

For Immediate Release: Sept. 26, 2011

Contact: Stephen Blakely, EBRI (media relations): 202/775-6341, blakely@ebri.org
Paul Fronstin, EBRI (author of the report): 202/775-6351, fronstin@ebri.org

New Research from EBRI:

**Employment-Based Health Coverage
Still Covers Most Americans, but Decline Continues**

WASHINGTON—Most Americans who have health insurance still get it through their jobs, but employment-based health coverage continues to decline, according to a new report from the nonpartisan Employee Benefit Research Institute (EBRI).

While employment-based health coverage is still the dominant source of health insurance in the United States, it has been steadily shrinking since 1994.

EBRI notes that in 2010, 58.7 percent of the nonelderly population had employment-based health benefits, down from 69.3 percent in 2000. Public program health coverage expanded last year, accounting for 21.6 percent of the nonelderly population. Enrollment in Medicaid and the State Children's Health Insurance Program increased, covering 16.9 percent of the nonelderly population in 2010 and significantly above the 10.2 percent level of 1999.

Full details of the EBRI report, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey," are published in the September 2011 *EBRI Issue Brief*, online at www.ebri.org. The report is based primarily on the March 2011 Current Population Survey (CPS) conducted by the U.S. Census Bureau, with some analysis based on other Census surveys.

The EBRI report notes that while the percentage of nonelderly Americans (under age 65) with health insurance declined slightly in from 2009 to 81.5 percent in 2010, the change was not statistically significant. The percentage of nonelderly individuals who were uninsured was 18.5 percent in 2010, up from 18.3 percent in 2009, its highest level during the 1994–2010 period.

EBRI's estimates on the uninsured are somewhat higher than those reported by CPS: EBRI focuses on the nonelderly population (under age 65) because this group can receive health insurance coverage from a number of different sources, and because Medicare (the federal health insurance program for the elderly and disabled) covers nearly all individuals age 65 and older.

"These trends clearly reflect job losses from the 2007–2009 recession and continuing slow economic recovery. While the unemployment rate this year has been about 9 percent—slightly lower than in 2010—it remains high, and there is a continued threat of a double-dip recession increasing it even further," said Paul Fronstin, director of the EBRI's Health Research and Education Program, and author of the report. "As a result, the nation is likely to see continued erosion of employment-based health benefits when the data for 2011 are released in 2012. Fewer working individuals translates into fewer individuals with access to health benefits in the work place."

###