

## **Trends in Health Insurance Coverage in US Worker Groups: The National Health Interview Survey (NHIS)**

### ***Objectives***

Many American workers and their families obtain medical insurance through their employers or unions. Increasing health care costs, rising health insurance costs, and globalization are pressuring industry and unions to enact cost-cutting policies. . These policies include raising the cost of medical insurance beyond what some workers can afford, or dropping medical insurance benefits entirely. The purpose of this study is to examine trends in health insurance coverage in US worker groups.

### ***Methods***

Using the nationally representative 1997-2003 National Health Interview Survey (NHIS), the reported medical insurance prevalence among current US workers by occupation was evaluated by gender, race, and ethnicity. Prevalence estimates were weighted to represent the US workforce.

### ***Results***

The study population represented an estimated 126,970,317 US workers annually between 1997-2003. Overall, the annual prevalence of having medical insurance among all US workers was 83%. From 1997-2003, there was a statistically significant downward trend in the prevalence of medical insurance among all US workers. Among workers in 41 occupations, the majority (80%) had downward trends over the 6 year period with workers in 8 (24%) occupation categories having statistically significant negative trends (including Construction and extractive workers going from 64% to 55% and Cleaning and building services from 71% to 66%). White collar and unionized occupations (e.g. 98% of Managers and administrators, and 98% of Police and fire fighters) tended to report higher annual prevalences of medical insurance, while non-unionized blue collar worker occupations (e.g. 51% of Construction laborers, and 50% of Farm workers and other agricultural workers) had lower prevalences of medical insurance. There were substantial variations in the prevalence of medical insurance when the data were grouped by gender, race, and ethnicity among the different US worker subpopulations.

### ***Discussion and Recommendations***

Medical insurance and access to medical care are significant factors in the health of US workers and their families. In particular, inadequate medical insurance coverage and the lack of access to medical care (especially preventive care) can lead to higher rates of acute and chronic disease. Furthermore, decreasing access to medical insurance is concentrated among some of the most hazardous occupations and among subpopulations of the US workforce, many of which also provide relatively low wages to their workers and their families. This has significant implications for the health of these workers and their families, and the ultimate cost of their medical care for US society.