

## NUMBER OF UNINSURED INDIVIDUALS INCREASES



Most people realize that health insurance coverage often comes from employment or from a family member who is employed. For example, a married couple with children may both work and their insurance plans may cover their children as well as themselves. However, while this is well-known, a recent report that was released shows that the number of employees with health benefits is drastically declining and it is believed that this is because of the recession. The Great Recession began in 2007 and ended in 2009. However, it ended up leaving a huge mark on the economy in the United States and things have not been the same since. Even in 2012, three years after the recession has ended, the recovery from the recession is still in full force and improvements still need to be made. The author of the recent report that was released, Paul Fronstin, said that during his research, he was able to find that many employers are no longer offering healthcare coverage as an option anymore. He also noticed that many workers were simply not eligible for the benefits or could not afford the co-pays, as their employment insurance did not cover much. Fronstin says that he is noticing that employment health coverage is slowly eroding. He believes that a lot of people do not qualify for healthcare coverage because they are not working full time in their position and instead, they are working part-time. It seems as though part-time workers very rarely receive any form of health coverage because they are not putting in the full 40-hour work week, as the full-time employees are. Employees who are working at jobs that do not offer insurance typically have to deal with not having any type of insurance. Fronstin is hopeful that things will change but believes that things could get worse for employees in the United States as well. Only time can truly tell for sure. He also believes his report may be used along with the Patient Protection and Affordable Care Act, which was set by Obama. In the next two years, by 2014, there are supposed to be some changes made, in which adults will be able to stick with their insurance, even while facing the possibility of changing jobs or if other disruptions take place. In the meantime, the high unemployment rates often put health coverage at risk for a number of employees. The recent report shows information that cannot and should not be ignored. The employees who work within the United States need and deserve some sort of backup insurance that can be used, aside from the traditional employee health coverage, especially since not as many employers are offering the healthcare coverage to their employees anymore.

<https://blog.granted.com/>