

**Health Care Coverage in Kentucky and the US: Where We Are, Where We Need to Be, How These Impact Patient Care, and What TAI Is Doing About It**

Susan Bornstein, MD, MPH  
Kerry Isham, MA

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Pronounced **uh-sklee-pee-uhs**  
Asclepius is the Greek God of Medicine and Healing

**Our Mission**  
To improve the health and economic stability of Kentuckians, and ultimately everyone residing in the United States, by educating, inspiring, and mobilizing the public to advocate for a universally accessible, affordable, equitable and high-quality healthcare delivery system.

**Our Strategy**  
Grassroots effort to inform the public about the shortcomings of the US healthcare delivery system and the benefits of universal coverage, using trusted messengers.  
Gathering and combining the knowledge, talent and resources of stakeholder organizations and like-minded groups to advance our mission and combat misinformation.

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**The U.S. Healthcare Delivery System Is Broken**

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**2022 OEDC Per Capita Healthcare Spending**

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**Cost-Related Access Problems Affect Low Income Populations, Especially in the U.S.**

Source: Eric C. Schneider et al., *Mirror, Mirror 2021 - Reflecting Poverty: Health Care in the U.S. Compared to Other High Income Countries* (Commonwealth Fund, Aug. 2021)

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**Racism in Healthcare**

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**The U.S. Has Among the Lowest Rates of Physician Visits and Practicing Physicians**

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**Physician Shortages in Rural Kentucky**

2022

2020

<https://medicine.uky.edu/sites/default/files/inline-files/2022%20BML%20update%204ug%202023.pdf>

[https://medicine.uky.edu/sites/default/files/inline-files/Nursing%202020\\_1.pdf](https://medicine.uky.edu/sites/default/files/inline-files/Nursing%202020_1.pdf)

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**330,000 Excess Lives Lost Due to COVID-19**

<https://www.scientificamerican.com/article/universal-health-care-could-have-saved-more-than-330-000-u-s-lives-during-covid/>

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**Restricted Networks of  
Providers Limit Access to Care**

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<https://www.ama-assn.org/system/files/prior-authorization-survey.pdf>

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### Healthcare in the U.S.

- 25 million uninsured
- 29-44% underinsured, meaning they can't afford medical care even with health insurance coverage
  - Copays, deductibles, and out-of-pocket expenses prohibitive
  - Lack of coverage for desired services
- 2/3 of bankruptcies are due to health care
- Policies such as pre-authorizations result in delay and denial of necessary care
- Racial, ethnic, and gender disparities exist across the healthcare system, from coverage to outcomes
- Lowest life expectancy at birth (13/13)
- More chronic disease (13/13)
- More obesity (13/13 & double the OECD average)

<https://www.cdc.gov/global-perspective-2022>

**In an analysis of healthcare system performance done by the Commonwealth Fund, when compared to 10 other high-income countries, the U.S. finished last overall, and last in every metric but one.**

<https://commonwealthfund.org/publications/fund-reports/2021/oug/mirror-mirror-2021-reflecting-poorly>

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### Kentucky Statistics

- **Highest** death rate from cancer (50/50)
- **5th** highest death rate from chronic lower respiratory diseases
- **6th** highest teen birth rate (will likely skyrocket with abortion ban)
- **8th** highest death rate from heart disease
- **Tied** with Tennessee for **5th** highest rate of adult obesity at 37%
- **2nd** highest adult AND youth smoking rate

<https://cdc.gov>

- **41st/51** overall in the Commonwealth Fund's 2022 Scorecard on State Health System Performance
- **49th/51** Healthy Lives
- **49th/51** avoidable hospital use and costs related to COVID-19
- **39th/51** for individuals under 65 with high out-of-pocket costs relative to their annual household income
- **45th/51** per 100,000 population for premature deaths from treatable causes
- **49th/51** per 100,000 population for premature deaths from preventable causes
- **50th/51** in adults who report fair or poor health
- **51st/51** in hospital admissions per 100,000 population for confirmed COVID-19 cases

<https://commonwealthfund.org/publications/scorecard/2022/jun/2022-scorecard-state-health-system-performance>

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### 15 Million At Risk of Losing Care Nationally, 2.5 Million in Kentucky

<https://www.kff.org/medicaid/issue-brief/10-things-to-know-about-the-unwinding-of-the-medicaid-continuous-enrollment-provision/#:~:text=47%20between%20the%20states%20of%20Kentucky%20and%20Mississippi,20enrollment>

[https://aspe.hhs.gov/sites/default/files/documents/404a7572048080e1259428f3d817e/aspe-end-mcaid-continuous-coverage\\_0.pdf](https://aspe.hhs.gov/sites/default/files/documents/404a7572048080e1259428f3d817e/aspe-end-mcaid-continuous-coverage_0.pdf)

<https://kypolicy.org/kentucky-medicaid-maintenance-of-effort/>

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**SBO** Love the picture-perfect!

Susan Bornstein, 2023-11-10T03:32:37.813

**Examples of Countries Which  
Cover Everyone**

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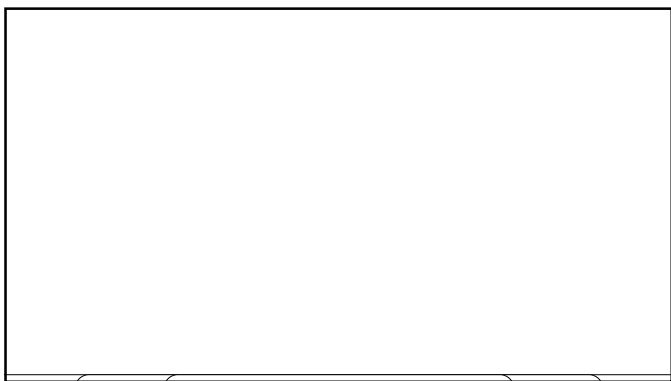
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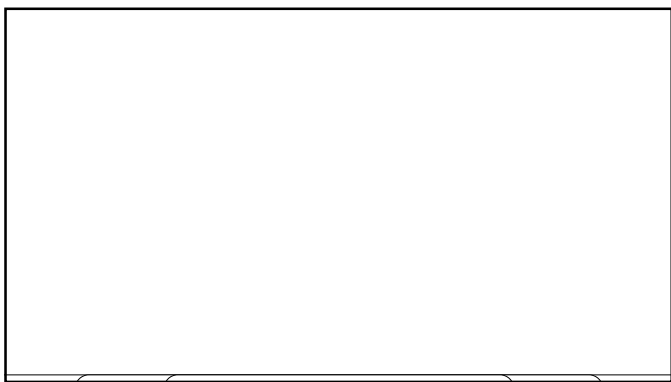
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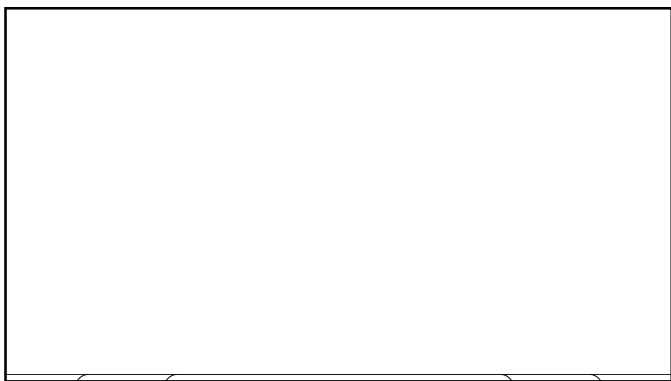
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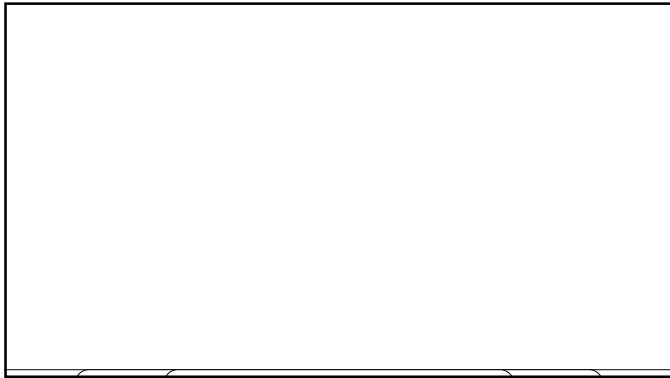
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**Here's What We  
Are Doing**

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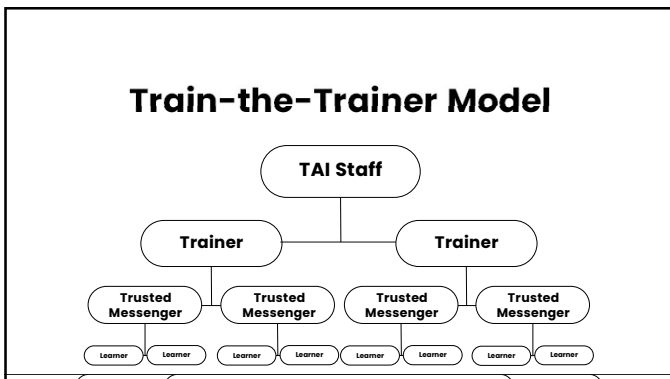
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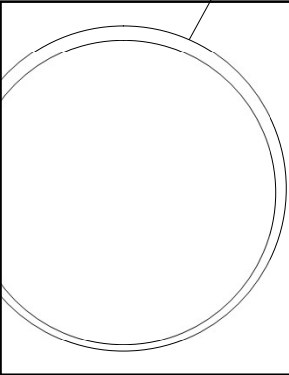
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**When Choosing Health Care Coverage, Consider:**

- What types of coverage are available?
- Do they qualify for Medicare, Medicaid, VA, Federal coverage, or insurance?
- Are they able to obtain insurance through my employer or the Consolidated Omnibus Budget Reconciliation Act (COBRA)?
- Who in the household needs to be insured?
- What is the health status of the insured? Do they or their household members have any chronic health conditions or prescriptions that will affect annual healthcare costs? Are they having any medical or emotional symptoms for which they do or will need evaluation and possible treatment?

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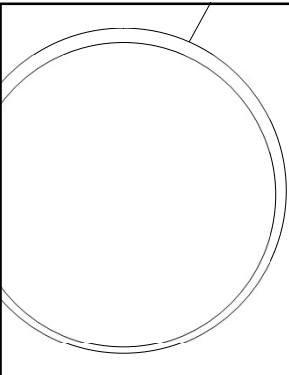
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**When Choosing Health Care Coverage, Consider:**

- Will they need care outside of my county of residence?
- How likely is it that they will have anticipated or unanticipated healthcare expenses during the covered benefit period?
- Do they qualify for subsidies or cost-sharing reductions? (Marketplace only)
- Does the plan have an FSA/HSA/HRA attached?

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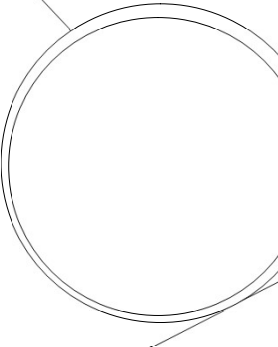
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**Flexible Spending Account (FSA)**

**Health Savings Account (HSA)**

**Health Reimbursement Arrangement (HRA)**




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### Important Terms Defined

#### Subsidies (also known as Premium Tax Credits)

A subsidy or premium tax credit is a tax credit used to lower your monthly insurance payment (called your premium). The amount of tax credit is based on household income and is only available on insurance plans purchased on the Marketplace.

#### Cost-Sharing Reductions

A discount for Marketplace plans that lowers the amount you must pay for deductibles, copayments, and coinsurance. If you qualify for cost-sharing reductions, you must enroll in a plan in the Silver category to get these extra savings.

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### Marketplace Plan Tiers

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### Parts of Medicare

#### Part A

Covers hospitals, hospice, and skilled nursing care; no charge to Medicare beneficiaries for premium, but deductibles and co-insurance apply.

#### Part B

Covers doctors' services, outpatient care, and preventive services; income-based premiums apply, along with an annual deductible and 20% co-insurance.

#### Part C

Also known as Medicare Advantage. Coverage is the same as Part B, and may also include dental, vision, fitness, and meals. It is provided by private insurance carriers and requires payment of Medicare Part B premium; some plans have additional premium costs. These plans are subject to restricted networks, pre-authorization requirements, and referrals for specialist care. Usually covers medications.

#### Part D

This is for medications only; it is administered by a private company. Subject to donut hole. Costs vary according to the plan.

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### Medicare Part C (Medicare Advantage)

**Eligibility**

- Same as Medicare Part A

**Providers**

- Restricted panel administered by private insurance
- Often requires prior authorization for procedures, tests, etc.
- Referral for subspecialists

**Out-of-Pocket Costs**

- Must pay Medicare Part B premium
- Some plans have extra premium payments

**Coverage**

- Doctor's services
- Outpatient care,
- Preventative services
- Dental
- Vision
- Fitness
- Meals

**Medications**

- Usually covers prescriptions

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### Important Terms Defined

**Premium**

The amount paid per month for an insurance policy.

**Co-Pay**

A fixed amount you may be required to pay for office visits, pharmacy, emergency room, outpatient care, labs, surgeries, etc. prior to or after meeting your deductible.

**Deductible**

The annual amount that your insurance company requires you to pay for medical services before they will start to pay for the care that you receive. Except for certain preventive services, and those for which there is a co-payment, commercial carriers typically will not pay for any health care services until you have met your deductible.

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**Sample SBC**

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**Understanding Your EOB**  
(Not a Bill)

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| <b>1. Patient Account Number</b><br>Your account number with your health care provider.   | <b>5. Deductible</b>   |
| <b>2. Amount Charged</b><br>The total amount charged by a health care provider for services you received, whether or not the services are covered under your health plan. | <b>6. Copayment</b>  |
| <b>3. Network Savings</b><br>The amount you saved by receiving services from a health care provider within your health plan's network.                                    | <b>7. Coinsurance</b>  |
| <b>4. Amount Paid by Health Plan</b><br>The amount paid to you or your health care provider.  | <b>8. Amount Not Covered</b><br>The portion of the charges not covered under your health plan.   |
|   | <b>9. Other Insurance Paid</b><br>If you have coverage with another health plan, this is the amount that the other plan has agreed to pay.   |
|   | <b>10. Amount You Are Responsible For</b><br>Your share of the cost of the services shown on the EOB. You should use this information to coordinate your payment(s) with your providers. |

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**Sample Spreadsheet for  
Plan Comparison**

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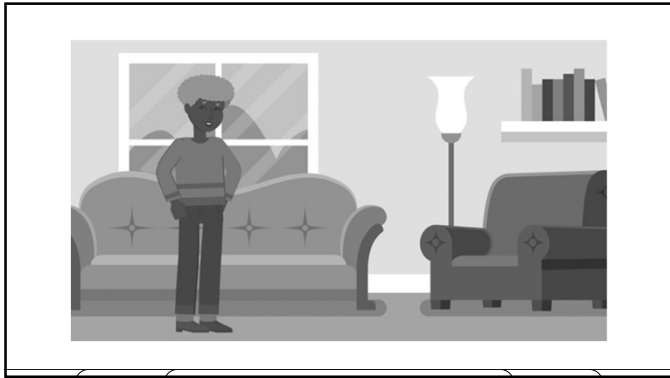
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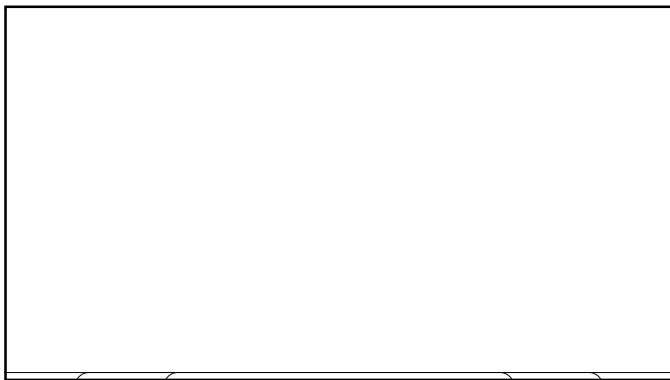
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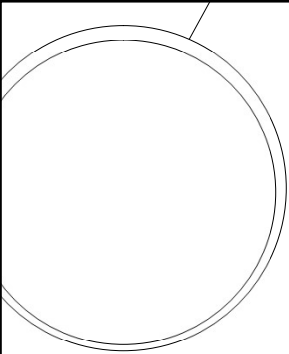
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**Together for a Healthier Kentucky**

If you are interested in working with us, or want more information, please email:

**[rburnett@asclepiusinitiative.org](mailto:rburnett@asclepiusinitiative.org)**

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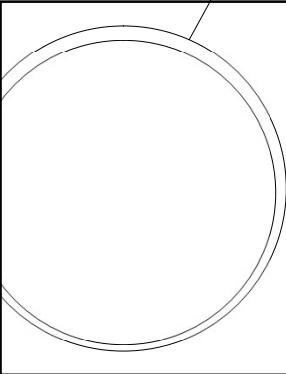
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**Connect with Us:**

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**AsclepiusInitiative.org**

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**Take Our Survey**

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**Thank You**  
For Your Attention  
Presentation - 2023

Visit Our Website  
**AsclepiusInitiative.org**

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