

EBRI Databook on Employee Benefits

Chapter 27:

Health Insurance Coverage of Workers

Data for the following tables are in the *EBRI Issue Brief* on sources of health insurance and characteristics of the uninsured:

- Table 27.1 Health Insurance Coverage by Firm Size
- Table 27.3 Health Insurance Coverage by Total Earnings

The following link provides the most current data.

[September 2011 EBRI Issue Brief "Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2011 Current Population Survey."](#)

The following tables will be maintained:

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Table 27.2
Health Insurance Coverage by Industry

Workers Ages 18–64 with Selected Sources of Health Insurance, by Industry of Primary Employment

UPDATED MARCH 2012

Table 27.4
Health Insurance Coverage by Work Status and Firm Size

Sources of Health Insurance Coverage for Persons Ages 16 and Over Working Full-time and Part-time, by Work Status and Firm Size

UPDATED MARCH 2012

Table 27.5
Health Insurance Coverage, by Work Status and Industry

Sources of Health Insurance Coverage for Persons Ages 16 and Over Working Full-Time and Part-Time, by Work Status and Industry

UPDATED MARCH 2012

Table 27.6
Health Insurance Coverage, by Work Status, Age, and Gender

Sources of Health Insurance Coverage for Persons Ages 16 and Over Working Full-Time and Part-Time, by Age and Gender

Other EBRI Research on Health Insurance Coverage of Workers Update – November 2011

► **Modifications to the Data-set by Census**

How has the data changed due to various modifications to the CPS data-set over the years?

For data on the change in the methodology for counting the uninsured, 1999 see figure A1 on page 30

For data on the change due to introduction of Census 2000-based weights, 2000 see figure A2 on page 30

For data on the change due to March 2007 Census Bureau coding error corrections for data years 2004 and 2005 see figure A3 on page 31

For data on the change due to March 2011 Census Bureau coding updates for data year 2009 see figure A3 on page 31

All of the above may be found in the [September 2011 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey”](#).

► **Employment-Based Coverage**

What percentage of workers received their health insurance coverage through an employment-based plan in 2010?

For data by industry see figure 11 on page 13

For data by firm size see figure 12 on page 14

For data by occupation see figure 13 on page 15

For data by hours and weeks worked see figure 14 on page 16

All of the above may be found in the [September 2011 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey”](#).

What percentage of workers received their health insurance coverage through an employment-based plan by union status?

Data is presented as 2007 average and 2009 average, see figure 2 on page 9 in the [July 2011 Notes article, “Union Status and Health Care Coverage of Workers: The Impact of the Recession”](#). Data come from the Survey of Income and Program Participation.

For data from September 2003, see figure 1 on page 2 in the [May 2005 Notes article, “Union Status and Employment-Based Health Benefits”](#). Data come from the Survey of Income and Program Participation.

For data from March 1996, see table 4 on page 5 in the [May 1999 Notes article, “Union Status and Health Care Coverage of Workers”](#). Data come from the Survey of Income and Program Participation.

What percentage of workers received their health insurance coverage through an employment-based plan by union status and various work force characteristics?

For data from September 2007, see figure 5 on page 19 in the [October 2009 Notes article, “The Relationship Between Union Status and Employment-Based Health Benefits”](#). Data come from the Survey of Income and Program Participation.

For data from September 2003, see figure 4 on page 5 in the [May 2005 Notes article, “Union Status and Employment-Based Health Benefits”](#). Data come from the Survey of Income and Program Participation.

For data from March 1996, see table 6 on page 7 in the [May 1999 Notes article, “Union Status and Health Care Coverage of Workers”](#). Data come from the Survey of Income and Program Participation.

What percentage of workers received their health insurance coverage through their own employer’s plan, full-time v part-time workers?

For data for all workers 18-64 by hours of work, see figure 2 on page 3

For data by industry and hours of work, see figure 3 on page 4

For data by firm size and hours of work, see figure 4 on page 5

All of the above may be found in the [May 2006 Notes article, “The Impact of Hours of Work on Employment-Based Health Benefits”](#). Data come from the Current Population Survey March Supplements.

► **Employment-Based Health Insurance Sponsorship and Take-Up Rates**

What percentage of wage and salary workers (ages 18-64) worked for an employer that sponsored a plan; were offered the plan; participated in the plan; and among those workers offered the plan, what percentage participated in the plan, 1988, 1993, and 1997?

See chart 1 on page 5 in the [August 2005 Issue Brief, "Employment-Based Health Benefits: Trends in Access and Coverage"](#)

For data by firm size see figure 12 on page 12

For data by hours of work see figure 13 on page 13

For data by class of worker and unionization see figure 14 on page 13

For data by earnings see figure 15 on page 15

For data by industry see figure 16 on page 15

For data by occupation see figure 17 on page 16

For data by gender and age see figure 18 on page 17

For data by race see figure 19 on page 19

For data by education see figure 20 on page 19

► ***Uninsured***

What percentage of workers received their health insurance coverage through an employment-based plan in 2010?

For data by industry see figure 11 on page 13

For data by firm size see figure 12 on page 14

For data by occupation see figure 13 on page 15

For data by hours and weeks worked see figure 14 on page 16

All of the above may be found in the [September 2011 Issue Brief, "Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2011 Current Population Survey"](#).

For data on the number and percentage of workers without health insurance use the spread sheet at the above link, Table 27.2 additional data. Use the first row of data, total. Data is presented for data years starting with 1987.

What percentage of workers was without health insurance coverage by union status?

Data is presented as 2007 average and 2009 average, see figure 2 on page 9 in the [July 2011 Notes article, "Union Status and Health Care Coverage of Workers: The Impact of the Recession"](#). Data come from the Survey of Income and Program Participation.

For data from September 2003, see figure 1 on page 2 in the [May 2005 Notes article, "Union Status and Employment-Based Health Benefits"](#). Data come from the Survey of Income and Program Participation.

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What percentage of workers was without health insurance coverage by union status and various work force characteristics?

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For data from March 1996, see table 6 on page 7 in the [May 1999 Notes article, "Union Status and Health Care Coverage of Workers"](#). Data come from the Survey of Income and Program Participation.

► ***Reasons for a Worker Being Uninsured***

What are some reasons why workers are not covered by their own employer's health plan, 1997 and 2002?

See figure 15 on page 15 in the [November 2005 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey”](#). Data, for this question, come from the Survey of Income and Program Participation.

For data by union status see figure 6 on page 12 in the [July 2011 Notes article, “The Impact of the Recession on Employment-Based Health Benefits: The Care of union Membership”](#). Data come from the Survey of Income and Program Participation.

What are some reasons why workers choose not to participate in their own employer’s health plan, 1997 and 2002?

See figure 16 on page 15 in the [November 2005 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey”](#). Data, for this question, come from the Survey of Income and Program Participation.

What are some reasons why workers are not eligible to participate in their own employer’s health plan, 1997 and 2002?

See figure 17 on page 17 in the [November 2005 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey”](#). Data, for this question, come from the Survey of Income and Program Participation.

What are some reasons why workers would be uninsured from January 2007-March 2009?

See figure 12 on page 17 in the [May 2010 Issue Brief, “The Impact of the Recession on Employment-Based Health Coverage”](#)

See figure 15 on page 19 for data by demographics in the [May 2010 Issue Brief, “The Impact of the Recession on Employment-Based Health Coverage”](#)

See figure 16 on page 19 for data by job characteristics in the [May 2010 Issue Brief, “The Impact of the Recession on Employment-Based Health Coverage”](#)

► ***Health Insurance Coverage by Month***

What is the monthly trend in employment-based health insurance coverage among wage and salary workers age 18-64, December 1995 through April 2010?

See figure 1 on page 15 in the [October 2011 Notes article, “Tracking Health Insurance Coverage by Month: Trends in Employment-Based Coverage Among Workers and Access to Coverage Among Uninsured Workers, 1995-2010”](#).

What is the monthly trend among wage and salary workers age 18-64 who were without health insurance coverage, December 1995 through April 2010?

See figure 2 on page 17 in the [October 2011 Notes article, “Tracking Health Insurance Coverage by Month: Trends in Employment-Based Coverage Among Workers and Access to Coverage Among Uninsured Workers, 1995-2010”](#).

What is the trend among reasons for being without health insurance coverage among wage and salary workers age 18-64, December 1995 through April 2010?

See figure 3 on page 5 in the [October 2011 Notes article, “Tracking Health Insurance Coverage by Month: Trends in Employment-Based Coverage Among Workers and Access to Coverage Among Uninsured Workers, 1995-2010”](#).

► ***Impact of the Great Recession***

What was the impact of the Great Recession on employment-based health insurance coverage for workers?

See figures 7-13 on pages 10-14 and text on pages 9 and 15 for data by demographics in the [April 2011 Issue Brief, “The Impact of the 2007-2009 Recession on Workers’ Health Coverage”](#)

Past Reports on Health Insurance Coverage of Workers

- [September 2010 Issue Brief #347 “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2010 Current Population Survey”](#).

- [September 2009 Issue Brief #334 “Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2009 Current Population Survey”](#)
- [September 2008 Issue Brief #321 “Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2008 Current Population Survey”](#)
- [October 2007 Issue Brief #310 “Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2007 Current Population Survey”](#)
- [May 2007 Issue Brief #305 “Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2006 Current Population Survey”](#)
- [October 2006 Issue Brief #298 “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2006 Current Population Survey”](#)
- [November 2005 Issue Brief #276 “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2005 Current Population Survey”](#)
- [December 2004 Issue Brief #276 “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2004 Current Population Survey”](#)
- [December 2003 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2003 Current Population Survey”](#)
- [December 2002 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2002 Current Population Survey”](#)
- [December 2001 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2001 Current Population Survey”](#)
- [May 2001 Issue Brief “Employment-Based Health Benefits: Trends and Outlook”](#)
- [December 2000 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 2000 Current Population Survey”](#)
- [January 2000 Issue Brief, “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1999 Current Population Survey”.](#)
- [December 1998 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1998 Current Population Survey”](#)
- [December 1997 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1997 Current Population Survey”](#)
- [May 1997 Issue Brief “Trends in Health Insurance Coverage”](#)
- [November 1996 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1996 Current Population Survey”](#)
- [February 1996 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1995 Current Population Survey”](#)
- [February 1995 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1994 Current Population Survey”](#)
- [August 1994 Issue Brief “Employment-Based Health Benefits: Analysis of the April 1993 Current Population Survey”](#)
- [January 1994 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1993 Current Population Survey”](#)
- [January 1993 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured: Analysis of the March 1992 Current Population Survey”](#)
- [February 1992 Issue Brief “Sources of Health Insurance and Characteristics of the Uninsured, Analysis of the March 1991 Current Population Survey”.](#)
- [July 1990 Issue Brief “Update: Americans Without Health Insurance”.](#)