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Many Kentucky Workers Have Gained Insurance through the Medicaid Expansion, Are at Risk If Program Is Scaled Back

By Jason Bailey

Many thousands of Kentuckians who work low wage jobs at restaurants, on construction sites, through temp agencies and at retail stores are among those who have gained health insurance because of Kentucky's decision to expand Medicaid, newly-available Census data show. These workers' access to care is at risk if Kentucky takes steps backward on the expansion, potentially harming our economy and the health of our state.

More than 73,800 low-wage Kentucky workers whose family incomes make them eligible for Medicaid under the expansion gained health insurance in 2014, according to the data. Workers make up the majority of the 137,220 Medicaid-eligible adults who gained coverage. Because the Census data was collected monthly from January through December 2014, it doesn't reflect the full extent of coverage gains to date, which total approximately 400,000 for Medicaid expansion.

The biggest industries where workers gained health coverage are as follows (see chart for full list):

- Restaurant and food services, where 14,620 workers gained coverage. Whereas in 2013 (before expansion) 58 percent of that industry's workers whose family incomes were low enough for Medicaid eligibility after expansion were uninsured, only 25 percent were uninsured in 2014.¹
- Construction, with 5,920 workers gaining health insurance and an uninsured rate that fell from 63 percent to 32 percent.
- Temp agencies, with 4,690 workers gaining health insurance and an uninsured rate that fell from 68 percent to 25 percent.

Kentucky led the nation in 2014 in its drop in rate of uninsured.² While most of the adults gaining insurance are working, they are in jobs that do not offer them affordable coverage. The share of Kentucky workers who receive health insurance through their employer has gradually fallen over the decades from 70 percent in 1980-1982 to only 53.7 percent in 2011-2013.³ Medicaid and access to private insurance with the help of tax credits through Kynect, the state's marketplace, are helping fill the gaps for workers.

Kentucky ranks near the bottom on many health measures, making our decision to expand Medicaid that much more important.⁴ Thousands more Kentuckians are getting the preventive care that can keep them healthy and on the job. Many of the workers who have gained coverage are people we encounter on a daily basis at restaurants, grocery stores, nursing homes, child care centers and more. Their ability to go to the doctor when sick also helps the rest of the state stay healthier.

**Kentucky Industries with the Largest Drop
in Uninsured Low-income Adult Citizen Workers¹ in 2014**

<i>Industry</i>	<i>2014 Covered</i>	<i>Uninsured Rate</i>		
		<i>2013</i>	<i>2014</i>	<i>Change</i>
Restaurants and Other Food Services	14,620	58%	25%	-33%
Construction	5,920	63%	32%	-31%
Employment Services (temp agencies)	4,690	68%	25%	-43%
Department and Discount Stores	3,500	50%	18%	-32%
Building Services (pest extermination, cleaning)	2,970	66%	29%	-38%
Grocery Stores	2,250	49%	20%	-29%
General Merchandise Stores	1,920	69%	9%	-60%
Nursing Care Facilities	1,850	41%	20%	-21%
Printing and Printing Product Support	1,820	89%	56%	-33%
Elementary and Secondary Schools	1,650	26%	12%	-14%
Landscaping Services	1,560	71%	41%	-30%
Trucking	1,500	71%	35%	-36%
Gas Stations	1,410	72%	33%	-39%
Agriculture	1,210	59%	42%	-17%
Auto Manufacturing	1,140	51%	27%	-24%
Auto Repair and Maintenance	1,130	66%	51%	-15%
Investigation and Security Services	1,100	56%	28%	-29%
Private Household Services (cooking, caretaking)	1,090	47%	40%	-7%
Child Day Care	1,050	46%	21%	-25%

¹ Aged 19 through 64, in families with income at or below 138 percent of the federal poverty line, citizens and worked within the past 12 months.

Source. Center on Budget and Policy Priorities analysis using 2013 and 2014 American Community Survey data. All figures are rounded to the nearest ten workers.

¹ Report looks at citizens ages 19 through 64 in families with income at or below 138 percent of the federal poverty line who have worked within the past twelve months. Citizens are the focus because the Medicaid expansion is generally unavailable for non-citizens.

² US Census Bureau, "Health Insurance Coverage in the United States: 2014," September 2015, <http://www.census.gov/content/dam/Census/library/publications/2015/demo/p60-253.pdf>.

³ Economic Policy Institute analysis of Current Population Survey March supplement.

⁴ Kentucky's overall health ranks 47th among states in the United Health Foundation's American's Health Rankings, <http://www.americashealthrankings.org/KY>.