COVID-19 Impact on Coverage in the Commercial Market
Loss of Health Insurance Coverage in the Commercial Market, April and May 2020

- In April and May of 2020, almost 7.5 million Americans enrolled in commercial health insurance lost their coverage.

- Most of the coverage loss occurred in the group market, with 7.3 million Americans losing health coverage, including 5.2 million in the self-insured market and 2.1 million in the fully-insured market.

- Loss of health coverage in the individual market was more moderate at 0.1 million. Off-exchange individual market accounts for most of that loss. Enrollment in the marketplace exchanges remained unchanged in that period.

- While few employers chose to terminate health insurance contracts (0.3%), a substantial number of employers requested a premium holiday (3.6%) or were unable to pay premiums (4.2%) during that time frame.
## Loss of Health Insurance Coverage in the Commercial Market, April and May 2020

<table>
<thead>
<tr>
<th>Total Covered Lives</th>
<th>Coverage Loss (%)</th>
<th>Coverage Loss (millions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Market</td>
<td>-4.0%</td>
<td>-7.3M</td>
</tr>
<tr>
<td>-Self-Insured</td>
<td>-4.2%</td>
<td>-5.2M</td>
</tr>
<tr>
<td>-Fully Insured</td>
<td>-3.7%</td>
<td>-2.1M</td>
</tr>
<tr>
<td>Individual Market</td>
<td>-1.4%</td>
<td>-0.1M</td>
</tr>
<tr>
<td>-Marketplace Exchange</td>
<td>No change</td>
<td>No change</td>
</tr>
<tr>
<td>-Off-Exchanges</td>
<td>-5.2%</td>
<td>-0.1M</td>
</tr>
<tr>
<td>Total Commercial Market</td>
<td>-3.8%</td>
<td>-7.5M</td>
</tr>
</tbody>
</table>

Note: Totals may not add up because of rounding.
Survey on Coverage Losses in the Commercial Market: Methodology

• Alliance to Fight for Health Care’s executive committee member, America’s Health Insurance Plans (AHIP), conducted two surveys on the COVID-19 impact on coverage in the commercial market to all its member health insurance providers with enrollment in large group (self-insured and fully insured) and individual (on and off exchange) markets.

• Initial survey fielded in May 2020. Received 27 responses from plans representing 81% of commercial enrollment of AHIP member plans.

• Follow-up survey fielded in July 2020. Received 22 responses from plans representing 67% of commercial enrollment of AHIP member plans.

• For each market, change in coverage was calculated as weighted percent change in enrollment between two survey periods.

• National estimates of coverage loss in each market were derived by multiplying the percent change in coverage by the national enrollment estimate in that market.