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 the percentage of workers and their families being covered by employment-based health insurance has been relatively steady over the long term. Between 2013 and 2021, the percentage of workers with employment-based health insurance was steadily between 71 percent and 73 percent. At the same time, the percentage of children with employment-based coverage held steady at between 54 percent and 56 percent. The percentage of non-working adults with employment-based coverage was 36 percent between 2013 and 2018, increased to 39 percent in 2019, and subsequently fell to 35 percent by 2021. Prior to 2013, the percentage of workers and their families with such insurance had been declining.²

The steadiness 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, with the

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**Figure 1**

Percentage of Workers, Non-Workers, and Children With Employment-Based Health Coverage, 2013–2021

exception of the spike in unemployment tied to the COVID-19 pandemic in the spring of 2020. It was below 5 percent for most of 2016, trending down to 3.7 percent by 2019. After the spike in 2020, it fell to 8.1 percent in 2020 and 5.5 percent in 2021. When unemployment is low or trending down, recruiting and retaining workers becomes a bigger challenge for employers, including some smaller employers, which in turn often means improving compensation and benefits.

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1 See Figure 1 in https://www.ebri.org/publications/research-publications/issue-briefs/content/after-years-of-erosion-more-employers-are-offering-health-coverage-worker-eligibility-higher.


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