

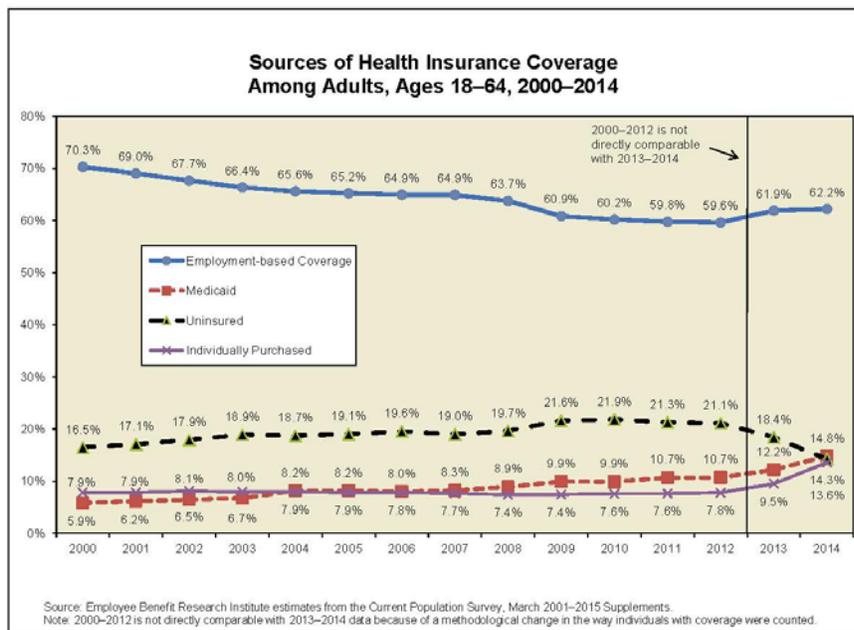
For Immediate Release: Oct. 20, 2015
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New Research from EBRI:

U.S. Health Coverage Up, But Coverage Through Employment-Based Health Plans Flat

WASHINGTON—More working-age Americans had health insurance in last year due to an increase in individuals buying health coverage individually and the growth of publicly financed care such as Medicaid, according to a new report by the nonpartisan Employee Benefit Research Institute (EBRI). The rate of coverage through employment-based health plans was essentially flat.

The EBRI analysis focuses mainly on changes in health insurance coverage between 2013 and 2014, the year before and after provisions in the Patient Protection and Affordable Care Act (PPACA) took effect.



As intended, the law “increased health insurance coverage and reduced the uninsured,” said Paul Fronstin, director of EBRI’s Health Research and Education Program and author of the report. But that coverage growth did not occur in working-age adults (18-64) in employment-based health plans, where the rate of coverage was unchanged at 62 percent between 2013 and 2014.

The EBRI report is based on the most recent data from the March Supplement to the

Current Population Survey (CPS), conducted by the Census Bureau for the Bureau of Labor Statistics. The CPS has been conducted every month for more than 50 years. The March Supplement and is one of the primary sources of data on health insurance coverage of the U.S. civilian noninstitutionalized population.

Among the major findings in the EBRI report:

- The percentage of nonelderly (working-age) individuals in the United States with health insurance increased between 2013 and 2014. In 2014, 88 percent of individuals were covered, up from 84.6 percent in 2013.
- The percentage of workers who had no health insurance coverage fell from 17.2 percent in 2013 to 13.3 percent because of an increase in the percentage with health insurance coverage purchased directly from an insurance carrier and because of an increase in Medicaid coverage (the federal-state health care program for poor).
- Among the entire population, the percentage with coverage purchased directly from an insurance carrier increased from 8.8 percent in 2013 to 12.6 percent in 2014, which represents a corresponding increase of about 10 million people with coverage purchased directly from an insurance carrier.
- Enrollment in public programs increased as well between 2013 and 2014. In 2014, 71.5 million (or 26.6 percent of the nonelderly population), were covered by Medicaid or State Children’s Health Insurance Program (S-CHIP), up from 65.5 million (or 24.5 percent) in 2013.
- Twelve percent of individuals under age 65 did not have health insurance at any point in 2014, down from 15.4 percent in 2013. Just over 32 million were uninsured in 2014, down from 41.1 million in 2013.

The full report is published in the October 2015 *EBRI Issue Brief*, “Sources of Health Insurance Coverage: A Look at Changes Between 2013 and 2014 from the March 2014 and 2015 Current Population Survey,” available online at www.ebri.org

EBRI’s publications can also be accessed through mobile device apps, available in the [Apple store](#) for Apple devices and [Google Play](#) for Android devices.

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