Employment-Based Health Coverage Levels Hold Steady

For full-time workers, the chances that you have health coverage at work hasn’t changed much over the past decade—but your coverage odds are much better if you work for a large employer.

Recent research by the nonpartisan Employee Benefit Research Institute (EBRI) found that between 1999 and 2011, the percentage of full-time workers employed by large firms with health coverage from their own jobs bounced around between 72.4 percent and 74.9 percent, although the low of 72.4 percent was reached in 2011. Coverage levels also held steady among smaller employers, but ranged between 39.5 percent and 44.4 percent, with the low of 39.5 percent, also reached in 2011.

However, the recent downward trend was much stronger among full-time workers in small firms, dropping from 42.6 percent in 2008 to 39.5 percent in 2011.

There does appear to be stronger erosion in coverage among part-time workers whether employed by small firms or large firms. Among those employed by large firms, the percentage with health coverage from their own jobs fell from 24.3 percent to 21.4 percent between 2007 and 2011, and among workers employed by small firms, the percentage with health coverage from their own jobs fell from 13.3 percent to 10.6 percent during that period (see “Part-Time Work and Health Insurance Coverage Trends” online here).

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