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Contact: Stephen Blakely, EBRI: 202/775-6341, blakely@ebri.org
Paul Fronstin, EBRI: 202/775-6352, fronstin@ebri.org

New Research from EBRI:

U.S. Health Coverage Edged Up in 2012; Employment-based Coverage Levels Off

WASHINGTON—The share of people with health insurance edged up between 2011 and 2012, in contrast to a downward trend that has occurred during most years since 1994, according to a new report from the nonpartisan Employee Benefit Research Institute (EBRI).

The working-age population (18–64) with health insurance coverage increased to 82.3 percent in 2012 (up from 82 percent in 2011 and 81.5 percent in 2010). The uninsured rate for that group was 17.7 percent last year, down from 18 percent in 2011.

The EBRI report cites a leveling off in the decline of workers who get health insurance through their jobs in 2012 and flat enrollment in public-program health coverage as the major reasons for these changes.

However, employment status remains the most important determinant of health insurance coverage: 58.5 percent of the nonelderly population had employment-based health benefits in 2012, either directly through their employers, unions, or previous employers, or indirectly through an employed person in one's family, according to the EBRI report. This is essentially the same as 2011 (58.4 percent), but well below the peak of more than 69 percent in 2000.

“Employment-based health coverage has been declining among the nonelderly every year since 2000, but that decline ceased in 2012,” said Paul Fronstin, director of EBRI's Health Research and Education Program and author of the report.

Full-time, full-year workers; public-sector workers; workers employed in manufacturing; managerial and professional workers; and individuals living in high-income families are most likely to have employment-based health benefits. Poor families are most likely to be covered by public coverage programs, such as Medicaid or S-CHIP. EBRI notes that the overall percentage of people with public-program health coverage was unchanged in 2012, accounting for 22.6 percent of the nonelderly population.

The percentage with individually purchased health coverage was slightly higher in 2012 but has basically hovered around 7 percent since 1994.

EBRI's report is based on the latest data from U.S. Census Bureau's March 2013 Current Population Survey (CPS), reflecting 2012 results. It also analyzes trends in coverage for the 1994–2012 period as well as characteristics that typically indicate whether an individual is insured. Unlike the Census Bureau, EBRI does not count those over 65 in its calculations since they are automatically covered under Medicare (the federal health care insurance program for the elderly and disabled), so its calculated rate of uninsured is slightly higher.

Full results are published in the September 2013 *EBRI Issue Brief*, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2013 Current Population Survey," online at www.ebri.org

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