

EBRI Databook on Employee Benefits

Chapter 27: Health Insurance Coverage of Workers

NOTE: Census Bureau 2007 Data Update — On March 23, 2007, the U.S. Census Bureau issued new data revising its 2004 and 2005 health insurance coverage estimates, reducing the estimated number of Americans without health insurance by nearly 2 million people. The bureau said the inflated numbers were due to a 12-year-old computer programming error. The revised estimates show that 44.8 million people (or 15.3 percent of the population) were without health insurance in 2005; the original estimate was 46.6 million (or about 15.9 percent of the population). For the Census Bureau's Web site and press release about the update, [click here](#)

Data for the following tables are in the *EBRI Issue Brief* on sources of health insurance and characteristics of the uninsured:

- Table 27.1 Health Insurance Coverage by Firm Size
- Table 27.3 Health Insurance Coverage by Total Earnings

The following link provides the most current data.

[September 2009 EBRI Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2009 Current Population Survey."](#)

The following tables will be maintained:

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Table 27.2
Health Insurance Coverage by Industry

Workers Ages 18–64 with Selected Sources of Health Insurance, by Industry of Primary Employment

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Table 27.4
Health Insurance Coverage by Work Status and Firm Size

Sources of Health Insurance Coverage for Persons Ages 16 and Over Working Full-time and Part-time, by Work Status and Firm Size

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Table 27.5
Health Insurance Coverage, by Work Status and Industry

Sources of Health Insurance Coverage for Persons Ages 16 and Over Working Full-Time and Part-Time, by Work Status and Industry

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Table 27.6
Health Insurance Coverage, by Work Status, Age, and Gender

Sources of Health Insurance Coverage for Persons Ages 16 and Over Working Full-Time and Part-Time, by Age and Gender
Other EBRI Research on Health Insurance Coverage of Workers Update – November 2009

► **Change Due to Census Coding Error**

What was the change in the sources of health insurance and the uninsured due to the Census Bureau's Coding Error in 2004 and 2005?

For data on the change in sources of health insurance see figure 1 on page 4

For data on the change in the uninsured by demographic variables see figure 2 on page 5

For data on the change in the uninsured by income variables see figure 2 on page 5

All of the above may be found in the [May 2007 EBRI Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2006 Current Population Survey."](#)

► **Employment-Based Coverage**

What percentage of workers received their health insurance coverage through an employment-based plan in 2008?

For data by industry see figure 11 on page 13

For data by firm size see figure 12 on page 13

For data by occupation see figure 13 on page 14

For data by hours and weeks worked see figure 14 on page 14

All of the above may be found in the [September 2009 EBRI Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2009 Current Population Survey."](#)

What percentage of workers received their health insurance coverage through an employment-based plan by union status?

For data from September 2007, see figure 1 on page 15 in the [October 2009 Notes article, "The Relationship Between Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from September 2003, see figure 1 on page 2 in the [May 2005 Notes article, "Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from March 1996, see table 4 on page 5 in the [May 1999 Notes article, "Union Status and Health Care Coverage of Workers"](#). Data come from the Survey of Income and Program Participation.

What percentage of workers received their health insurance coverage through an employment-based plan by union status and various work force characteristics?

For data from September 2007, see figure 5 on page 19 in the [October 2009 Notes article, "The Relationship Between Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from September 2003, see figure 4 on page 5 in the [May 2005 Notes article, "Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from March 1996, see table 6 on page 7 in the [May 1999 Notes article, "Union Status and Health Care Coverage of Workers"](#). Data come from the Survey of Income and Program Participation.

What percentage of workers received their health insurance coverage through their own employer's plan, full-time v part-time workers?

For data for all workers 18-64 by hours of work, see figure 2 on page 3

For data by industry and hours of work, see figure 3 on page 4

For data by firm size and hours of work, see figure 4 on page 5

All of the above may be found in the [May 2006 Notes article, "The Impact of Hours of Work on Employment-Based Health Benefits"](#). Data come from the Current Population Survey March Supplements.

► ***Employment-Based Health Insurance Sponsorship and Take-Up Rates***

What percentage of wage and salary workers (ages 18-64) worked for an employer that sponsored a plan; were offered the plan; participated in the plan; and among those workers offered the plan, what percentage participated in the plan, 1988, 1993, and 1997?

See chart 1 on page 5 in the [September 1999 Issue Brief, "Employment-Based Health Benefits: Who Is Offered Coverage vs. Who Takes It"](#)

For data by firms with 100 or more employees see chart 2 on page 6

For data by firms fewer than 100 employees see chart 3 on page 7

What percentage of wage and salary workers (ages 18-64) worked for an employer that sponsored a plan; were offered the plan; participated in the plan; and among those workers offered the plan, what percentage participated in the plan, in 1997?

For data by industry see table 2 on page 8

For data by union membership see table 3 on page 9

For data by hours of work see table 4 on page 10

For data by age see table 5 on page 11

For data by age gender table 6 on page 11

For data by age race table 7 on page 12

See chart 1 on page 5 in the [September 1999 Issue Brief, "Employment-Based Health Benefits: Who Is Offered Coverage vs. Who Takes It"](#)

► ***Uninsured***

What percentage of workers was without health insurance coverage in 2008?

For data by industry see figure 11 on page 13

For data by firm size see figure 12 on page 13

For data by occupation see figure 13 on page 14

For data by hours and weeks worked see figure 14 on page 14

All of the above may be found in the [September 2009 EBRI Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2009 Current Population Survey."](#)

For data on the number and percentage of workers without health insurance use the spread sheet at the above link, Table 27.2 additional data. Use the first row of data, total. Data is presented for data years starting with 1987.

What percentage of workers was without health insurance coverage by union status?

For data from September 2007, see figure 1 on page 15 in the [October 2009 Notes article, "The Relationship Between Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from September 2003, see figure 1 on page 2 in the [May 2005 Notes article, "Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from March 1996, see table 4 on page 5 in the [May 1999 Notes article, "Union Status and Health Care Coverage of Workers"](#). Data come from the Survey of Income and Program Participation.

What percentage of workers was without health insurance coverage by union status and various work force characteristics?

For data from September 2007, see figure 5 on page 19 in the [October 2009 Notes article, "The Relationship Between Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from September 2003, see figure 4 on page 5 in the [May 2005 Notes article, "Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

For data from March 1996, see table 6 on page 7 in the [May 1999 Notes article, "Union Status and Health Care Coverage of Workers"](#). Data come from the Survey of Income and Program Participation.

► ***Reasons for a Worker Being Uninsured***

What are some reasons why workers are not covered by their own employer's health plan, 1997 and 2002?

See figure 15 on page 15 in the [November 2005 Issue Brief, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey"](#). Data, for this question, come from the Survey of Income and Program Participation.

What are some reasons why workers choose not to participate in their own employer's health plan, 1997 and 2002?

See figure 16 on page 15 in the [November 2005 Issue Brief, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey"](#). Data, for this question, come from the Survey of Income and Program Participation.

What are some reasons why workers are not eligible to participate in their own employer's health plan, 1997 and 2002?

See figure 17 on page 17 in the [November 2005 Issue Brief, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey"](#). Data, for this question, come from the Survey of Income and Program Participation.

Past Reports on Health Insurance Coverage of Workers

- [September 2008 Issue Brief #321 "Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2008 Current Population Survey"](#)
- [October 2007 Issue Brief #310 "Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2007 Current Population Survey"](#)
- [May 2007 Issue Brief #305 "Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2006 Current Population Survey"](#)
- [October 2006 Issue Brief #298 "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2006 Current Population Survey"](#)
- [November 2005 Issue Brief #276 "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey"](#)
- [December 2004 Issue Brief #276 "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2004 Current Population Survey"](#)
- [December 2003 Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2003 Current Population Survey"](#)
- [December 2002 Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2002 Current Population Survey"](#)
- [December 2001 Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2001 Current Population Survey"](#)
- [May 2001 Issue Brief "Employment-Based Health Benefits: Trends and Outlook"](#)
- [December 2000 Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2000 Current Population Survey"](#)
- [January 2000 Issue Brief, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1999 Current Population Survey"](#)
- [December 1998 Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1998 Current Population Survey"](#)
- [December 1997 Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1997 Current Population Survey"](#)
- [May 1997 Issue Brief "Trends in Health Insurance Coverage"](#)
- [November 1996 Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1996 Current Population Survey"](#)

- [February 1996 *Issue Brief* "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1995 Current Population Survey"](#)
- [February 1995 *Issue Brief* "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1994 Current Population Survey"](#)
- [August 1994 *Issue Brief* "Employment-Based Health Benefits: Analysis of the April 1993 Current Population Survey"](#)
- [January 1994 *Issue Brief* "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1993 Current Population Survey"](#)
- [January 1993 *Issue Brief* "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1992 Current Population Survey"](#)
- [February 1992 *Issue Brief* "Sources of Health Insurance and Characteristics of the Uninsured, Analysis of the March 1991 Current Population Survey".](#)
- [July 1990 *Issue Brief* "Update: Americans Without Health Insurance".](#)