



EBRI News

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New Research From EBRI:

Health Care Access and Coverage Steady From 1997-2002, EBRI Review Reports

WASHINGTON—The percentage of Americans who worked for an employer that sponsored a health insurance plan and the percentage of workers who took coverage when it was offered remained relatively steady during a five-year period ending in 2002, according to a study published today by the nonpartisan Employee Benefit Research Institute (EBRI).

A broad examination of recent health insurance access and coverage trends, the EBRI study found that the percentage of workers offered health benefits by employers increased from 70 percent to 71.4 percent over the period 1997–2002. Likewise, the percentage of workers covered by employer-sponsored health plans increased nominally, from 60 percent to 60.7 percent. But the percentage of workers taking coverage when it was offered declined from 85.7 percent to 84.9 percent.

The study is published in the August *EBRI Issue Brief*, and is entitled “Employment-Based Health Benefits: Trends in Access and Coverage.” It is available on the Web at www.ebri.org.

“While the percentage of workers with coverage has ebbed and flowed with the economy and health care costs, trends in the percentage of workers offered coverage and the percentage of workers taking coverage when offered have remained relatively steady,” said Paul Fronstin, director of the EBRI Health Research and Education Program and author of the study.

The study made these additional points:

- In 2002, 41.9 percent of wage and salary workers ages 18–64 reported that they worked for an employer that did not offer health benefits. Another 17 percent worked for an employer that provided health benefits but were not eligible for those benefits. More than 27 percent of workers reported that they were offered health benefits but they chose not to participate.
- Just over 30 percent of workers ineligible for their employers’ health plan reported that they had yet to complete the required waiting period in 2002, while nearly 9 percent reported that they were employed either on a contract or temporary basis. Workers were much more likely to report that they were not eligible for health benefits because they worked part-time.
- Among the reasons given by those who chose not to participate in their employer’s health plan, 75.4 percent said they were covered by someone else’s health insurance in 2002. Just over 22 percent reported that the plan was too costly, and another 3.1 percent said that either they did not need or they did not want insurance.

- Workers whose employer did not offer health benefits were more likely to be uninsured than they were to have employment-based health benefits as a dependent. In 2002, 46.3 percent of workers whose employer did not offer health benefits were uninsured. By contrast, 37 percent of those workers had employment-based health benefits as a dependent, 7 percent purchased health insurance directly from an insurer, and 9.8 percent were covered by a public program.
- Among workers who were not eligible for their employer's health plan, 40.2 percent were uninsured in 2002, 45.7 percent had employment-based health benefits as a dependent, 5.9 percent purchased health insurance directly from an insurer, and 8.2 percent were covered by a public program.

In addition, the study said that workers with access to health benefits through their own job were much less likely to be uninsured and much more likely to be covered by employment-based health benefits as a dependent. Of those in that category, 20 percent were uninsured in 2002, 70.5 percent had employment-based health benefits as a dependent, 2.9 percent purchased health insurance directly from an insurer, and 6.7 percent were covered by a public program

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