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Fast Facts from EBRI:

Recession Over, But Employment-Based Health Coverage Still Down

WASHINGTON—The recession officially ended in December 2009, but the percentage of Americans with employment-based health insurance has not rebounded, according to a recent study by the nonpartisan Employee Benefit Research Institute (EBRI).

Examining data on a month-by-month basis from December 1995 to July 2010 from the Census Bureau's Survey of Income and Program Participation, EBRI found that 56.1 percent of all wage and salary workers ages 18–64 had employment-based coverage in their own name in May 2009, and coverage slightly declined through August 2009.

Although there was a small increase in coverage from August to December of 2009, that turnaround did not last. As of April 2010, the percentage of workers with own-name employment-based coverage was back down to 56.2 percent.

Between December 2007 and December 2009, the percentage of workers with coverage as a dependent increased from 16.6 percent to 17 percent, and reached 17.5 percent in July 2010. It appears that the increase in dependent coverage somewhat offset the decline in coverage that workers received through their own job.

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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