican	66.4%
Democrat	92.2%
Independent	81.2%
Other	90.5%
None	81.7%

Overall, 71.6% have a favorable opinion, with 43.9% of participants strongly favoring and 27.7% somewhat favoring a national health care coverage program that would provide health care coverage for everyone, an increase from 67.3% in 2022; less than 20% were opposed (19%). The gradual shift towards more support for a national health care coverage program could be reflective of increased costs for individuals and the health care system, recent policy changes that restrict or limit access to insurance coverage, increased paperwork, or financial pressures on families and individuals as a result of the overall economy. When offered statements of reasons in support or opposition to a national health care coverage program, nearly twice as many participants chose supportive statements (such as “it would make receiving care less complicated”) over oppositional ones (such as “it would limit competition”).

Next Steps

The results of The Asclepius Initiative’s 2026 survey reinforce the critical nature of TAI’s mission to educate, inspire, and mobilize the public to advocate for a universally accessible, continuous, affordable, equitable, and high-quality health care coverage system, one that better meets the needs of Kentuckians.