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New Research from EBRI:

Most Believe Employment-Based Health Coverage Will Continue

WASHINGTON—Even though employment-based health coverage is the primary source of health insurance coverage in the United States, long-term public confidence that employers and unions will continue to offer health coverage has fallen, according to findings by the nonpartisan Employee Benefit Research Institute (EBRI).

Results from the EBRI/MGA 2011 Health Confidence Survey (HCS) show that 57 percent of individuals with employment-based coverage were extremely or very confident that their employer or union would continue to offer health coverage, although that was down from 68 percent in 2000. Most of the erosion in confidence occurred between 2000 and 2002. Other than a one-year dip to 52 percent in 2010, the percentage who were extremely or very confident in the future of the benefits has remained just below 60 percent.

In addition, the HCS finds that individuals have a low level of confidence that they can afford to purchase health coverage on their own even if their employer or union gave them the money to do so. In 2011, 20 percent were extremely or very confident that they could afford to purchase coverage; 30 percent were somewhat confident; and 48 percent were not too or not at all confident.

However, individuals report a relatively high likelihood of purchasing coverage if it were no longer available through work. Nearly two-thirds (63 percent) report that they are extremely or very likely to purchase coverage on their own if it becomes unavailable through work, and another 19 percent are somewhat confident that they would purchase coverage.

“Enactment of the health reform law has raised many questions about whether employers will continue to offer health coverage in the future,” said Paul Fronstin, director of EBRI’s Health Research and Education Program, and author of the report. “Public confidence that employers and unions will continue to offer health coverage is down over the longer term and may be more volatile recently.”

The full report is published in the November 2011 *EBRI Notes*, “Public Opinion on the Future of Employment-Based Health Benefits: Findings From the 2011 Health Confidence Survey,” online at www.ebri.org. The HCS examines a broad spectrum of health care issues, including Americans’ satisfaction with health care today, their confidence in the future of the health care system and the Medicare program, and their attitudes toward health care reform.

The Employee Benefit Research Institute (EBRI) is a private, 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.

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