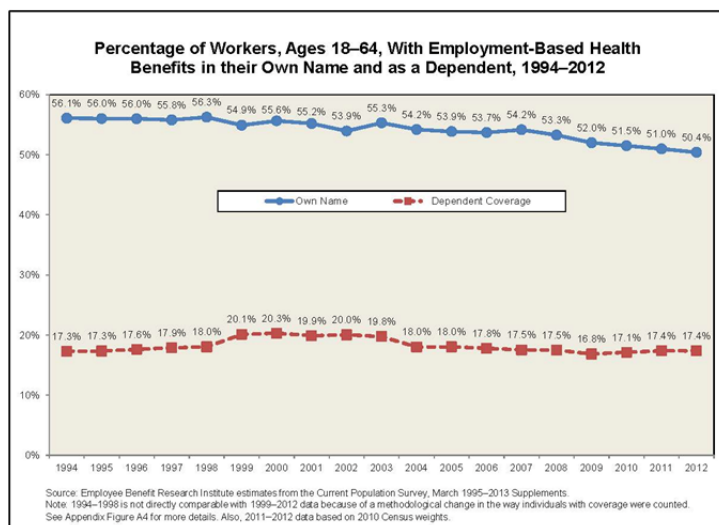


What Factors Influence Health Care Benefits?

Where you work, what you do, and how much you work influences the likelihood that you'll have employment-based health benefits, according to new research.



A report by the nonpartisan Employee Benefit Research Institute finds that in 2012, workers were much more likely to have employment-based health benefits than nonworkers, who typically receive such coverage through spouses or parents.

More than 67 percent of workers had employment-based health benefits, compared with 35 percent of nonworkers. In addition, 71.7 percent of individuals in families headed by full-year, full-time workers had employment-based health benefits, roughly twice as many as among those in families headed by part-time, part-year workers.

The report also highlights that the nature of the employment, the individual industry, and firm size often determine the cost and extent of coverage.

For example, workers employed in the public sector and in manufacturing were more likely than other workers to have employment-based health benefits in their own name in 2012.

Additionally, only about 20 percent of self-employed workers and 23.5 percent of private-sector workers in firms with fewer than 10 employees had employment-based health benefits in their own name in 2012, compared with 62.1 percent of private-sector workers in firms with 1,000 or more employees.

Occupation also has an impact, as do hours and weeks worked. Slightly more than 63 percent of workers in managerial and professional occupations had employment-based health benefits in their own name in 2012, compared with 30.7 percent among workers in service occupations. In 2012, 63.3 percent of workers employed full time and full year had employment-based health benefits in their own name, compared with 20.2 percent among part-time, full-year employees; 35.2 percent among full-time, part-year employees; and 10.7 percent among part-time, part-year employees.

Full results are published in the September 2013 *EBRI Issue Brief*, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2013 Current Population Survey," online at www.ebri.org

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