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Good News: More Companies are Offering Health Insurance, and More Workers are Eligible for Coverage

Washington, D.C. – In 2017, the overall percentage of private-sector employers offering health benefits increased for the first time since 2008, according to researchers from the Employee Benefit Research Institute (EBRI), a private, nonpartisan, nonprofit research group based in Washington, D.C. The findings were published in the latest EBRI *Issue Brief*, “After Years of Erosion, More Employers are Offering Health Coverage; Worker Eligibility Higher.”

“We found increases across all sizes of plans,” noted EBRI Director of Health Research Paul Fronstin. “Between 2014 and 2016, the percentage of the largest employers studied that offered health coverage increased from 92.5 percent to 96.3 percent, and we saw an increase from 21.7 percent to 23.5 percent for the smallest employers studied – those with fewer than 10 employees – between 2016 and 2017.”

In addition, an increasing number of workers are eligible for healthcare coverage through their employers. “While the overall offer rate for health insurance trended down until 2017, the percentage of workers eligible for health coverage has been increasing since 2015,” continued Fronstin. “Furthermore,” he noted, “the 76.8 percent of workers eligible for health coverage in 2017 was much higher than the percentage of employers offering such coverage. The juxtaposition between the two trends suggests that workers have been migrating to jobs that offer health coverage.”

The Affordable Care Act (ACA) requires that employers with 50 or more employees offer coverage or pay a penalty. Employers with fewer than 50 employees are exempt from this provision. The increase may be due to the strengthening economy, lower unemployment rates, and/or relatively low premium increases.

The full *Issue Brief* is available [here](#). A related EBRI *Fast Fact* is located [here](#).

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