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Fast Facts from EBRI:

Health Insurance Coverage Rises and Falls With Employment

WASHINGTON—In the United States, having a job has been a strong predictor of whether someone will have health insurance coverage. Now, a month-to-month analysis of employment-based health insurance coverage from December 1995 to July 2010 underscores this correlation, according to a recent study from the nonpartisan Employee Benefit Research Institute.

The percentages of wage and salary workers ages 18–64 with employment-based health benefits either in their own name or covered as a dependent did not change much between December 1995 and December 2007, as can be seen in the chart below.

However, between December 2007 (when the recent economic recession officially started) and May 2008, the percentage of workers with coverage in their own name fell from 60.4 percent to 56.8 percent. (No data are available between these dates to determine if this was a gradual trend or a one-time drop.)

Despite a slight uptick in coverage from August to December 2009 (the official end of the recession), the percentage of workers with coverage in their own name began to drop again, and the data from July 2010 show that only 55.3 percent of workers had employment-based coverage.

The full report can be found in the October *EBRI Notes*, “Tracking Health Insurance Coverage by Month: Trends in Employment-Based Coverage Among Workers, and Access to Coverage Among Uninsured Workers, 1995–2010,” available online at <http://bit.ly/rb4IZx>

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