

5.7 million Californians lack access to job-based coverage

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Most Americans receive health insurance coverage through their employer, or through an employed family member's dependent coverage. Yet having a job is no guarantee of coverage, according to a new policy brief from the UCLA Center for Health Policy Research.

Using data from the California Health Interview Survey (CHIS), the brief's authors found that one-fifth of [Californians](#) under age 65 who lived in [households](#) with at least one employed family member — or 5.7 million — had no access to job-based health [insurance](#) in 2007.

Adults without access to job-based insurance — either their own or a spouse's — had little success in securing other types of coverage. Only one-third obtained had other insurance, either through Medi-Cal benefits (14.1 percent), privately purchased insurance (11.8 percent) or their parent's health plan (7.4 percent). Children fared better, however, largely with the help of public programs. Nearly three-fifths (57.6 percent) of California's children were insured through Medi-Cal or Healthy Families, and an additional 7.5 percent had private insurance. Nevertheless, 21.4 percent of children in the state with parents who did not have access to job-based coverage went without [health insurance](#).

"Public programs are an effective safety net for children without access to job-based coverage, but not their parents," said Shana Alex Lavarreda, lead author and director of health insurance studies at the center.

"Expansions of coverage options under the federal waiver and [health care](#) reform should provide some relief for millions of Californians who

don't have access to job-based coverage."

Among those with no access to job-based insurance, the poor are the largest group. Latinos and employees of small businesses were among the least likely to acquire job-based health insurance.

"The number of uninsured working people revealed by this study is a further example of how the health care system in California is broken," said Dr. Robert K. Ross, M.D., president and CEO of the California Endowment, which funded the study. "These numbers should add renewed urgency for lawmakers in California and nationally to implement the federal Affordable Care Act effectively so health coverage is affordable and available to every person in our state."

More than half (57.8 percent) of those who have no access to job-based insurance live in Southern California, with the highest percentage (31.9 percent) residing in Los Angeles County.

Nearly one-third (32.7 percent) of employees working in businesses with fewer than 10 employees lacked job-based coverage.

"California's economy and the health of its residents depend on a more comprehensive approach to health care," said Gary L. Yates, president and CEO of the California Wellness Foundation, which funded the study. "The study clearly shows the vulnerability of many of California's workers and underscores the need to support the health care safety net."

More information: Read the full report: [One-Fifth of Nonelderly Californians Do Not Have Access to Job-Based Health Insurance Coverage.](#)

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