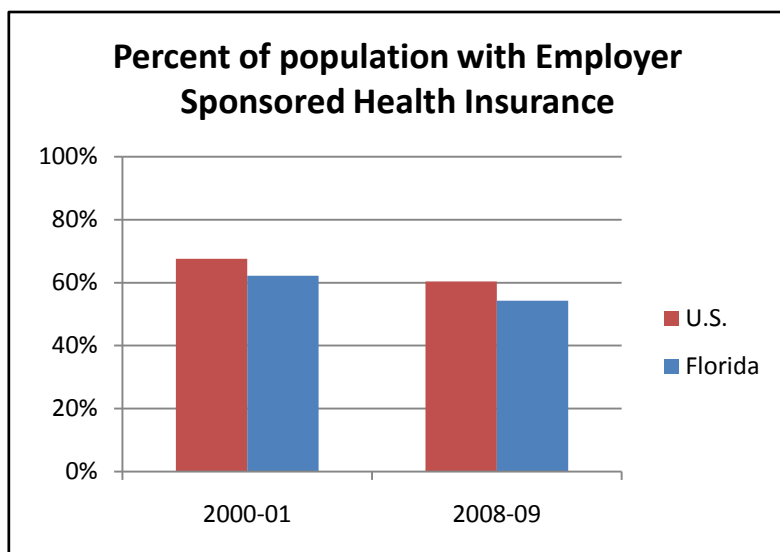


Florida 44th in the nation for employer sponsored health insurance

Report shows declining coverage by employers and increasing public coverage

On November 16 the Economic Policy Institute released a new [briefing paper](#) showing that the percent of the population that has health insurance through an employer, either their own or a relative's, has declined every year since 2000. Florida has some of the lowest rates of employer sponsored health care coverage, coming in 44th in the nation for the percent of the population under 65 covered by health insurance through an employer. At the beginning of the decade 62.2% of the population was covered under an employer's health insurance plan, but that rate dropped to 54.3% last year, well below the national average of 60.4%.



Source: Current Population Survey

The drop in coverage is due not just to recession but to increasing health care costs which make it more and more difficult for businesses, especially small business, to offer coverage to their workers. The continuing uncertainty in the economy and rising health care costs means that the share of workers with employer coverage is likely to continue to decline in coming years. Public programs have filled some of the gap, and EPI points out that, "Increasing public insurance coverage, particularly among children, is the only reason the uninsured rate did not rise one-for-one with losses in ESI."

The percent of the population with any health care coverage has declined over the decade in both Florida and the U.S. Employer sponsored insurance has declined dramatically while public coverage through programs like Medicare and Medicaid has increased and filled some of the gap, leader to a smaller increase in the uninsured population than would have been the case otherwise.

		2000-01	2008-09
Without any health insurance	U.S.	15.5%	18.8%
	Florida	17.0%	22.2%
Employer Sponsored Insurance	U.S.	67.6%	60.4%
	Florida	62.2%	54.3%
Public coverage	U.S.	14.9%	21.4%
	Florida	28.6%	30.1%

Florida's low ranking is mostly due to the share of jobs in low-wage industries that depend on part-time jobs that either do not offer health care coverage or where coverage is very costly. For example leisure and hospitality is the fifth largest industry in the state and has the lowest average annual income of any industry (\$20,985) ([RISEP 2010](#)), and less than one-third of workers have employer sponsored health insurance ([RISEP 2006](#)).

Within Florida, some groups have more access to employer sponsored coverage than others. Those who work in low-wage service sector industries like leisure and hospitality are less likely to have coverage than those employed in higher wage and higher quality industries. Young adults 18-24, Black and Hispanic workers, foreign born and low-income workers are the least likely to have employer coverage. However middle income workers had the largest decline in employer sponsored insurance over the decade.

Percent with Employer Sponsored Health Insurance

	2000-01	2008-09	Point change 2000-2009
Under 65 Population	62.2%	54.2%	-8.0
<i>Age</i>			
0-17	58.2%	51.8%	-6.4
18-24	50.3%	41.5%	-8.8
25-54	66.4%	56.8%	-9.6
55-64	64.6%	58.8%	-5.8
<i>Gender</i>			
Male	61.4%	53.2%	-8.2
Female	63.0%	55.2%	-7.8
<i>Race</i>			
White, non-Hispanic	70.4%	61.1%	-9.3
Black, non-Hispanic	51.0%	44.4%	-6.6
Hispanic	46.2%	42.3%	-3.9
Other	68.3%	60.4%	-7.9
<i>Nativity</i>			
Native	65.4%	56.9%	-8.5
Foreign Born	49.3%	42.4%	-6.9
<i>Household income fifth</i>			
Lowest	23.2%	16.3%	-6.9
Second	47.9%	39.1%	-8.8
Middle	66.9%	56.3%	-10.6
Fourth	76.3%	71.6%	-4.7
Highest	84.4%	79.2%	-5.2