Options to Encourage Small Business Health Coverage Offerings

PAULINA ENCK | MAY 18, 2023

As the public health emergency ends, millions will be shifted off continuous Medicaid enrollment coverage and onto other sources of insurance. In a new insight, Health Care Policy Analyst Jackson Hammond explores the available coverage options for those removed from Medicaid and examines ways to improve access to employer-sponsored insurance (ESI) through the nation’s largest employers, small businesses.

Key points:

- Almost everyone disenrolled from Medicaid, either due to ineligibility or bureaucratic mistakes, would have access to some form of insurance coverage, including the Affordable Care Act Marketplace, ESI, or Medicaid and the Children’s Health Insurance Program.

- Small businesses, which employ 61.7 million people – but only a third of which offer health benefits – present an opportunity to provide more individuals with higher quality and generally less costly ESI while avoiding increased reliance on the federal government for insurance coverage.

- Policy options including association health plans, reformed self-insurance regulations, improved tax incentives, and expanded telehealth benefit options provide a way to increase the number of small businesses offering health benefits to employees.

Read the analysis