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New Research from EBRI:

Fewer Have Employment-Based Health Coverage

WASHINGTON—Most Americans get their health coverage through their jobs, but new research from the nonpartisan Employee Benefit Research Institute (EBRI) shows that fewer workers have access to this benefit.

“Since 2002, the percentage of American workers with health coverage has fallen, mostly because fewer workers have access to coverage through their jobs,” said Paul Fronstin, PhD, author of the report and director of EBRI’s Health and Education Program. “Fewer employers are offering the benefit, fewer workers are eligible for it, and fewer workers are taking advantage of the benefit when it is offered, largely due to cost.”

The EBRI report notes that the percentage of the population with employment-based health benefits is lower, most recently due to the 2007–2009 recession, but also as part of a longer-term trend that has seen fewer workers with access to health coverage.

Among the key reasons, according to the EBRI report:

- Fewer employers are offering health coverage to their workers. Between 1997 and 2010, the percentage of workers offered health benefits from their employers moved from 70.1 percent to 67.5 percent.
- A growing percentage of workers are part-time and typically do not qualify for their employers’ health benefits. Two-thirds of workers not eligible for their employers’ health plans reported that they worked part time in 2010, up from one-half in 1997.
- When health coverage is offered, workers increasingly are turning it down because they say it’s too expensive. Between 1997 and 2010, the percentage of workers who declined coverage because of cost increased from 23.2 percent to 29.1 percent. By contrast, fewer workers are declining coverage because they get it from somewhere else.

Overall in 2010, 46.7 percent of wage and salary workers ages 18–64 reported that they worked for employers that did not offer health benefits. Another 14.7 percent worked for employers that provided health benefits but were not eligible for those benefits. One-quarter of workers reported that they were offered health benefits but chose not to participate.

The rate of uninsured workers is going up, EBRI found. In 2010, one-half of workers whose employers did not offer health benefits were uninsured compared with 44.1 percent in 1997.

The full report is published in the April 2012 *EBRI Issue Brief*, “Employment-Based Health Benefits: Trends in Access and Coverage, 1997–2010,” online at www.ebri.org

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