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:**

**Table 27.2**
Health Insurance Coverage by Industry

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

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**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.
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?


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 spreadsheet 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.

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 was without health insurance coverage 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.

► 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?

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?

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

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?

**Past Reports on Health Insurance Coverage of Workers**

• September 2009 Issue Brief #334 “Sources of Health Insurance and Characteristics of the Uninsured: Updated Analysis of the March 2009 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”
• May 2001 Issue Brief “Employment-Based Health Benefits: Trends and Outlook”
• May 1997 Issue Brief “Trends in Health Insurance Coverage”
• July 1990 Issue Brief “Update: Americans Without Health Insurance”.