

## EMPLOYER-SPONSORED HEALTH COVERAGE DECLINES ALARMINGLY



Most Americans, chiefly those under age 65, depend on health insurance offered through the place where they are employed. However, employer sponsored health insurance, once something every US employee took for granted, is now failing them. With the recession, not only did people lose their jobs but along with it their health insurance. When the employment situation started deteriorating, it also eroded the share of health-insurance covered by the employers, thus leaving millions of US citizens devoid of a healthcare security blanket. According to report released by the Economic Policy Institute, around 1.25 million Michigianians lost employer sponsored health insurance over the last decade. The report argues that, if the health insurance coverage rate had not fallen by 10.6 percentage ratings over the same period, 28 million more people, under the age of 65 would have still had Employee Sponsored Insurance. The report lays bare how much ground has been lost when it comes to employer-sponsored benefits. Michigan seems to have been affected rather badly. From having 77 percent of its population covered by employer-sponsored health insurance, it has now dropped to 64 percent. It was the third largest drop, with only Indiana and South Carolina faintly pipping it by less than half percent margins. With such alarming losses, Michigan ranked 6<sup>th</sup> in the nation, for employer-sponsored health insurance, a decade earlier, dropped to 15<sup>th</sup> in 2009-10. In an effort to arrest the slide, the Michigan League for Human Services is trying to get passed the Affordable Care. Senate Bill 693, in the Michigan House of representatives. If the bill is passed, it will help establish a health-exchange based in Michigan and provide affordable health insurance to the people. Michigan League for Human Services President and CEO Gilda Z. Jacobs said, "We all know what a tough decade it's been with people out of jobs for long periods of time and working part-time jobs when they need full-time work." Even though States like Michigan are among the worst affected the erosion of job-based insurance has declined all across the country and workers in small and large firms, fulltime and part time workers have all lost insurance coverage. The Affordable Care Act, especially the stipulation for establishing health-insurance exchanges, should make it easier and more affordable for Americans to get health-insurance coverage. However, the Economic Policy Institute report fears that the unrelenting frail labor market, will further erode the employer-sponsored insurance coverage and immediate relief is nowhere in sight.

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