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New Survey Finds Nearly Half of Insured Kentuckians Skip Health Care Because of Cost; 72% Favor National Health Care Coverage Program

Louisville, KY – A new statewide survey from The Asclepius Initiative *(pronounced uh-SKLEE-pee-us and called TAI)* finds that health care costs and other barriers significantly impact whether Kentuckians can get the care they need, even when they have health care coverage. More than half of the 1,080 Kentucky adults surveyed reported avoiding, stopping, or skipping medical care or medications because of cost, while nearly one in four said medical expenses kept them from being able to afford food or clothing.

At the same time, the survey found strong support for changes to the current health care coverage system. Nearly 80% of participants said health care is a basic human right (fewer than 8% disagreed), and more than seven in 10 favored a national health care coverage program that would provide coverage for everyone.

The 2026 Kentucky Health Coverage Survey is TAI's third biannual survey examining the attitudes, beliefs, and experiences of Kentuckians about health care coverage and the U.S. health care system.

Key Findings

- **Costs continue to keep people from getting care:** 51.6% of participants reported avoiding, stopping, or skipping medical care or medications because of cost. That included 95.4% of uninsured participants and 48.1% of those with health care coverage.
- **Medical costs are affecting basic needs:** Nearly one in four participants (24.5%) said medical expenses kept them from being able to afford food or clothing.
- **Costs create barriers to coverage and care:** The cost of premiums was the most frequently cited challenge to obtaining coverage (36.4%), while 23.6% said the cost of care or medications prevented them from using their coverage. About one in four were dissatisfied with their premium costs (24.5%), and 28.2% were dissatisfied with their out-of-pocket costs. Nearly half (47.8%) reported higher premiums in 2026 compared with 2025, and 46.7% expected their out-of-pocket costs to increase in 2026.
- **Support for income-based premiums:** 50.3% favored paying a percentage of their income rather than a fixed cost for their premiums, if it eliminated copays, deductibles, and out-of-pocket maximums.

- **Coverage gaps disproportionately affect some groups:** Overall, 7.5% of participants were uninsured. The uninsured rate was over twice as high among Black participants (13.7%) and Hispanic participants (15.2%), compared with 6.5% white participants.
- **Most participants support significant change:** 79.2% said health care is a basic human right, while 71.6% favored a national health care coverage program that would provide coverage for everyone.
- **Many want health care coverage separated from employment:** 54.3% said health care coverage should not be connected to a job, while 68.3% said people should be able to change jobs and keep their coverage.
- **Health care coverage can be difficult to obtain and understand:** Two-thirds (66.6%) of participants (68.5%) reported at least one difficulty obtaining health care coverage. When asked about understanding the services their plan covered, again two-thirds (66)reported at least one challenge. Just under half (49%) had barriers preventing them from using their coverage, including fears that their premium would go up if they used their health care coverage and a lack of necessary health care services where they live.

"Far too many people have trouble getting care, something that makes sense when you look at Kentucky's health metrics, which are among the worst in the country," said Dr. Susan Bornstein, founder and CEO of The Asclepius Initiative. "More than half had to forgo medical care or medications, and a quarter went without essential goods such as food and clothing because of medical costs. This is appalling in the world's richest country."

The survey shows that having health care coverage does not necessarily protect Kentuckians from barriers to care. Cost-related problems were reported across income levels, and nearly half of participants said they worried about health care expenses for themselves or their families at least once a month.

The survey also found broad support for changing how health care coverage works in the U.S. Overall, 71.6% of participants favored a national health care coverage program that would provide coverage for everyone. Support for the idea that health care is a basic human right crossed political lines, including 66.4% of Republicans, 92.2% of Democrats, and 81.2% of Independents.

"Those who object to universal coverage frequently cite waits for care in the UK or Canadians who come to the U.S. for surgery," said Dr. Bornstein. "What somehow fails to make the news is all those in this country who can't get an appointment with a rheumatologist or gastroenterologist for nine months, who can't find a primary care doctor that takes their insurance, or who have to wait weeks or longer for an MRI. Meanwhile, despite the highest per capita rate of health care spending, the U.S. has the third-lowest life expectancy, the greatest burden of chronic disease, and high maternal and infant mortality

compared to our high-income peer nations. There is no evidence-based rationale to maintain the status quo."

To that end, a recent study by researchers at Yale estimated that universal coverage in the U.S. could save approximately $1 trillion and 114,000 lives each year.

The findings make clear that the current system is leaving too many Kentuckians struggling to afford coverage and get the care they need. The results 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.

Full survey results are available at **AsclepiusInitiative.org/2026-survey.**

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About The Asclepius Initiative
The Asclepius Initiative (TAI) is a 501(c)(3) nonprofit organization. Founded in 2021, TAI's 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. Learn more at **AsclepiusInitiative.org**.