

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.¹

- Over 180 million Americans covered
- 54% of the total U.S. population

Employer-provided coverage serves Americans from all walks of life, including significant proportions of racial and ethnic minority populations.²

- Nearly half of Black Americans (47%) are enrolled in employer-provided coverage
- More than 40% of Hispanic Americans are enrolled in employer-provided coverage
- About two-thirds of Asian Americans and Native Hawaiian and Pacific Islanders are enrolled in employer-provided coverage
- One-third of American Indians and Alaska Natives are enrolled in employer-provided coverage

Americans of all ages get their health care coverage through either their own or a family member's employer.³

- 50% of children (age 0-18) in the United States receive health coverage through a parent/guardian's job
- More than 60% of non-elderly adults (age 19-64) receive health coverage through their own or a family member's job

American workers at all levels and income brackets rely on employer-provided coverage for their and their families' health care needs.⁴

- 15% of Americans with an income below the federal poverty line (FPL) — \$20,578 for a family of 3 — are enrolled in employer-provided coverage
- 30% of those with incomes between 100-199% of the FPL are enrolled in employer-provided coverage
- 60% of those with incomes between 200-399% of the FPL are enrolled in employer-provided coverage

Learn more about how coverage at work provides health and financial security 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 employer-provided coverage delivers to over 180 million Americans. C@W supports and advocates for market-based solutions that advance health, choice, affordability, and value for every American.

¹ Source: [U.S. Census Bureau "Health Insurance Coverage in the United States: 2021"](#) (accessed on February 17, 2023)

² Source: [Kaiser Family Foundation \(KFF\) estimates based on the 2022 American Community Survey \(ACS\) data](#) (accessed on February 17, 2023)

³ Source: [Kaiser Family Foundation \(KFF\) estimates based on the 2022 American Community Survey \(ACS\) data](#) (accessed on February 17, 2023)

⁴ Note: The U.S. Census Bureau's poverty threshold (federal poverty line) for a family with two adults and one child was \$20,578 in 2019. Source: [Kaiser Family Foundation \(KFF\) estimates based on the 2022 American Community Survey \(ACS\) data](#) (accessed on February 17, 2023)