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Can the Working Industry Tell about Your Chance of Getting Health Insurance? A Study on the Health Insurance Coverage of Working Adults in the U.S.

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Poster Presentation P30

**CAN THE WORKING INDUSTRY TELL ABOUT YOUR CHANCE
OF GETTING HEALTH INSURANCE? A STUDY ON THE HEALTH
INSURANCE COVERAGE OF WORKING ADULTS IN THE U.S.**

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Employer-provided insurance plans are by far the most utilized form of coverage in the private sector because of their lower costs and less adverse selection consequences. A survey conducted in 2013 by American Community Survey estimated that about 74% of the insured population were covered by their employers. However, the insured rates reported vary widely across eight working industries according to the report issued by the Kaiser 2014 Annual Survey, with the lowest rate of 37% and the highest rate of 92%. What can be the possible explanations for this erratic variation?

My research hypothesizes that individuals who work in industries with more large-sized firms will have higher chance of getting covered by employers than individuals who work in industries with more small-sized and medium-sized firms, with regard to the same level of income. This research employs logistic regression to examine the probability of an individual to get health insurance coverage through their employers on the basis of income level across different working industries. The data set used is published by the 2014 Medical Expenditure Panel Survey (MEPS), which can be extracted from the MEPS online database.

The results can potentially be used by policy makers to evaluate regulations with respect to different industries to expand employment-based health insurance coverage and ensure adequate healthcare for more U.S. citizen.

