

# Full-time employment with no health benefits was a trend for workers in 2012

December 23 2014, by Venetia Lai

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(Medical Xpress)—Almost half of the 6.9 million Californians who lacked insurance in 2012 were in a family with a full-time worker, according to a new report from the UCLA Center for Health Policy Research.

The State of Health Insurance in California report also found that the number of adult workers with job-based [health insurance](#) declined between 2009 and 2012. Full-time workers saw a drop of 2.9 percentage points to 63.6 percent and part-time workers dropped 2.2 points to 39.6 percent.

The report is based on data from the 2011-12 California Health Interview Survey, which is the nation's largest state-based health survey and one of the largest health surveys in the United States. Because the data were collected just before full implementation of [health care reform](#), the latest State of Health Insurance in California report will serve as a baseline to gauge the effects of the Affordable Care Act.

"Health care reform filled a huge and growing gap in job-based insurance," said Shana Alex Charles, lead author of the study and director of the Health Insurance Program at the Center for Health Policy Research. "Sadly, health insurance is no longer a guarantee provided by many employers."

## Latinos still in the medical "shadows"

According to the report, Latinos had the lowest rate of job-based health coverage—33.9 percent, compared to 63.3 percent of whites—and the highest rate of not having insurance, 28.4 percent.

Although nearly a third of low-income adult Latinos had Medi-Cal, one in four still lacked a usual source of care, the report noted, and 17.2 percent of adult Latinos covered by job-based insurance didn't see a doctor in 2011-12, a much higher rate than either non-Latino whites or African Americans.

"This report shows us where we were, and it wasn't a good place," said Gerald Kominski, director of the Center for Health Policy Research and co-author of the study. "From here on out we can accurately measure how California's health improves under reform."

## **Young adults gain job-based coverage in ACA reform**

In an early example of the benefits of health care reform, the study found that adults ages 19-26 were the only age group that gained health coverage from 2009 to 2012, with job-based coverage for them jumping to from 23.2 percent to 27.1 percent. That was an increase of 254,000 people. This age group also experienced the largest drop in the rate of people without insurance; this rate went from 28.9 percent in 2009 to 26 percent in 2012.

But for older adults, the percentage of those covered by job-based insurance plummeted. In the 40- to 54-year-old age group, more than half a million people lost job-based coverage—a drop from 49 percent in 2009 to 45.4 in 2012.

"With job-based coverage shrinking year after year and nearly a third of California's Latino community without health coverage, California was poised and ready for the implementation of the Affordable Care Act,"

said Robert Ross, president and CEO of The California Endowment, which co-funded the report along with the California Wellness Foundation. "I'm confident we'll see improvements in [health coverage](#) rates when the 2014 enrollment numbers are crunched."

## **High-deductible plans create "underinsurance"**

Among people with insurance, high deductibles played a big role in whether people put off having medical procedures. Californians with high-deductible plans that they purchased directly from an insurance company delayed or went without needed medical care at a rate double that of those without high-deductible plans, 16.1 percent versus 6.6 percent.

While the share of workers carrying individually purchased insurance is small—about 5 percent of full-time workers and 9.5 percent of part-time workers—the burden falls on many who are small business owners, according to the report.

"These data underscore the importance of Covered California's Small Business Health Options Program," said Judy Belk, president and CEO of the California Wellness Foundation. "It makes getting health insurance much more affordable for small businesses. People should not have to put their health at risk because insurance premiums are too high."

Other findings include:

White, middle class and uninsured. Among whites with a family income higher than 400 percent of the federal poverty level (about \$92,200 for a family of four in 2012), one in four went without insurance all or part of the year.

Public health insurance programs protect millions. One-fifth of Californians under age 65 in 2012—6.4 million people—were insured by Medi-Cal and the Healthy Families programs. That included nearly 2.6 million low-income children ages 0-11. This represented an 8-percentage-point jump from 2009—the biggest increase of any age group—to 40.3 percent covered. This increase underscores the importance of [public health insurance](#) programs in maintaining the health of children. Nearly 70 percent of children covered by Medi-Cal are Latino.

With the release of the report, policy analysts and health advocates have a tool to measure the extent to which ACA reforms changed health access and [health](#) outcomes among the state's residents in 2014.

"While the clear early success of the ACA in enrolling young adults in private coverage is promising, our data show that even the insured have delays in care, problems affording deductibles, and other access barriers that we hope will be addressed," Charles said.

**More information:** "The State of Health Insurance in California" report: [healthpolicy.ucla.edu/publicat ... icreport-dec2014.pdf](https://healthpolicy.ucla.edu/publications/2014/12/23/state-of-health-insurance-in-california-icreport-dec2014.pdf)

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