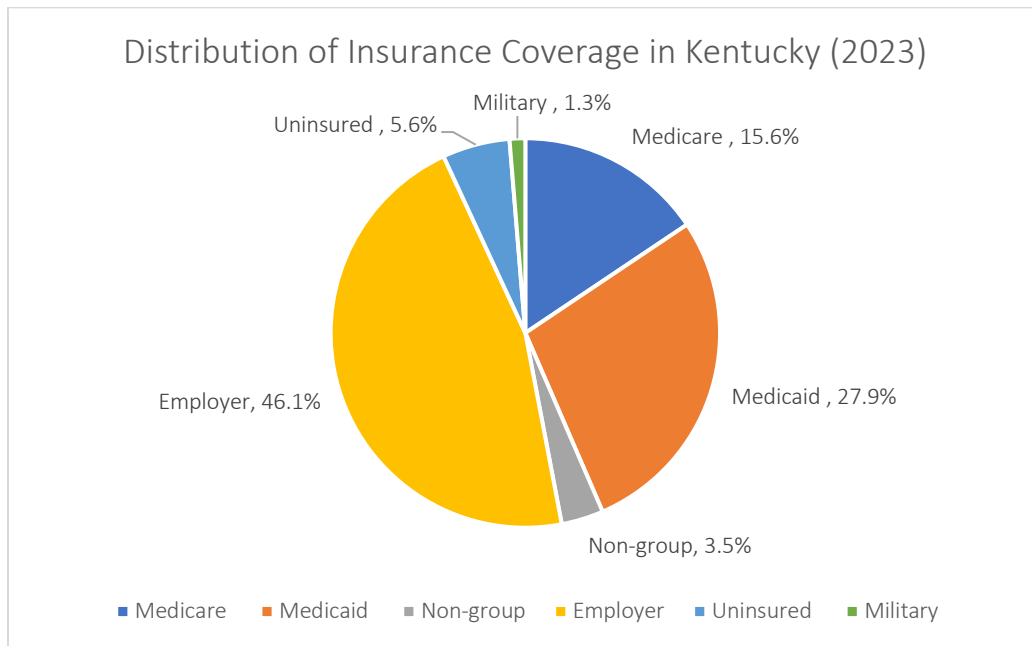


Kentucky

Sources of Insurance Coverage



**Source: KFF, Health Insurance Coverage of the Total Population, 2023*

Medicare

In Kentucky, [683,600](#) residents are enrolled in Medicare, 16% of the population (2023 data). Of those, [56%](#) are enrolled in Medicare Advantage. For Kentuckians in the traditional Medicare program, the Kentucky Department of Insurance regulates Medicare Supplemental insurance policies and provides [consumer-facing](#) information about plan options, including a list of companies offering plans Medicare supplement plans.

Medicaid and the Children's Health Insurance Program (CHIP)

In Kentucky, [1.22 million](#) people are enrolled in Medicaid or CHIP, 28% of the population (2023 data). In 2014, Kentucky expanded Medicaid eligibility under the Affordable Care Act, which covers [645,000 low-income adults](#).

In [Kentucky](#), adults between the ages 19 and 64 with an income up to 138% of the federal poverty level (FPL) and pregnant individuals up to 218% FPL are eligible to enroll in Medicaid. In addition, pregnant women and postpartum women with income too high to qualify for Medicaid may qualify for KCHIP. Children under the age 19 in households with incomes up to [218% FPL](#) are also eligible for KCHIP. Approximately [45%](#) of all births in Kentucky are covered by

Medicaid. [The Kentucky Department of Medicaid Services](#) (DMS) oversees the Medicaid Program, and contracts with managed care organizations (MCOs) to provide coverage for most Kentucky Medicaid recipients. The DMS also provides oversight of MCOs' claims processing and disease and medical management. Other populations covered under managed care in Kentucky include foster care children, the elderly, and disabled children and adults.

Employer-sponsored Insurance (ESI)

In Kentucky, over [2 million](#) people are covered by employer-sponsored insurance (ESI), or 46% of the population. Approximately [47.2%](#) of Kentucky's private employers offer ESI. However, offer rates vary significantly by size of firm. In Kentucky, 95.6% of large firms (50 or more employees) offer ESI, while only 27.7% of small employers offer ESI.

In Kentucky, approximately [44.9%](#) of private sector businesses that offer health insurance self-fund at least one health plan. For large private firms (50 or more employees) that offer health insurance, 66.7% self-fund at least one health plan.

Individual Market Insurance

Approximately [3.5%](#) of Kentucky residents are enrolled in the individual market (2023 data). In 2024, [75,317](#) Kentuckians selected a plan through the Affordable Care Act Marketplace, which in Kentucky is run by the state and called [kynect](#). It is more challenging to ascertain enrollment numbers for off-Marketplace individual market enrollment.

Individual market health insurance (both on- and off-Marketplace) is regulated by the [Kentucky Department of Insurance](#).

Military Coverage

Some Kentucky residents are enrolled in other forms of insurance coverage, such as coverage for the military (TRICARE or U.S. Veterans Administration), which covers 1.3%, or [55,000 residents](#) (2023 data).

The Uninsured

Approximately [5.6%](#), or 247,600 Kentucky residents are uninsured (2023 data). Kentucky has the 17th lowest uninsured rate in the country. Among non-elderly populations, people of color in Kentucky generally are [more likely to be uninsured](#) than White Kentuckians. Hispanic Kentuckians had the highest uninsured rates (22.6%), followed by Black Kentuckians (7.6%), Asian-American/Pacific Islander Kentuckians (4.9%), White Kentuckians (5.6%), and mixed race Kentuckians (5.5%).

Lack of insurance is also highly correlated with income. Of the nonelderly population, approximately [10.4%](#) of people under 100% FPL and 8.7% of people between 100-199% FPL are uninsured, while 3.7% of people at or above 400% are uninsured.

State Regulators: Kentucky

CMS is responsible for the oversight of Medicare Advantage plans. The CMS Regional Office for Kentucky is based in Atlanta, GA. Media inquiries may be submitted [here](#).

Kentucky Department of Insurance (DOI)

Kentucky's DOI regulates the business of insurance in the state. For health insurance, the Kentucky DOI is responsible for:

- **Licensure:** Insurers operating in the state must demonstrate that they are financially solvent and capable of paying claims. After initial licensure, companies must [file](#) financial information with the Department on a regular basis.
- **Form review:** The Department of Insurance reviews health insurers' contracts and covered benefits to ensure that they comport with state and federal law, including the Affordable Care Act (ACA), Mental Health Parity and Addiction Equity Act (MHPAEA), Health Insurance Portability & Accountability Act (HIPAA), No Surprises Act, as well as state benefit mandates and network adequacy standards.
- **Rate review:** Health insurers offering plans to associations, individuals, small employers (with fewer than 50 employees), and large employers (with 50 or more employees) must submit proposed premium rates to the Department, and the agency has the authority to review and require adjustments before rates can be used. Information about insurers' proposed and final rates is available [here](#).
- **Marketing:** Kentucky's DOI is responsible for oversight of insurers' marketing tactics and discouraging unfair or deceptive practices. The DOI is also responsible for the licensing and oversight of health insurance agents and brokers. A database of state-licensed agents and brokers is available [here](#).
- **Enforcement:** The DOI has authority to enforce state and federal insurance laws. Enforcement tools can range from requesting a corrective action, issuing a cease-and-desist order, imposing fines, or seeking an injunction. The DOI reports the results of company market conduct examinations [here](#). Consumers or providers can file complaints against insurers or brokers and agents [here](#).
- **Appeals:** Under the Affordable Care Act, health insurers must provide enrollees with an internal review of adverse benefit determination, and enrollees have the right to an external and independent appeal. The Kentucky Department of Insurance operates the states external review system and provides information to consumers seeking external review [here](#).

Kentucky Department for Medicaid Services

Kentucky's Department for Medicaid Services (DMS) runs the state's Medicaid and CHIP programs and manages the contracts with the managed care organizations (MCOs) that deliver Medicaid and CHIP benefits. A list of participating MCOs is available [here](#) and enrollment reports by county are available [here](#).

DMS conducts quality reviews of MCOs, including assessments of quality, timeliness, and access to care. The results of these reviews are provided in annual reports published [here](#). DMS can conduct an enforcement action against an MCO if it fails to meet its contract obligations. Enforcement actions can include requiring the MCO to pay damages or to implement a corrective action plan. The agency can also suspend all or part of new member enrollments or suspend or terminate the MCO's contract.

DMS has also published several reports evaluating plans under the Division of Quality and Population Health. The Division of Quality and Population Health has four branches: Quality, Population Health, Equity and Determinants of Health, and Research and Analytics. The Quality Branch within the Division of Quality and Population Health provides quality and access oversight for Kentucky's Medicaid population. Reports from this office can be found [here](#).

[Kentucky Attorney General's Office](#)

Kentucky's Attorney General represents the state in court when there is an action against an insurance company, entity, or individuals engaged in potentially fraudulent activity. The Attorney General's office accepts complaints from consumers about deceptive or unlawful business practices. Information about when and how to submit complaints is available [here](#).

Other Sources of Information

Health Insurance Navigators, Agents and Brokers (collectively, "consumer assisters") Kentucky's health insurance Marketplace (kynect) provides grants to local organizations called "Navigators" that are tasked with assisting consumers determine eligibility for subsidized coverage programs and helping them with post-enrollment questions. Kentucky-based health insurance agents and brokers perform similar consumer assistance functions, and are generally paid on a commission basis. These consumer assisters can be helpful sources of information about health insurance and the challenges consumers face. They can be located through the "[Get Local Help](#)" page on the Kynect benefits website.