



Employer-Sponsored Health Care Fact Sheet

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Fewer Americans are covered by an employer health insurance policy.

- The share of Americans under age 65 covered by employment-based health insurance eroded for the ninth year in a row, falling from 61.9% in 2008 to 58.9% in 2009. In 2000, 68.3% of Americans under age 65 were covered by an employer policy.
- As many as 25 million more people under 65 would have had employer-sponsored health insurance in 2009 if the coverage rate had remained at the 2000 level.
- Lower-income Americans have been the hardest hit: the coverage rate for the bottom 20% of income earners dropped by about 11 percentage points, while for the top 20%, it declined by 3.1 percentage points.

Pennsylvania second only to Michigan in loss of employer coverage.

- In Pennsylvania, 876,484 fewer people were insured by an employer in 2008-09 than eight years before. That number went from 7,929,984 in 2000-01 to 7,053,500 in 2008-09. Only Michigan saw a larger number decline.
- The rate of employer-sponsored health care in Pennsylvania also declined. It went from 75.9% in 2000-01 to 67.6% in 2008-09 – an 8.4-percentage-point drop.
- The percentage of Pennsylvania workers insured by their own employer declined. In 2000-01, 82.5% of Pennsylvania workers were insured by their employer, and in 2008-09, it declined to 76.2%. The national average of workers insured by their employer went from 74.4% in 2000-2001 to 69.1% in 2008-09.
- Despite declines in employer coverage, Pennsylvania has a higher rate of residents insured by an employer policy than the national average. In 2008-09, Pennsylvania ranked 11th among the 50 states and Washington, D.C., in the percentage of residents insured by an employer policy.

While more Pennsylvania children lose employer coverage, their rates of coverage remain steady.

- In Pennsylvania, 260,399 fewer children received employer health care in 2008-09 than eight years before. Between 2000-2001 and 2008-09, the percentage of children covered by an employer policy went from 74.3% to 64.8% – a decline of 9.6 percentage points.
- Nationally, there was a decline of 7.8 percentage points in employer coverage for children during the same period (65.2% to 57.4%).
- Despite these declines, the number and rate of uninsured children in Pennsylvania has remained the same over the course of the decade – at about 200,000. This is likely due to the growth in the number of children enrolled in Medicaid or SCHIP. Since 2000-01, the

share of the population with coverage through those public programs grew from 10% to 15.7%.

<i>Employer-sponsored health insurance coverage by state, 2000-01 to 2008-09, percent of all workers insured</i>						
	Health Insurance Coverage (%)			Health Insurance Coverage (#)		
State	2000-2001	2008-2009	% pt change	2000-2001	2008-2009	Change
Nationwide	74.40%	69.10%	-5.3	106,055,229	101,526,733	-4,528,496
Pennsylvania	82.50%	76.20%	-6.3	5,192,396	4,544,430	-647,966

Source: EPI Analysis of Current Population Survey Data 2001-2010

<i>Employer-sponsored health insurance coverage by state, population under 65 years old 2000-01 to 2008-09</i>						
	Health Insurance Coverage (%)			Health Insurance Coverage (#)		
State	2000-2001	2008-2009	% pt change	2000-2001	2008-2009	Change
Nationwide	67.60%	60.40%	-7.2	167,174,509	159,831,000	-7,343,509
Pennsylvania	75.90%	67.60%	-8.4	7,929,984	7,053,500	-876,484

Source: EPI Analysis of Current Population Survey Data 2001-2010

<i>Employer-sponsored health insurance coverage for children under 18 by state, 2000-01 to 2008-09, percent of all children insured</i>						
	Health Insurance Coverage (%)			Health Insurance Coverage (#)		
State	2000-2001	2008-2009	% pt change	2000-2001	2008-2009	Change
Nationwide	65.20%	57.40%	-7.8	47,220,271	42,882,791	-4,337,479
Pennsylvania	74.30%	64.80%	-9.6	2,072,948	1,812,549	-260,399

Source: EPI Analysis of Current Population Survey Data 2001-2010

Employer-sponsored health insurance coverage by state, population under 65 years old 2000-01 to 2008-09						
	Health Insurance Coverage (%)			Health Insurance Coverage (#)		
State	2000-2001	2008-2009	% pt change	2000-2001	2008-2009	Change
Nationwide*	67.60%	60.40%	-7.2	167,174,509	159,831,000	-7,343,509
Alabama	68.10%	62.20%	-5.9	2,624,942	2,489,000	-135,942
Alaska	61.90%	57.60%	-4.3	365,250	360,500	-4,750
Arizona	62.70%	52.50%	-10.2	2,923,423	3,026,500	103,077
Arkansas	61.00%	52.80%	-8.3	1,378,922	1,294,000	-84,922
California	59.70%	54.30%	-5.4	18,464,539	17,719,000	-745,539
Colorado	70.10%	62.40%	-7.8	2,778,936	2,752,000	-26,936
Connecticut	77.10%	70.70%	-6.5	2,229,371	2,119,000	-110,371
Delaware	76.50%	66.30%	-10.3	525,285	495,000	-30,285
District of Columbia	63.20%	59.90%	-3.3	307,732	317,000	9,268
Florida	62.20%	54.30%	-8	8,411,569	8,202,500	-209,069
Georgia	67.60%	59.10%	-8.6	5,028,958	5,155,000	126,042
Hawaii	70.70%	68.90%	-1.9	745,019	726,500	-18,519
Idaho	65.90%	61.70%	-4.2	762,520	823,500	60,981
Illinois	70.80%	63.80%	-7	7,735,097	7,204,000	-531,097
Indiana	75.70%	64.30%	-11.4	3,947,123	3,527,500	-419,623
Iowa	76.90%	68.60%	-8.4	1,892,738	1,796,500	-96,238
Kansas	70.40%	63.80%	-6.6	1,585,578	1,535,500	-50,078
Kentucky	67.90%	58.90%	-9.1	2,392,443	2,185,000	-207,443
Louisiana	59.90%	56.20%	-3.8	2,315,377	2,161,500	-153,877
Maine	69.50%	61.30%	-8.2	746,312	674,000	-72,312
Maryland	77.90%	70.00%	-7.9	3,622,648	3,466,000	-156,648
Massachusetts	73.30%	72.50%	-0.8	4,035,587	4,044,000	8,414
Michigan	76.40%	66.10%	-10.4	6,646,874	5,659,500	-987,374
Minnesota	77.20%	68.80%	-8.4	3,437,862	3,086,500	-351,362
Mississippi	60.40%	50.40%	-10	1,489,990	1,258,500	-231,490
Missouri	72.50%	62.70%	-9.8	3,537,550	3,222,000	-315,550
Montana	59.20%	56.10%	-3.2	454,047	464,500	10,454
Nebraska	69.70%	66.40%	-3.3	1,034,433	1,033,500	-933
Nevada	70.50%	63.00%	-7.5	1,312,779	1,456,000	143,222
New Hampshire	79.10%	73.70%	-5.4	850,203	842,500	-7,703
New Jersey	75.60%	68.80%	-6.8	5,482,343	5,178,000	-304,343

Employer-sponsored health insurance coverage by state, population under 65 years old 2000-01 to 2008-09						
	Health Insurance Coverage (%)			Health Insurance Coverage (#)		
State	2000-2001	2008-2009	% pt change	2000-2001	2008-2009	Change
New Mexico	53.00%	48.10%	-5	835,302	828,000	-7,302
New York	64.10%	59.30%	-4.9	10,502,864	9,913,500	-589,364
North Carolina	66.70%	57.90%	-8.9	4,730,174	4,699,000	-31,174
North Dakota	66.80%	66.00%	-0.9	358,459	362,500	4,042
Ohio	74.10%	65.30%	-8.8	7,218,433	6,468,000	-750,433
Oklahoma	59.20%	58.90%	-0.4	1,741,147	1,817,000	75,853
Oregon	66.40%	61.70%	-4.7	2,027,243	2,033,500	6,257
Pennsylvania	75.90%	67.60%	-8.4	7,929,984	7,053,500	-876,484
Rhode Island	73.90%	64.60%	-9.3	646,222	581,000	-65,222
South Carolina	69.20%	60.10%	-9.1	2,412,344	2,306,500	-105,844
South Dakota	69.50%	62.10%	-7.4	437,580	426,500	-11,080
Tennessee	65.70%	55.90%	-9.8	3,304,791	2,995,000	-309,791
Texas	59.70%	50.90%	-8.8	11,224,385	11,180,000	-44,385
Utah	73.60%	70.10%	-3.5	1,528,425	1,776,500	248,076
Vermont	70.40%	65.60%	-4.9	374,075	348,000	-26,075
Virginia	72.10%	66.70%	-5.4	4,490,036	4,562,500	72,465
Washington	66.90%	63.00%	-4	3,482,606	3,688,500	205,894
West Virginia	64.30%	61.10%	-3.2	961,495	917,000	-44,495
Wisconsin	78.10%	68.90%	-9.2	3,621,595	3,303,500	-318,095
Wyoming	65.80%	63.20%	-2.6	281,914	295,000	13,087

Note: Bolded numbers are statistically significant at the 10% level.

Source: Author's analysis of the March Current Population Survey, 2001-10.

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