Press Release

Primer: Employer-Sponsored Insurance

PAULINA ENCK | DECEMBER 14, 2021

Employer-sponsored insurance (ESI) is the largest source of health coverage in the United States, covering the majority of the non-elderly population. In a new primer, Health Care Policy Fellow Margaret Barnhorst explores trends in the ESI market and variations in health care access, coverage, costs, and quality across diverse employer plans.

Key points:

> - *Though ESI is often thought of as a single concept, it is actually a heterogeneous market with significant variations in terms of health care access, coverage, costs, and quality across diverse employers and plans.*
> - *Notably, small employers and employers in the retail and service industries are less likely than average to offer benefits, and recently, employers of all sizes are shifting toward self-funded health plans to avoid state regulations and offer more flexible benefit packages.*
> - *ESI provides high-value, high-quality coverage for workers and offers a better value for taxpayers and the federal government and more flexibility than public alternatives.*

Read the analysis