

1100 13th St. NW • Suite 878 • Washington, DC 20005
(202) 659-0670 • www.ebri.org • Fax: (202) 775-6312

For Immediate Release: July 28, 2016

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

New Research from EBRI:

Small Employers Cutting Health Coverage Post-ACA, Big Employers Hold Steady

WASHINGTON—In the wake of the Affordable Care Act (ACA), fewer small employers are offering health benefits to their workers, but big employers are holding steady, according to new findings by the nonpartisan Employee Benefit Research Institute (EBRI).

The EBRI analysis examines the percentage of employers offering health insurance from 2008–2015 to better understand how health insurance offer rates have been affected by the Affordable Care Act of 2010 (ACA), the Great Recession of 2007–2009, and the subsequent economic recovery. The data come from the Medical Expenditure Panel Survey–Insurance Component (MEPS-IC).

EBRI finds that among larger employers, health insurance offer rates—the percentage of employers offering health insurance benefits to their workers—have been steady: (a) for employers with 1,000 or more employees, around 99 percent, and (b) for employers with 100–999 employees, in the 92.5 percent to 95.1 percent range.

But offer rates among smaller employers have been falling since 2009: (a) for employers with fewer than 10 employees, from 35.6 percent in 2008 to 22.7 percent in 2015 (a 36 percent decrease), (b) for employers with 10–24 employees, from 66.1 percent in 2008 to 48.9 percent in 2015 (a 26 percent decline), and (c) for employers with 25–99 employees, from 81.3 percent in 2008 to 73.5 percent in 2015 (a 10 percent decline).

Full results are published in the July *EBRI Notes* (no. 8), “Fewer Small Employers Offering Health Coverage; Large Employers Holding Steady,” online at www.ebri.org

The Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public, private, for-profit and nonprofit organizations. For more information go to www.ebri.org or www.asec.org

