

Public insurance fills the health coverage gap, new analysis shows

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In the years leading up to implementation of the Affordable Care Act, the percentage of Californians who received their health insurance through public programs continued to rise, likely in direct response to the loss of job-based coverage in the state, according to a new analysis by the UCLA Center for Health Policy Research.

The data for the analysis, collected in 2012 by the California Health Interview Survey, represents the most recent comprehensive statewide source of information on [health insurance](#) trends. The fact sheet was funded by The California Endowment and The California Wellness Foundation.

According to the analysis, the percentage of non-elderly state residents receiving health insurance through an employer dipped just below 50 percent in 2011 and remained there in 2012—a 6 percentage-point decrease since 2001.

Public programs, such as Medi-Cal and Healthy Families, insured nearly 20 percent of Californians in 2012, a 3 percentage-point increase since 2009 and a 5 percentage-point increase since 2001.

"In effect, public programs have stepped in as employers have stepped out," said Shana Alex Lavarreda, the center's director of health insurance studies and the lead author on the fact sheet. "The data refutes any lingering arguments that employer-based insurance is the solution to our health care coverage crisis."

Jobs that are returning to the state after the Great Recession seem to lack affordable health insurance benefits, depriving workers of a major source of coverage. From 2009 to 2012, the proportion of Californians with employment-based insurance dropped from 52.1 percent to 49.5 percent. With the recent economic recovery, unemployment rates in California have declined, from 20 percent in 2009 to 9.8 percent in 2012. Still, the rate of job-based health insurance has remained below 50 percent of the non-elderly population rather than exhibiting a similar recovery.

"The steady decline in employer-based [health coverage](#) affirms the need for Obamacare," said Dr. Robert K. Ross, president and CEO of The California Endowment. "For the first time in history, health coverage is within the reach of many more Californians who aren't covered by job-based health insurance."

"These data make it clear that many Californian families are still struggling financially and will need to access low- or no-cost health coverage," said Colburn S. Wilbur, interim president and CEO of The California Wellness Foundation. "The state's Covered California online marketplace makes it easy to apply for coverage whether through a public plan like Medi-Cal or one of the private insurance programs offered."

More information: Read the fact sheet: "[Before Health Reform Expansion, Public Programs Already Covered One in Five Nonelderly Californians in 2012.](#)"

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