

## How Coverage at Work Ensures Access to Health Care



**Employer-provided coverage delivers widespread access to health care for workers across all industries and company sizes and their families. Employers not only offer high-quality coverage but also contribute directly to the cost. This helps increase access to affordable care for their employees.**

**Employer-provided coverage is the cornerstone of our national health care system, delivering high-quality, affordable health care for more than half of all Americans.<sup>1</sup>**

- Over 177 million Americans covered
- 54% of the total U.S. population

**Americans in all industries – from tradespeople to white collar workers – have access to health coverage through their jobs.<sup>2</sup>**

- 97% of construction companies with 50 employees or more, as well as mining and manufacturing businesses offer health coverage to employees
- Nearly all (over 98%) utilities, transportation, and retail companies with 50 employees or more offer health coverage to employees
- Nearly all (over 98%) financial services and real estate companies with 50 employees or more offer health coverage to employees

**Regardless of industry, a majority of companies – from massive corporations to small, family-owned businesses – offer health coverage to their employees.<sup>3</sup>**

- Over half of businesses with 10-24 employees
- Three-quarters of businesses with 25-99 employees
- Nearly all businesses with 100-999 employees (96%), and over 1000 employees (99%)

**Employers work to ensure that health coverage is affordable and accessible so their employees can stay healthy.<sup>4</sup>**

- On average, employers contribute nearly \$3 for every \$1 that a family pays toward their health coverage premiums
- On average, employers contribute nearly \$5 for every \$1 that a single individual pays toward their health coverage premiums

**Learn more about how coverage at work provides access to high-quality, affordable health coverage for more than half the country at [AHIP.org/CoverageAtWork](https://www.ahip.org/CoverageAtWork).**

### ABOUT COVERAGE@WORK

Coverage@Work (C@W) is a campaign to educate policymakers and the public about the value of employer-provided coverage for nearly 180 million Americans. C@W supports and advocates for market-based solutions that advance health, choice, affordability, and value for every American.

1 Source: <https://www.census.gov/content/dam/Census/library/publications/2021/demo/p60-274.pdf> (accessed on March 16, 2022)  
2 Source: [https://www.meps.ahrq.gov/data\\_stats/summ\\_tables/insr/national/series\\_1/2020/tia2.htm](https://www.meps.ahrq.gov/data_stats/summ_tables/insr/national/series_1/2020/tia2.htm) (accessed on March 7, 2022)  
3 Source: [https://www.meps.ahrq.gov/data\\_stats/summ\\_tables/insr/national/series\\_1/2020/tia2.htm](https://www.meps.ahrq.gov/data_stats/summ_tables/insr/national/series_1/2020/tia2.htm) (accessed on March 7, 2022)  
4 Source: <https://files.kff.org/attachment/Report-Employer-Health-Benefits-2021-Annual-Survey.pdf> (accessed on March 7, 2022)