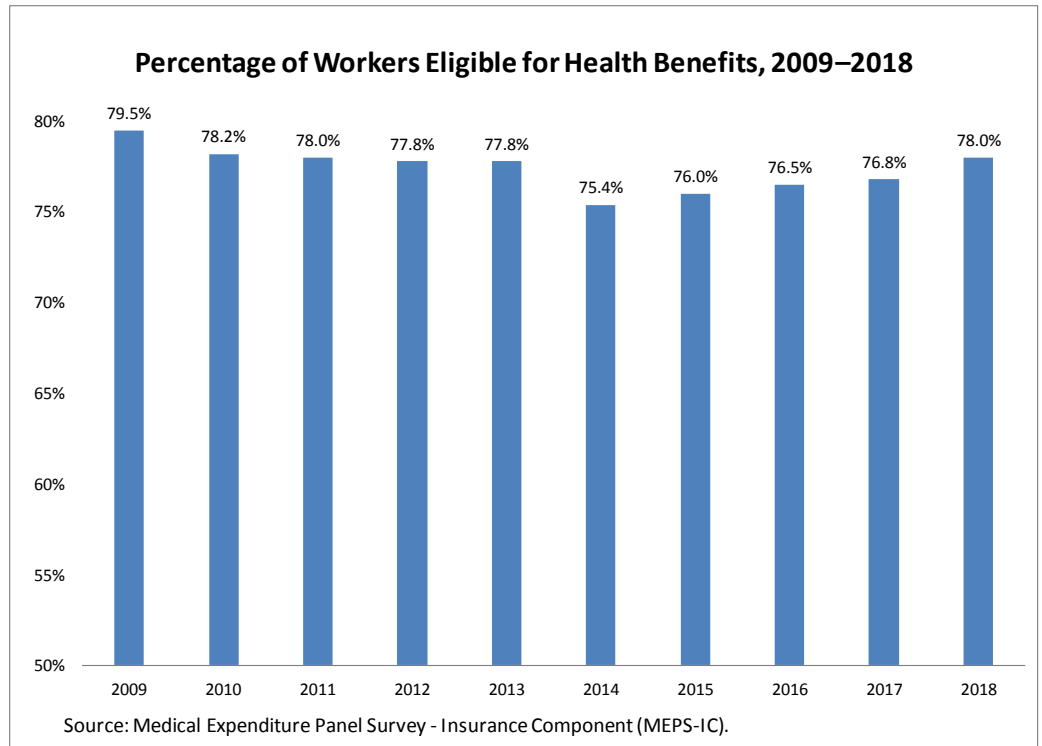


After Years of Erosion, More Employees Are Eligible for Health Coverage

Many employers were expected to drop workplace health insurance with the introduction of the Patient Protection and Affordable Care Act of 2010 (ACA), and overall, this has happened. However, this trend has not necessarily translated into significantly lower workplace eligibility. While workplace health benefit eligibility levels declined between 2009 and 2014, in the years since, they have actually *increased*: between 2014 and 2018, the percentage of workers eligible for health coverage rose from 75.4 percent to 78 percent.

The juxtaposition between the two trends — decline in offer rates vs. increase in eligibility — suggests that workers have been migrating to jobs that are more likely to offer health coverage. We found evidence to support this. Namely, we found a shift to full-time employment, fewer workers considered low-wage, and a shift to larger firms. Full-time workers are more likely than those employed part time to be offered health benefits. Similarly, larger firms are more likely than smaller firms to offer health benefits. These shifts, along with others, are large enough to result in an increased percentage of workers who are eligible for health benefits through their job.



The Employee Benefit Research Institute (EBRI) report, “More Workers Eligible for Health Coverage Despite Lack of Growth in Employer Offer Rates,” is published as the July 25, 2019, *EBRI Issue Brief* and is available online [here](#).

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