

# Workers' Health Insurance Index

- **WORKERS WITHOUT HEALTH INSURANCE: WHO ARE THEY?\***
  - Millions of Americans in 1999 without health insurance: 43
  - Percentage of Americans in 1999 without health insurance: 16
- **BY FAR BIGGEST GROUP OF UNINSURED WORKERS: CHILDLESS SINGLE WORKERS**
  - Percentage of U.S. population with employment-based health insurance: 62
  - Percentage of uninsured Americans who work or live with workers: 80
  - Percentage of uninsured workers who work full-time: 71
  - Percentage of uninsured workers who work part-time: 29
  - Percentage of uninsured workers in firms with fewer than ten employees: 25
  - Percentage of uninsured workers in firms with more than 100 employees: 43
  - Percentage of uninsured workers who earn less than \$7/hr: 43
  - Percentage of uninsured workers who earn less than \$10/hr: 69
  - Cost of a typical family coverage policy in 2001: \$6,800
  - Annual income of a 4-person family at 200% of the poverty line in 2001: \$35,300
  - Percentage of family's \$35,300 income needed to pay for insurance: 19
  - Percentage of family's \$35,300 income needed for insurance with \$2000 subsidy: 14
  - Percentage of uninsured workers with low incomes (below 200% of poverty line): 59
  - Percentage of uninsured workers whose employers don't sponsor insurance: 59
  - Percentage of uninsured workers who aren't eligible for their employers' plan: 21
  - Percentage of workers in retail whose employers don't offer insurance coverage: 61
  - Percentage of workers in construction whose employers don't offer: 63
  - Percentage of workers in manufacturing (durables) whose employers don't offer: 91
  - Percentage of workers in professional services whose employers don't offer: 80
  - Percentage of workers in personal services whose employers don't offer: 46
  - Size of firms least likely to offer health insurance: fewer than 10 employees
  - Percentage of full-time workers (more than 35 hours) offered coverage: 85
  - Percentage of part-time workers (20-34 hours) offered coverage: 43
  - Percentage of part-time workers (less than 20 hours) offered coverage: 20
  - Percentage of poor workers in single-earner families who decline offer of coverage: 25
  - Percentage of high income workers in single-earner families who decline offer: 5
  - Percentage of workers with offers: blacks 77, Hispanics 65, whites 79
  - Percentage of workers who decline offers: blacks 15, Hispanics 15, whites 15
  - Percentage of workers with health insurance coverage: blacks 81, Hispanics 67, whites 89
- **MOST EFFICIENT TARGET OF SUBSIDIES: LOW INCOME WORKERS**
- **LARGEST TARGET GROUP: LOW WAGE WORKERS**
- **EASIEST TO ADMINISTER: EMPLOYER SUBSIDIES**
- **LEAST EFFICIENT SUBSIDY TARGET: SMALL EMPLOYERS**
- **KEY POLICY TRADEOFFS: EFFICIENCY, EFFECTIVENESS, EQUITY, CHOICE, ADMINISTRATIVE EASE**

\* Adapted from *Workers Without Health Insurance: Who Are They and How Can Policy Reach Them?*  
Bowen Garrett, Len M. Nichols, and Emily K. Greenman, The Urban Institute, 2001.

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