

Employer-based Health Insurance Covered 54% of Americans in 2022

In its Health Coverage in the United States: 2022 [report](#), the U.S. Census Bureau revealed that employer-based insurance was the most common type of coverage, covering 54.5% of working-age adults.

The rate of health insurance coverage varies each year due to economic trends, demographic shifts (e.g., aging), and federal and state policy changes (e.g., COVID-19 public health emergency and Medicaid program). Overall, private health insurance coverage (65.6%) remained more prevalent than public insurance (36%) in 2022. Furthermore, health insurance coverage rates increased for Black, non-Hispanic white and Hispanic working-age adults.

“These findings reflect several factors affecting households in 2022. These include the continued recovery from the COVID-19 pandemic, a rise in inflation, shifts in the composition of workers, policy changes and other macroeconomic conditions.”

- *Dave Waddington, chief of the Social, Economic and Housing Statistics Division of the U.S. Census Bureau*

Consider these additional key takeaways:

- The majority (92%) of the population had health insurance at some point during 2022, which was an increase in the insured rate and number of insured from 2021.
- The subtypes of health insurance coverage that followed behind employment-based insurance were Medicaid (18.8%), Medicare (18.7%), direct-purchase coverage (10%), TRICARE (2.4%) and Veterans Affairs/CHAMPVA coverage (1%).
- The rate of Medicare coverage increased by 0.3 percentage points between 2021 and 2022 to cover 18.7% of people.
- The uninsured rate among working-age adults aged 19-64 decreased 0.8 percentage points to 10.8% between 2021 and 2022.

Health coverage of working-age adults increased significantly in the Northeast, Southern and Western regions, varying by age and employment status. The Census Bureau noted that the Midwest did not experience a significant increase.

Employer Takeaway

Health insurance coverage provides employees with critical access to medical care and protection from costly unexpected bills. The majority of Americans have private health insurance through an employer. The rate of health insurance coverage varies each year due to a variety of factors, so employers should continue to monitor health care trends, utilization and spending.

Contact us today for more information.