Working or having a family member connected to the workforce is a critical gateway to health insurance coverage. However, many workers do not have employer-sponsored coverage. For them and for nonworkers without access to employer coverage, the Affordable Care Act opens new options for obtaining health insurance.

Most 50- to 64-Year-Olds Have Health Insurance through an Employer Plan

In 2012, 85 percent of people ages 50 to 64 had health insurance at some time during the year (see figure 1).

Fifteen percent were uninsured throughout 2012.

Nearly two-thirds (64 percent) of 50- to 64-year-olds had employer-sponsored health coverage in 2012. Some were not offered health insurance at their jobs; others decided not to buy it.

Working is not a guarantee of employer-sponsored coverage. In fact, one-quarter of workers ages 50 to 64, did not have employer-sponsored health coverage in 2012. Some were not offered health insurance at their jobs; others decided not to buy it.¹

Not All Workers Have Employer-Sponsored Health Insurance

Most workers with employer-sponsored health coverage received it from their own current or former employer, and some as a dependent on a family member’s plan (see figure 2). Some workers had public insurance or bought private insurance on the individual market. About 14 percent of workers ages 50 to 64 were uninsured.

Employers are less likely to offer health insurance to part-time workers

¹See technical note for a description of part-time workers.
than to full-time workers. Among part-time workers (defined here as those working less than 35 hours per week) ages 50 to 64, 54 percent had employer-sponsored coverage in 2012 (about half through a family member’s plan), compared with 79 percent of full-time workers. Twenty-three percent of part-time workers ages 50 to 64 were uninsured.

Among self-employed adults ages 50 to 64, 48 percent had employer-sponsored coverage (23 percent had coverage through their current or former workplace, and 25 percent were covered as a dependent on a family member’s employer-sponsored plan). Twenty-three percent of self-employed adults ages 50 to 64 were uninsured.

Many Nonworkers Have Employer-Sponsored Insurance

In 2012, just over one-third (36 percent) of 50- to 64-year-olds who did not work during the year had employer-sponsored health insurance. Most were enrolled as dependents on a family member’s health plan; others obtained it through a former employer’s continuation coverage (also known as COBRA coverage) or retiree health insurance.
health insurance without regard to preexisting health conditions and ban higher premiums because of health problems. More low-income workers and their families may qualify for Medicaid coverage depending on the state in which they live. The effects of the reforms will become clearer as more national data become available for the post-reform period.

Endnotes


2 Ibid.