



## A Grim Trend: Health Insurance Coverage Declines Sixth Year in A Row

### 47 million Americans uninsured, including over 8.6 million children

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The scary Halloween costumes have been put away, but a frightening future lies ahead for the 47 million people nationwide without health insurance -- a number that has grown each year since 2000. [\*The Erosion of Employment-Based Insurance\*](#), a report released today by the Economic Policy Institute, documents this chilling trend in the erosion of the health insurance most Americans receive -- employer-provided health insurance -- and offers policy remedies.

[\*The Erosion of Employment-Based Insurance\*](#), by EPI economist Elise Gould, focuses on the decline of employer-provided health coverage. It is the coverage most Americans receive, as well as the type of coverage that has seen the steepest decline. About 59.7 % of Americans are covered by employer-based insurance in 2006, nearly 2.3 million fewer than in 2000. The percentage of children covered by employer-based insurance is also 59.7%, but over 3.4 million fewer children were covered in 2006 than in 2000, and public health insurance programs no longer offset these losses.

Looking at the nation as a whole, the march toward greater health coverage declines looks bleak. The 47 million uninsured Americans, including over 8.6 million children, are about equal to the combined populations of all the states in the mid-Atlantic United States: New York, New Jersey, Pennsylvania, Delaware, and Maryland. However, Gould's state-by-state breakdown of health coverage is where subtle differences can be seen, either because of specific state policies or other state-level circumstances.

For instance, Hawaii has the highest rate of employer-provided coverage among workers. This notable difference may be due to a state policy that requires employers to provide health insurance to their employees who work at least 20 hours per week. Other states with high employer-provided coverage rates for workers are Washington, Pennsylvania, New Hampshire, and Michigan. The lowest coverage rates for workers were found in New Mexico, Utah and Louisiana. (*See below for individual state contacts who can discuss the implications of this decline in their state, as well as their state health coverage policies.*)

It is with policy that Gould sees a remedy to reverse this alarming decline in health coverage. "A universal health care system would provide Americans with access to the type of health care appropriate for the most prosperous nation in the world," said Gould.

That is a bold policy to propose just after the president vetoed legislation to expand the State Children's Health Insurance Program (SCHIP), which, according to a Congressional Budget Office estimate, would have covered 3.8 million children by 2012 who otherwise would be uninsured. But Gould contends, "With the employer-based system clearly unraveling, it's critical that publicly provided coverage pick up the slack, especially for children. In this regard, overriding the president's SCHIP veto should be Congress's top priority." Indeed, the Economic Policy Institute's *Agenda for Shared Prosperity* has presented such a policy solution in the paper [\*Health Care for America\*](#).

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