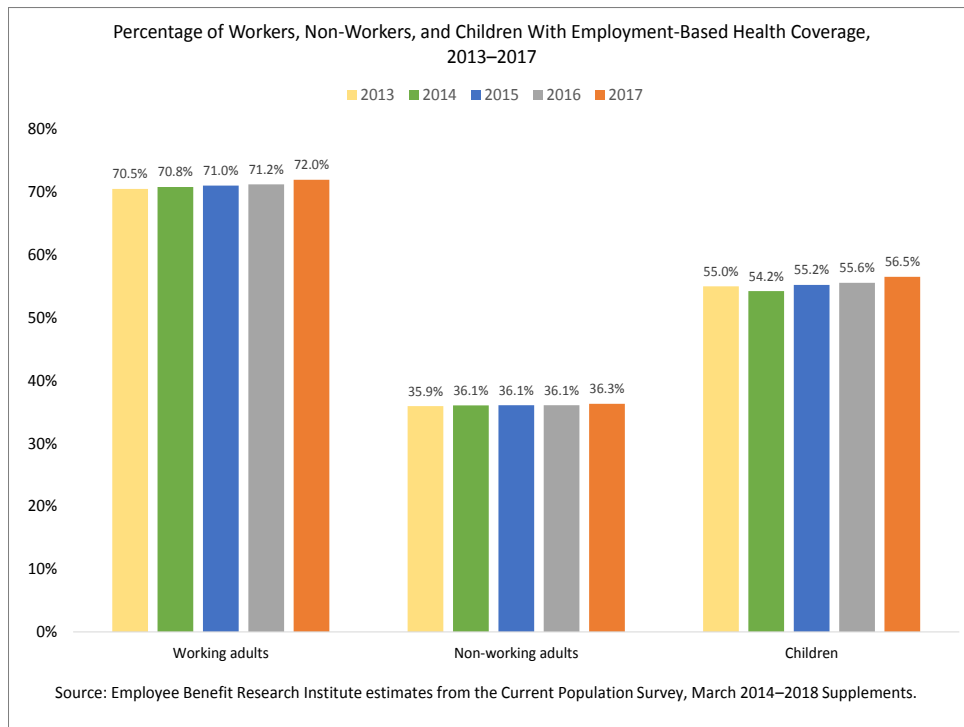


Percentage of Workers and Dependents With Employment-Based Health Insurance Trending Higher

Many employers were expected to drop workplace health insurance with the introduction of the Patient Protection and Affordable Care Act of 2010 (ACA), and some have done so. However, starting in 2015, the percentage of employers offering health insurance began to increase, and the percentage of workers eligible for such coverage also began to rise.¹

It should then come as no surprise that an increasing percentage of workers and their families are being covered by employment-based health insurance. Between 2013 and 2017, the percentage of workers with employment-based health insurance increased from 70.5 percent to 72 percent. At the same time, there has been an increase in the percentage of non-working adults and children with employment-based coverage. Prior to 2013, the percentage of workers and their families with such insurance had been declining.²

The increase in the percentage of workers with employment-based health insurance may be due to the strengthening economy, lower unemployment rates, and relatively low premium increases. With respect to health insurance premiums, for the last few years, premium increases have been relatively low and less volatile. With respect to the economy and the labor market, the unemployment rate has continued to trend down. It was below 5 percent for most of 2016, trending down to 4.1 percent by the end of 2017. When unemployment is low, recruiting and retaining workers becomes a bigger challenge for employers, including some smaller employers, which in turn often means improving compensation and benefits.



The ACA may also be responsible for increasing coverage. It requires that workers employed at least 30 hours per week be eligible for health insurance. It also allows young adults to remain on their parents' health plans until they reach age 26. The impact of these provisions will be explored in more detail in future *Fast Facts*.

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¹ See Figure 1 in https://www.ebri.org/pdf/briefspdf/EBRI_IB_455_OfferRates.6Aug18.pdf.

² See https://www.ebri.org/pdf/briefspdf/EBRI_IB_09-13.No390.Sources1.pdf.