Uninsured Rate Creeps Up

According to new Gallup Poll report, an increasing number of American adults lack health insurance and fewer than ever are getting benefits at work.

The uninsured rate for adults 26 to 64 has been rising since 2009 and now sits at 19.6%. The rate was approximately 15% during most of 2008. The uninsured rate of young adults – 18 to 25 year olds – has also inched back up, and now sits at 23.7%. It was at an all-time low of 22.7% at the end of last year. The Patient Protection and Affordable Care Act's provision allowing young adults under 26 to stay on their parents' health insurance has helped bring down the numbers in that age group. The percentage of uninsured seniors has remained relatively stable because so many qualify for Medicare.

Gallup also reported that fewer Americans than ever are getting health insurance from their employers. In the second quarter of this year, just 43.3% of American adults said they had coverage from an employer, the lowest quarterly average Gallup and Health-ways have recorded to date. Employer-based health insurance has been falling steadily since 2009. Opponents of President Obama's Patient Protection and Affordable Care Act argue dropped health coverage is an unintended consequence of the law that will hurt employees who want to stick with the coverage they know and want. About one in four adults receives health insurance through Medicare, Medicaid, or military/veterans' benefits as has been the case since 2010. Another 11% said they had health insurance through "something else," which may mean they simply bought it themselves.

The Gallup numbers are based on telephone interviews conducted as part of the Gallup and Health-ways Well-Being Index study April 1-June 30, 2013 with a random sample of 45,505 adults.

Should you have any questions about this topic, please call your Conner Strong & Buckelew account representative.

connerstrong.com   877-861-3220   news@connerstrong.com   Change My Preferences

CONNER STRONG & BUCKELEW

INSURANCE | RISK MANAGEMENT | EMPLOYEE BENEFITS