

Health Insurance Coverage After Losing or Leaving a Job: An Analysis of Longitudinal Data for 2004 and 2005 from the Survey of Income and Program Participation*

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1. INTRODUCTION

In 2009, nearly 64 percent of the people in the United States were covered by a private health insurance plan; in 2007, prior to the recession that began in 2008, the comparable figure was 67 percent (DeNavas-Walt, 2010 and 2009). Reliance on private coverage means that a job separation (losing or leaving a job) can put an individual, and his or her dependents, at risk of losing health insurance, or of experiencing an adverse change in its cost or conditions. Fairlie and London (2008) found that job loss was one of the factors most highly associated with the loss of health insurance coverage.

This paper uses longitudinal data for 2004 and 2005 from the Survey of Income and Program Participation (SIPP) to observe how health insurance coverage changes in the aftermath of a job separation followed by a period of unemployment.¹ It focuses primarily on workers in the prime working-ages of 20 to 64 years who were covered by private health insurance prior to a job separation.

Private health insurance coverage is either provided through an employer or a union, or purchased by an individual from a private company (direct-purchase).² A job separation may affect private coverage by canceling or altering the conditions of employment, or by reducing the income needed to purchase a health insurance plan. Legal provisions or contractual obligations may alter the potential effects of a job separation on health insurance coverage, depending upon the type of coverage an individual has at the time of the separation.

The connection between jobs and health insurance coverage may negatively impact the well-being of individuals and families directly involved in a job separation. Loss of health insurance coverage, for instance, may place individuals at risk of significant financial loss, and

¹ Job separations are immediately followed by one of three outcomes: (1) re-employment; (2) a spell of unemployment (looking for work or being on layoff); or (3) a period of withdrawal from the labor force. This paper focuses on the second kind of outcome.

² An individual may be covered by his or her own plan, or as a member of someone else's plan. This paper does not distinguish between these types of ownership.

lead them to avoid or delay seeking medical care (Cummings et al, 2009; Smith et al, 2006).

Beyond direct effects, the risks of connecting health insurance to employment likely reverberate among workers and the labor market in general. The fear of losing health insurance coverage, for example, may lock workers into less productive jobs (Sanz-De-Galdeano, 2006).

Safety nets have been erected at the federal and state government levels to respond to the negative aspects of the job-health insurance relationship. The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) program, the Health Insurance Portability and Accountability Act of 1996 (HIPAA), and state and federal Medicaid programs, offer some protections against the loss of health insurance coverage due to job separations (U.S. Department of Labor, 2002; 2010(a); 2010(b)). Jobless workers, however, may not be able to afford coverage under COBRA or HIPAA, or meet the eligibility requirements of these programs or those of Medicaid. Even when a safety net is in place for an individual, falling into it or dangling above it may have unwelcome or undesirable consequences.

The decision to frame the analysis of this paper within calendar years 2004 to 2005 was based on the availability of data.³ The economy was expanding in those years, with the labor market seeing continued improvement. Once comparable data from the SIPP are available for the recession and the sluggish economy that followed December 2007, we intend to study how the findings in this paper differ from those for this later period.

2. METHODOLOGY

This paper uses cross-tabulations, which are displayed in Section 8, to provide a descriptive analysis of the relationship between unemployment and health insurance coverage. It examines who retains coverage, who loses it, and how long coverage is lost during a spell of unemployment; and it looks at how several factors -- such as the demographic characteristics of

³ The 2004 panel of the SIPP does provide data for 2006 and 2007. A sample reduction in wave 9 of the panel, however, would have prevented the survey from providing tabulations at the level of detail desired for this analysis if data for these later years had been included.

the job-separated workers, type of pre-spell health insurance coverage, pre-spell income, duration of unemployment, and reception of unemployment benefits – are associated with these outcomes. The paper also examines the relationship between a worker’s health-insurance coverage immediately after the end of a spell of unemployment, and the worker’s coverage before and during the spell. The tabulations for the analysis are provided in Section 8.

The unit of analysis is any spell of unemployment that began and ended in the 2-year period of 2004 to 2005. A spell consists of one or more consecutive months in which an individual was unemployed (without a job, but was looking for work or on layoff from a job) throughout the entire month.^{4 5} A spell is considered to start in the first calendar month in which the individual was unemployed throughout the entire month.⁶

We focus on spells of unemployment for individuals who began a spell at least as early as the month following a job separation, and who were 20 to 64 years old at the start of the spell; for convenience, we will refer to such individuals as *job-separated workers*.^{7 8} The primary universe is spells of job-separated workers who were covered by private health insurance in the month of their job separation. This universe consisted of 6.8 million spells of unemployment represented in the SIPP sample.

The age restriction of our analytical sample is intended to limit the focus to people who were most likely to rely on their own resources for health-insurance coverage, rather than those

⁴ The term “job” refers to employment by an employer or to self-employment.

⁵ The characteristics of the person experiencing the spell are attributed to the spell; a given worker may have experienced more than one spell in this period.

⁶ Periods of unemployment lasting less than one month are not considered to be spells for this analysis.

⁷ An unemployed worker may have experienced a week or more of unemployment in the same month as the job separation, but these weeks are ignored in this analysis.

⁸ A job separation occurs when a worker either loses a job or comes to the end of a temporary job (*job losers*), or voluntarily leaves a job (*job leavers*). Job separations may be initiated voluntarily (quitting a job to seek a better job, for example) or involuntarily (such as being laid off). Some job losers are on temporary layoff, while others have lost their job permanently. A spell of unemployment ends when the individual either finds a job or withdraws from the labor market.

of parents (in the case of people below age 20), or of Medicare (for people 65 and older). People of this group are also most likely to have dependents who rely on them for coverage.

We classify spells of unemployment in terms of the type of health insurance coverage of the unemployed worker, using the following typology: ⁹

1. Covered by health insurance (“covered”): An unemployed worker who was covered by health insurance from any source, either private or public, in either the worker’s own name or in someone else’s name.

1.1. Privately-covered: An unemployed worker who was covered either by employer-provided health insurance or by a health insurance plan purchased in the worker’s own name or in someone else’s name.

1.1.1. With employer-provided coverage (“employer-covered”): An unemployed worker who was covered by health insurance provided by either a current or former employer, in either the worker’s own name or in someone else’s name.

1.1.2. With other private coverage (“other privately-covered”): An unemployed worker who was covered by a health insurance plan offered through a labor union or directly purchased in the worker’s own name or in someone else’s name.

1.2. With coverage from public sources (“publicly-covered”): An unemployed worker who was covered by a government-sponsored plan, such as Medicaid or Medicare, or by military health care, including Tricare, CHAMPVA, and care provided by the Department of Veterans Affairs and the military.

2. Not covered by health insurance (“not covered”)

3. DATA

(3.1) Source of the data

The data are longitudinal data from the 2004 panel of the Survey of Income and Program Participation (SIPP). The SIPP is a longitudinal survey representing the civilian noninstitutional population of the United States; efforts are made during the life of a panel to ensure that the sample remains representative of this population. The core section of the SIPP collects detailed information on demographic characteristics, labor force participation, government program

⁹ Classification by type of health insurance coverage is based primarily on answers to the question: What was the source of ...’s health care or health insurance [in this month]. Respondents could chose only one category from among eight, but it is possible that an individual had more than one type of coverage in a given month.

participation, and various income sources of the members of sampled households.

The SIPP panel is divided into four “rotation” groups, which are interviewed cyclically, one group per month, in a series of collections called “waves.” The data for this paper were collected from February 2004 to April 2006 in waves 1 through 7 of the 2004 panel from approximately 38,000 households, and refer to calendar years 2004 and 2005.^{10 11}

(3.2) Some limitations of the data on unemployment spells

The SIPP data on the presence and duration of spells of unemployment are subject to response errors. One potential source of errors is the “seam problem,” which is an observed tendency of respondents to report more transitions, such as changes from employment to unemployment, across waves of the survey than within waves. This tendency could bias data on durations if it reflects incorrect reporting of cessations or continuations of a given status. The data in this study have not been adjusted to control for this potential source of bias. Response errors may also arise because the longitudinal estimates are based only on members of the original sample for whom there are data for all the reference periods in the 2004–2005 period. If the characteristics of these individuals – particularly characteristics related to unemployment and health insurance – differ from those of sample members for whom such data were not collected, the resulting longitudinal estimates may be biased.^{12 13}

¹⁰ For additional information on the SIPP, see <www.census.gov/sipp> (main SIPP Web site), <www.census.gov/sipp/workpapr/wp230.pdf> (SIPP Quality Profile), and <www.census.gov/sipp/usrguide/sipp2001.pdf> (SIPP User’s Guide). For a complete discussion of the SIPP sample selection, weighting procedures, and the source and accuracy of the estimates, see the technical documentation at: <http://www.census.gov/apsd/techdoc/sipp/sipp.htmlmore> . Note that these data are subject to error from a variety of sources.

¹¹ The 2004 SIPP panel was fielded from February 2004 to September 2008. The 2008 panel began in September 2008 and will be administered through December 2012.

¹² See Ryscavage (1988) for an expanded discussion of the limitations of the SIPP data on unemployment duration.

¹³ The data for this analysis are restricted to spells of unemployment that began and ended in the 2004–2005 period. If the characteristics of these spells differ from those of spells that were ongoing at either the beginning or end of this period, interpretations of the results that view them as being representative of all spells may be biased.

4. RESULTS ¹⁴

(4.1) Before the Spell

(4.1.1) Unemployment and Pre-Spell Health Insurance Coverage in Context

Job separations and unemployment are not necessarily related to health insurance coverage. Of the 37.5 million completed spells of unemployment in 2004-2005 among individuals 15 years old and over, only about a third (see Table 1.1 in Section 8) involved *job-separated workers* (unemployed individuals 20 to 64 years old who were employed in the month prior to experiencing a spell of unemployment). Even fewer spells (18 percent) involved job-separated workers who were covered prior to a spell of unemployment by a private health insurance plan. An estimated 15 percent of spells occurred among job-separated workers covered by an employer-provided plan prior to the start of the spell. ^{15 16}

If we look just at spells for job-separated workers, as in Table 1.2, we see a greater, but by no means universal, potential for unemployment to affect health insurance coverage. Slightly more than half (55.5 percent) of the roughly 12.3 million spells for job-separated workers involved individuals who had been covered by a private health insurance plan prior to their job separation. Slightly under half (45.9 percent) involved individuals who had been covered by an employer-provided plan.

(4.1.2) Coverage Status and Type of Coverage Before the Spell

¹⁴ The estimates in this paper (which may be shown in the text or in the tables) are based on responses from a sample of the population and may differ from actual values because of sampling variability or other factors. As a result, apparent differences between estimates for two or more groups may not be statistically significant. All comparative statements have undergone statistical testing, and, unless otherwise noted, are statistically significant at the 90-percent confidence level.

¹⁵ We do not distinguish in this analysis between whether pre-spell employer-provided coverage came from the employer from whom the job separation occurred, or from another employer.

¹⁶ The figures on health insurance coverage in the table, however, refer to the job-separated workers themselves, and not to any other person who may have been covered with them under the same plan. The figures likely understate the percentages of all people whose health insurance coverage was dependent on an unemployed worker.

The threat to health insurance coverage from a job separation is related to the presence and type of coverage that the worker had prior to the spell. A job separation should not directly affect the coverage of a worker who was not covered by health insurance at the time of the separation or who had public coverage.¹⁷ On the other hand, workers who had private coverage from a group health plan connected to employment, or who had an individual policy, may qualify for COBRA or HIPPA protections after a separation, but there are limits to the duration and eligibility of these protections. The cost of private health insurance may rise for separated workers, either because an employer no longer pays all or part of the premium, or because the worker no longer benefits from the cost advantages of a group health plan.

The data in Table 2.1 reveal that, in the month prior to the start of their spell of unemployment, about 45 percent of job-separated workers had either no coverage (32.4 percent) or public coverage (12.1 percent). In contrast, employers provided coverage for about 46 percent of job-separated workers; and about 10 percent had some other type of private coverage (including coverage under a union-provided plan).

Under the reasonable assumption that a job separation poses the greatest risk to the health insurance coverage of workers with private health insurance, the data in Table 2.2 provide a first approximation to a comparison of the group-level risk exposures among job-separated workers in selected demographic groups. In this regard, the data reveal that Whites and Asians were more at risk than Blacks or Hispanics.¹⁸ For the most part, the older the age group, or the greater the level of educational attainment, the greater the risk.¹⁹ Over half (57 percent) of family householders, who often provide health insurance coverage to other family members, and for

¹⁷ However, for those with public or with no pre-spell coverage, a job separation could influence an impending or future change in coverage status; also, a loss of income could make a worker eligible for public coverage during a spell of unemployment.

¹⁸ The rates for Whites are not statistically different from those for Asians; the same is true of the rates between Blacks and Hispanics.

¹⁹ There are no statistically significant differences between the rates within the following pairs of age groups: 20 to 24 years and 25 to 34 years; 35 to 44 years and 45 to 54 years; 45 to 54 years and 55 to 64 years.

whom family coverage is often a paramount concern, were at risk, but this rate is not statistically different from the rate (52 percent) for unrelated individuals. The rate of private health insurance coverage for men was not statistically different from the rate for women.

(4.2) Coverage During the Spell

This section of the paper analyzes the health-insurance coverage of workers during their spells of unemployment, with respect to their pre-spell coverage. The data are restricted to job-separated workers who had pre-spell private health insurance coverage.

(4.2.1) Retention of Health Insurance Coverage During the Spell

About three-fourths of job-separated workers who had pre-spell private coverage retained health insurance coverage of some type throughout their spell of unemployment (Table 3.1). This level of coverage did not differ, regardless of the type of pre-spell private coverage. Most (70.4 percent) of the job-separated workers who lost coverage during a spell lost it for the entire spell (Table 3.2). Again, this was true regardless of the type of pre-spell private coverage. Tables 3.3 to 3.7 look at some of the factors that may be related to these patterns of retention and loss .

Table 3.3 examines the relationship between retention of health-insurance coverage (of whatever kind, including coverage from public sources) and selected demographic groups. The groups shown in the table all had throughout-spell retention rates of about 60 percent or above, with most of these rates being between 70 and 80 percent. The rates among the race/ethnicity groups ranged between 65 percent and 77 percent; those for the age groups ranged between 69 percent and 81 percent.²⁰ The rates generally increased with increasing educational attainment.²¹

²⁰ The rate for Blacks is statistically different from those for White Alone and White Alone, Not Hispanic. The rates among the other race/ethnicity groups are not statistically different from each other, as is also true for the rates among the age groups.

²¹ The rate for the category “Less than high school graduate” is not statistically different from that for the category “High school graduate.”

Family householders had a much higher rate than unrelated individuals.

The longer the spell, the less likely the worker was to have health insurance coverage throughout it (Table 3.4). The percentage of throughout-spell coverage declines, more or less steadily, from 83 percent for spells lasting one month, to 47 percent for spells lasting 7 or more months.²² About 75 percent of spells, however, lasted 3 months or less. Between 76 and 83 percent of the job-separated workers in spells of these durations were covered throughout the spell.

Job-separated workers whose monthly household income in the month immediately prior to the spell was under \$2,000, were less likely than job-separated workers with higher incomes to be covered by health insurance throughout the spell (Table 3.5). About 65 percent of the workers in the income groups under \$2,000 retained health insurance throughout the spell; the comparable percentages were mostly in the 80 percent to 90-percent range for workers with higher incomes.²³

Table 3.6 looks at the relationship between the reception of unemployment compensation and the retention of coverage, *for unemployment spells that lasted 2 months or more*. Perhaps surprisingly, job-separated workers who did *not* receive unemployment compensation were about as likely as those who received it throughout the spell to retain health insurance throughout the spell.²⁴

(4.2.2) Dynamics of Health Insurance Coverage for Job-Separated Workers Retaining Coverage Throughout the Spell

²² There were no statistically significant differences between the percentages within the following pairs of duration categories: 1 month and 3 months; 2 months and 3 months; 5 to 6 months and 7 months or more.

²³ The percentages for the individual groups within each of the broad groupings “under \$2,000” and “over \$2,000” are not statistically different from each other.

²⁴ A large percentage of the job-separated workers who did not receive unemployment compensation may be individuals who left a job voluntarily, and therefore, would not ordinarily be eligible to receive unemployment compensation (see Wandner, 2008). The ability to afford health insurance without having a job may have been a factor in their decision to leave a job.

This section focuses on changes in the type of coverage for workers who retained coverage throughout the spell (“throughout-retainers”).

Over 90 percent of the throughout-retainers did not change their type of coverage during the spell (Table 3.7). For those who had employer-provided coverage prior to the spell, nearly 95 percent retained it throughout the spell, probably under the federal government’s COBRA program, which mandates that, under certain conditions, a worker may keep his or her insurance plan from a previous employer, although the employer may no longer contribute to it.

Table 3.8 displays shows the distribution of job-separated workers in each of the pre-spell private-coverage categories by the type of their coverage in the last month of the spell. For the pre-spell employer-provided group, 5 percent changed their coverage to “other private;” under 2 percent turned to public sources such as Medicaid. For those in the pre-spell “other private” category , 9.5 percent reported that they changed to employer-provided coverage. This last-mentioned figure is puzzling, since it is for supposedly unemployed people who obtained a new benefit from an employer. It may be that these people obtained employer-provided coverage as a member of a plan owned by someone (probably a spouse or a relative) with a job.

Table 3.9 displays data on a worker’s likelihood of changing the type of coverage during a spell of unemployment, by the duration of the spell. For spell durations of up to 3 months, 6 percent or fewer changed type of coverage; for durations of 4 months or more, however, the corresponding percentages were considerably higher.²⁵

(4.2.3) Dynamics of Health Insurance Coverage for Workers Who Lost Coverage at Some Time During the Spell

For about three-quarters of all spells in which a worker lost health insurance coverage at some point during the spell, coverage was lost in the first month of the spell (Table 3.10). For

²⁵ The percentage of changers in the duration category “1 month” is not statistically different from that in the “2 months” or “3 months” categories. The same is true between the “2 months” and “3 months” categories; and between the “4 months” and “5 months or more” categories.

about 90 percent of such spells, coverage was lost in the first two months of the spell. When this topic is restricted to spells that lasted 2 or more months (Table 3.11), we find that about two-thirds of the job-separated workers lost coverage in the first month of the spell, while about 87 percent lost coverage in the first two months.²⁶

Table 3.12 looks at how long job-separated workers went without health insurance coverage during a spell of unemployment. The data are derived from the data in Table 3.4, and only permit an estimate of the *minimum* number of workers who went without health insurance coverage for a given number of months. These data show that a minimum of about 30 percent went without health insurance for one month; a minimum of 15 percent for two months; and a minimum of nearly 30 percent (28.4 percent) for 3 or more months.

Nearly three-fourths (72 percent) of the job-separated workers who lost coverage in a spell cited “[health insurance was] too expensive/can’t afford health insurance” as a reason for not being covered (Table 3.13).²⁷ The percentage reporting this reason generally hovered at this level regardless of the sex, age, family relationship, or household monthly income in the month prior to the spell of the worker.²⁸ | |

(4.3) Health Insurance Coverage After the Spell

Tables 4.1 to 4.8 focus on the post-spell health insurance coverage outcomes of spells of unemployment. Post-spell outcomes are observed in the month immediately following the end of

²⁶ The percentage of spells referenced in the first sentence of this paragraph for which coverage was lost in the first month (75.3 percent) is not statistically different from the corresponding percentage (66.3 percent) cited in this sentence; likewise, the 90 percent figure in the first sentence and the 87 percent figure in this sentence are not statistically different.

²⁷ Individuals citing this reason may also have cited other reasons as well. The question about reasons for not being covered consisted of 12 categories and allowed for multiple entries.

²⁸ The percentage of men in the “too expensive” category was statistically different from the corresponding percentage of women..

the spell of unemployment.²⁹

(4.3.1) Comparisons of Pre-Spell and Post -Spell Coverage Profiles for All Job-Separated Workers

A spell of unemployment ends when a worker either finds employment (takes a new job, or returns to a job from which he or she had been laid off) or stops looking for work and withdraws, at least temporarily, from the workforce. To give some idea of the effect of a spell of unemployment upon health insurance coverage, Tables 4.1 compares the pre-spell and post-spell health-insurance coverage profiles of all job-separated workers (regardless of pre-spell coverage). Tables 4.2 and 4.3 make the same comparison for spells that ended in employment, and those that ended in labor force withdrawal, respectively.

All three tables show post-spell declines, relative to the pre-spell period, of about 5 percentage points in the proportion of workers who were covered by health insurance, and declines of between 5 and 9 percentage points in employer-provided coverage; the proportions with other-private-coverage did not change. These data, of course, provide only a finish-line snapshot of the post-spell coverage profiles. They do not reveal how long these post-spell outcomes persisted beyond the month immediately following the spell.

(4.3.2) Types of Post-Spell Health Insurance Coverage

Tables 4.4 (for all pre-spell privately-covered job-separated workers) and 4.5 (for pre-spell privately-covered job-separated workers whose spell of unemployment *ended in new employment*) display pre-spell health-insurance coverage by post-spell coverage outcomes. In the post-spell period, a worker may obtain employer-provided health insurance either from a current employer (either the worker's own current employer, or the current employer of someone, such

²⁹ That is, the month following the last of the consecutive months in which the individual was unemployed throughout the month. The individual may have been unemployed for one or more weeks in this month.

as a spouse or parent, whose plan covers the worker), or as part of a continuing relationship with a plan from a previous employer (through a COBRA provision, for example). The tables investigate this difference in the source of post-spell employer-provided coverage by providing separate data for coverage from a current employer.³⁰

Both tables reveal that about 15 percent of the job-separated workers, regardless of their type of pre-spell private coverage, or whether their spells ended in employment or withdrawal, were without health insurance coverage in the month immediately following the end of a spell of unemployment. For workers with pre-spell employer-provided coverage, only 50 percent had employer-provided coverage from a current employer in the immediate post-spell period. For members of this group whose spell ended in employment, this figures rises, but only to around 70 percent.

(4.3.3) Post-Spell Outcomes for Job-Separated Workers with Pre-Spell Employer-Provided Coverage

(4.3.3.1) Time Without Coverage from a Current Employer

As we saw above in section 4.2, most workers who had employer-provided coverage in the pre-spell period retained employer-provided coverage throughout their spell of unemployment. During the spell, however, they would have obtained such coverage from a then-former employer through a program such as COBRA, which is usually more expensive than coverage provided by a current employer, or as a participant in somebody else's plan (such as that of a spouse). The data in Table 4.6 measure the minimum amount of time that workers with pre-spell employer-provided coverage were without coverage from a current employer of their

³⁰ The tables do not, however, distinguish the type of *current* employer providing the coverage (that is, the worker's own or that of somebody else whose plan covers the worker).

own, from the start of the spell until the end of the month following the end of the spell.³¹ The data show that nearly 80 percent of such job-separated workers went at least 2 months without coverage from a current employer; about a third went at least 4 months; and 7 percent went at least 7 months.

(4.3.3.2) Health Insurance Coverage Outcomes and Within-Spell Characteristics

Tables 4.7 and 4.8 focus on unemployment spells that ended in employment for job-separated workers with pre-spell employer-provided coverage.

Table 4.7 looks at the effect of spell duration on post-spell health insurance coverage.³¹ For spell durations of 1 to 6 months, from about 60 to 75 percent of workers had employer-provided coverage from a current employer immediately after the end of the spell; this was true, however, for only 43 percent for workers with spell durations longer than 6 months. This finding suggests, perhaps, that workers settle for less desirable jobs, at least from the perspective of health insurance coverage, after being out of work for a lengthy period.

Table 4.8 examines the relationship between within-spell coverage and post-spell outcomes. The likelihood of having post-spell coverage was related to within-spell coverage. Almost all (97 percent) of the workers who retained coverage throughout a spell had post-spell coverage, possibly because many returned after a relatively short time to the employer from whom they had been separated (as shown in Table 3.9, nearly two-thirds of the spells of such workers lasted fewer than three months). Workers who lacked coverage for only part of a spell were more likely to have post-spell coverage (58 percent of the group had it) than were workers who lacked coverage throughout a spell (43 percent). Slightly over 80 percent of workers who had coverage throughout a spell obtained post-spell coverage from a current employer, in contrast to only 37 percent of those who lost coverage at some time during a spell.

³¹ Note that the workers represented in Table 4.6, as well as those in Tables 4.7 and 4.8, had pre-spell employer-provided health insurance coverage, but some may have obtained it through a former employer in the pre-spell period.

5. CONCLUSION

Most unemployment spells in 2004-2005 did not involve the subset of unemployed individuals (whom we called *job-separated workers*) that we focused on in this paper and whom we chose to study because we assumed that their health insurance coverage would be more likely than that of other unemployed individuals to be affected by a job separation and unemployment. Indeed, so-called job-separated workers experienced only about a third of the 37.5 million completed spells of unemployment during this period. Even less so did unemployment spells involve job-separated workers who were covered prior to their job separation by private health insurance in general, or by employer-provided health insurance in particular.

A spell of unemployment exposes individuals who possess private health insurance coverage (as opposed to public coverage or no coverage) to the greatest risk of the loss or transformation of their health insurance coverage. Given this contention, we found that the risk was greater for Whites and Asians than for Blacks and Hispanics; and for more educated workers than for less educated workers.

As many as two thirds of job-separated workers may have been entitled to some legal protection of their coverage during their period of unemployment, either from provisions of COBRA or HIPPA, or because they were covered by public health insurance. The data suggest that most privately-covered job-separated workers took advantage of COBRA or HIPPA protections. Most such workers did not lose coverage in general, or private coverage, during a spell of unemployment, although the cost or conditions of coverage may change.

Nevertheless, a significant percentage (26 percent) of job-separated workers who were privately-covered prior to their spell of unemployment did lose health insurance coverage during the spell. Most of these workers lost coverage throughout the spell. Such loss could be lengthy: a minimum of nearly two-thirds of the coverage-losers went without health insurance for 2 months or more. Spell length, pre-spell income, and cost of coverage were related to coverage retention

during a spell of unemployment.

Spells of unemployment among pre-spell privately-covered workers often ended without the immediate recovery of health insurance provided by a current employer (as happened for about half of such workers with pre-spell employer-provided coverage), or of any other kind of coverage (as occurred for about 15 percent of all such workers). Slightly qualified, this statement applies even to spells that ended in new employment. Substantial amounts of time often passed after a job separation before job-separated workers regained coverage provided by a current employer (in their own name). It may have been especially difficult for workers who experienced lengthy spells of unemployment or who lost coverage during a spell to reacquire coverage from a current employer.

6. FURTHER STUDY

This study suggests several research questions that can be investigated using data from the SIPP. Some of these are:

- how would the results of this study differ if it were done using data for a different stage of the economic cycle, or for individuals younger than 20 years or older than 64 years, or who entered a spell of unemployment as re-entrants or new entrants to the labor force;
- how many job-separated workers have, or switch to, a health insurance plan owned by somebody else (such as a spouse or parent) during a spell of unemployment;
- how many workers enter a spell of unemployment with health insurance provided by an employer for whom they worked prior to the employer from whom they were separated;
- how many people depend for health insurance coverage upon job-separated workers who lose coverage during a spell of unemployment;
- what are the net worth and assets of individuals who go without health insurance during a spell of unemployment because it is too expensive;
- what are the longer-term (beyond the month following the spell) consequences of a spell of

unemployment on health insurance coverage.

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8. TABLES

Table 1.1. Completed Spells of Unemployment for Individuals 15 Years and Over, by Selected Pre-Spell Characteristics of the Unemployed Individual: 2004--2005

Characteristics of Unemployed Individual	Number (thousands)	Percent
Total completed spells	37,474	100.0
Unemployed individual was 20 to 64 years of age at start of spell	27,148	72.4
Employed in month prior to spell ("Job-Separated Worker")	12,269	32.7
Covered by health insurance	8,296	22.1
Covered by private health insurance	6,813	18.2
Covered by employer-provided health insurance	5,632	15.0

Table 1.2. Completed Spells of Unemployment for All Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Type of Pre-Spell Health Insurance Coverage: 2004--2005

Type of health insurance coverage	Number (thousands)	Percent
Total completed spells	12,269	100.0
Covered by health insurance	8,296	67.6
Covered by private health insurance	6,813	55.5
Covered by employer-provided health insurance	5,632	45.9

Table 2.1. Completed Spells of Unemployment for All Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Pre-Spell Health Insurance Coverage Status and Type of Pre-Spell Coverage: 2004--2005

Pre-spell coverage status and type of coverage	Number (thousands)	Percent
Total completed spells	12,269	100.0
Covered by health insurance	8,296	67.6
Employer-provided	5,632	45.9
Other private coverage	1,182	9.6
Public sources	1,483	12.1
Not covered by health insurance	3,973	32.4

See footnotes and notes at the end of the set of tables.

Table 2.2. Completed Spells of Unemployment for All Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Pre-Spell Private Health-Insurance Coverage Status, by Selected Demographic Characteristics: 2004--2005

Characteristic	Number (thousands)	Percent		
		Total	Pre-spell private coverage status	
			Privately covered	Not privately covered
Total completed spells	12,269	100.0	55.5	44.5
Sex:				
Men	6,756	100.0	56.2	43.8
Women	5,513	100.0	54.7	45.3
Race/ethnicity¹:				
White Alone	9,269	100.0	58.0	42.0
White Alone, non-Hispanic	7,542	100.0	63.2	36.8
Black Alone	2,051	100.0	43.1	56.9
Asian Alone	377	100.0	62.1	37.9
Hispanic Origin(any race)	1,867	100.0	37.6	62.4
Age at start of spell:				
20 to 24 years	2,477	100.0	47.9	52.1
25 to 34 years	3,399	100.0	49.6	50.4
35 to 44 years	2,980	100.0	58.0	42.0
45 to 54 years	2,239	100.0	63.7	36.3
55 to 64 years	1,174	100.0	67.1	32.9
Household relationship:				
Family householder	3,881	100.0	57.3	42.7
Unrelated individual	3,036	100.0	51.8	48.2
Educational attainment at start of spell (people 21 years and older):				
Less than high school graduate	1,373	100.0	23.1	76.9
High school graduate	3,509	100.0	48.5	51.5
At least some college	6,861	100.0	65.5	34.5

Table 3.1. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Health Insurance Coverage Status During Spell, by Type of Pre-Spell Coverage: 2004--2005

Type of pre-spell private coverage	Number (thousands)	Percent		
		Total	Coverage status during spell	
			Not covered at some point in spell	With coverage throughout spell
Total completed spells	6,813	100.0	25.9	74.1
Employer-provided	5,632	100.0	26.6	73.4
Other private coverage	1,182	100.0	22.3	77.7

Table 3.2. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Lost Health Insurance Coverage During Spell, by Length of Loss, by Type of Pre-Spell Coverage: 2004--2005

Pre-spell coverage status and type of coverage	Number (thousands)	Percent		
		Total	Lost coverage part of spell	Lost coverage entire spell
Total completed spells	1,762	100.0	29.6	70.4
Employer-provided	1,498	100.0	30.3	69.7
Other private coverage	264	100.0	25.8	74.2

See footnotes and notes at the end of the set of tables.

Table 3.3. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Selected Demographic Characteristics, by Health Insurance Coverage Status During Spell: 2004--2005

Characteristic	Number (thousands)	Percent		
		Total	Coverage status during spell	
			Not covered at some point in spell	With coverage throughout spell
Total completed spells	6,813	100.0	25.9	74.1
Sex:				
Men	3,797	100.0	26.0	74.0
Women	3,016	100.0	25.6	74.4
Race/ethnicity¹:				
White Alone	5,378	100.0	23.9	76.1
White Alone, non-Hispanic	4,765	100.0	22.9	77.1
Black Alone	883	100.0	35.1	64.9
Asian Alone	234	100.0	29.0	71.0
Hispanic Origin(any race)	703	100.0	29.7	70.3
Age at start of spell:				
20 to 24 years	1,186	100.0	24.0	76.0
25 to 34 years	1,685	100.0	30.9	69.1
35 to 44 years	1,728	100.0	26.3	73.7
45 to 54 years	1,426	100.0	24.5	75.5
55 to 64 years	788	100.0	19.4	80.6
Household relationship:				
Family householder	2,225	100.0	25.2	74.8
Unrelated individual	1,572	100.0	38.0	62.0
Educational attainment at start of spell (people 21 years and older):				
Less than high school graduate	317	100.0	40.6	59.4
High school graduate	1,701	100.0	31.2	68.8
At least some college	4,493	100.0	23.3	76.7

Table 3.4. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Duration of Spell, by Health Insurance Coverage Status During Spell: 2004--2005

Duration of spell	Number (thousands)	Percent		
		Total	Coverage status during spell	
			Not covered at some point in spell	Covered throughout spell
Total completed spells	6,813	100.0	25.9	74.1
1 month	2,762	100.0	17.0	83.0
2 months	1,326	100.0	24.5	75.5
3 months	1,007	100.0	22.7	77.3
4 months	919	100.0	35.4	64.6
5 to 6 months	388	100.0	50.7	49.3
7 or more months	412	100.0	52.9	47.1

See footnotes and notes at the end of the set of tables.

Table 3.5. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Household Income in Month Before Spell, by Health Insurance Coverage Status During Spell: 2004--2005

Household monthly income in month before spell ²	Number (thousands)	Percent		
		Total	Coverage status during spell	
			Not covered at some point in spell	Covered throughout spell
Total completed spells	6,813	100.0	25.9	74.1
Under \$1000	2,578	100.0	34.7	65.3
\$1,000 to \$1,999	880	100.0	33.9	66.1
\$2,000 to \$2,999	721	100.0	17.5	82.5
\$3,000 to \$3,999	615	100.0	22.3	77.7
\$4,000 to \$4,999	494	100.0	17.8	82.2
\$5,000 to \$5,999	414	100.0	15.2	84.8
\$6,000 to \$6,999	320	100.0	16.6	83.4
\$7,000 to \$7,999	212	100.0	16.6	83.4
\$8,000 to \$9,999	294	100.0	9.6	90.4
\$10,000 or more	285	100.0	13.6	86.4

Table 3.6. Completed Spells of Unemployment Lasting Two or More Months for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Receipt of Unemployment Benefits During Spell, by Health Insurance Coverage Status During Spell: 2004--2005

Receipt of unemployment compensation	Number (thousands)	Percent		
		Total	Coverage status during spell	
			Not covered at some point in spell	Covered throughout spell
Total completed spells lasting two or more months	4,051	100.0	31.9	68.1
Received unemployment compensation all of spell	941	100.0	34.1	65.9
Received unemployment compensation part of spell	455	100.0	50.8	49.2
Did not receive unemployment compensation	2,655	100.0	27.9	72.1

Table 3.7. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Retained Health Insurance Coverage Throughout Spell, by Type of Pre-Spell Coverage, by Whether They Changed Type of Coverage During Spell: 2004 -- 2005

Type of pre-spell coverage	Number (thousands)	Percent		
		Total	Changed type of coverage during spell	Did not change type of coverage during spell
Total completed spells	5,051	100.0	7.6	92.4
Employer-provided	4,133	100.0	6.8	93.2
Other private coverage	918	100.0	11.3	88.7

See footnotes and notes at the end of the set of tables.

Table 3.8. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Retained Health Insurance Coverage Throughout Spell, by Type of Pre-Spell Coverage, by Type of Coverage in Final Month of Spell: 2004 -- 2005

Type of pre-spell coverage	Number (thousands)	Percent			
		Total	Type of coverage in final month of spell		
			Employer-provided	Other private	Public sources
Total completed spells	5,051	100.0	78.0	20.1	1.9
Employer-provided	4,133	100.0	93.2	5.1	1.7
Other private coverage	918	100.0	9.5	87.8	2.7

Table 3.9. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Retained Health Insurance Coverage Throughout Spell, by Duration of Spell, by Whether Worker Changed Type of Coverage During Spell: 2004 -- 2005

Spell duration	Number (thousands)	Percent		
		Total	Changed type of coverage within spell	Did not change type of coverage
Total completed spells	5,051	100.0	7.6	92.4
1 month	2,293	100.0	4.0	96.0
2 months	1,001	100.0	5.5	94.5
3 months	778	100.0	6.0	94.0
4 months	593	100.0	16.3	83.7
5 months or more	385	100.0	25.2	74.8

Table 3.10. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Lost Health Insurance Coverage During Spell, by Month of Spell When Coverage Was Initially Lost: 2004--2005

Month of spell when health insurance coverage initially lost	Number (thousands)	Percent
Total completed spells	1,762	100.0
Month 1	1,327	75.3
Month 2	274	15.5
Month 3 or later	162	9.2

See footnotes and notes at the end of the set of tables.

Table 3.11. Completed Spells of Unemployment of 2 or more months duration for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Lost Health Insurance Coverage During Spell, by Month of Spell When Coverage Was Initially Lost: 2004--2005

Month of spell when health insurance coverage initially lost	Number (thousands)	Percent
Total completed spells	1,293	100.0
Month 1	857	66.3
Month 2	274	21.2
Month 3 or later	162	12.5

Table 3.12. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Lost Health Insurance Coverage During Spell, by Minimum Percentage Without Coverage for a Specified Number of Months During the Spell: 2004--2005

Months without health insurance	Total
Total completed spells	1,762
Minimum percent without coverage for:	
1 month	29.7
2 months	15.4
3 months	7.1
4 months	10.2
5 or 6 months	5.0
7 or more months	6.1

Table 3.13. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell Who Lost Health Insurance Coverage During Spell, by Selected Demographic Characteristics, By Reason for Being Without Coverage: 2004--2005

Characteristic	Number (thousands)	Percent		
		Total	Reason Not Covered ³	
			Too expensive	Some other reason only
Total completed spells	1,762	100.0	71.9	28.1
Sex:				
Men	989	100.0	76.1	23.9
Women	773	100.0	66.6	33.4
Age at start of spell:				
20 to 24 years	285	100.0	63.2	36.8
25 to 34 years	521	100.0	76.4	23.6
35 to 44 years	454	100.0	69.2	30.8
45 to 64 years	502	100.0	74.6	25.4
Household monthly income in month before spell²:				
Under \$1000	895	100.0	69.2	30.8
\$1,000 to \$1,999	298	100.0	77.3	22.7
\$2,000 to \$4,999	351	100.0	79.3	20.7
\$5,000 or more	218	100.0	63.6	36.4
Household relationship:				
Family householder	561	100.0	75.6	24.4
Unrelated individual	597	100.0	70.5	29.5

See footnotes and notes at the end of the set of tables.

Table 4.1. Completed Spells of Unemployment for All Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Pre-Spell and Post-Spell Health Insurance Coverage Status and Type of Coverage: 2004--2005

Health insurance coverage status and type of coverage of job-separated worker	Pre-Spell	Post-Spell
Total completed spells:		
Number (thousands)	12,269	12,269
Percent	100.0	100.0
Covered	67.6	62.6
Employer-provided	45.9	39.4
Other private coverage	9.6	9.0
Public sources	12.1	14.2
Not covered	32.4	37.4

Table 4.2. Percent Distribution: Completed Spells of Unemployment Ending in Employment, for All Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Pre-Spell and Post-Spell Health Insurance Coverage Status and Type of Coverage: 2004--2005

Health insurance coverage status and type of coverage of job-separated worker	Pre-Spell	Post-Spell
Total completed spells:		
Number (thousands)	8,722	8,722
Percent	100.0	100.0
Covered	66.9	62.3
Employer-provided	47.0	41.6
Other private coverage	9.3	8.5
Public sources	10.6	12.2
Not covered	33.1	37.7

Table 4.3. Percent Distribution: Completed Spells of Unemployment Ending in Labor Force Withdrawal, for All Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Pre-Spell and Post-Spell Health Insurance Coverage Status and Type of Coverage: 2004--2005

Health insurance coverage status and type of coverage of job-separated worker	Pre-Spell	Post-Spell
Total completed spells:		
Number (thousands)	3,547	3,547
Percent	100.0	100.0
Covered	69.3	63.4
Employer-provided	43.2	33.9
Other private coverage	10.4	10.3
Public sources	15.8	19.1
Not covered	30.7	36.6

See footnotes and notes at the end of the set of tables.

Table 4.4. Completed Spells of Unemployment for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Type of Pre-Spell Health Insurance Coverage, by Post-Spell Coverage Status and Type of Coverage: 2004--2005

Type of pre-spell private coverage	Post-spell coverage status and type of coverage							
	Number (thousands)	Percent						
		Total	Covered by health insurance				Public sources	Not covered
			Total	Provided by current employer ⁴	Provided by a former employer, or other private coverage			
Total completed spells	6,813	100.0	83.6	43.6	35.3	4.8	16.4	
Employer-provided	5,632	100.0	83.3	50.1	28.9	4.4	16.7	
Other private coverage	1,182	100.0	84.9	12.6	65.6	6.8	15.1	

Table 4.5. Completed Spells of Unemployment Ending in Employment, for Pre-Spell Privately-Covered Job-Separated Workers 20 to 64 Years of Age at Start of Spell, by Type of Pre-Spell Health Insurance Coverage, by Post-Spell Coverage Status and Type of Coverage: 2004--2005

Type of pre-spell private coverage	Post-spell coverage status and type of coverage							
	Number (thousands)	Percent						
		Total	Covered by health insurance				Public sources	Not covered
			Total	Provided by current employer ⁴	Provided by a former employer, or other private coverage			
Total completed spells	4,913	100.0	83.8	60.4	19.2	4.2	16.2	
Employer-provided	4,100	100.0	83.5	68.8	10.9	3.8	16.5	
Other private coverage	813	100.0	85.1	18.2	61.1	5.8	14.9	

Table 4.6. Completed Spells of Unemployment for Job-Separated Workers 20 to 64 Years of Age at Start of Spell With Pre-Spell Employer-Provided Health Insurance Coverage, by Minimum Number of Months After Start of Spell Without Coverage Provided by a Current Employer of the Worker : 2004--2005⁴

Minimum number of months without coverage provided by a current employer of worker ⁵	Number (thousands)	Percent
Total completed spells	5,632	100.0
1 month	1,194	21.2
2 months	1,649	29.3
3 months	921	16.3
4 months	721	12.8
5 months	576	10.2
6 months	170	3.0
7 months or more	401	7.1

See footnotes and notes at the end of the set of tables.

Table 4.7. Completed Spells of Unemployment Ending in Employment, for Job-Separated Workers 20 to 64 Years of Age at Start of Spell With Pre-Spell Employer-Provided Health Insurance Coverage, by Duration of Spell, by Post-Spell Coverage Status and Type of Coverage: 2004--2005

Spell duration	Post-spell coverage status and type of coverage							
	Number (thousands)	Percent						
		Total	Covered by health insurance				Public sources	Not covered
			Total	Provided by current employer ⁴	Provided by a former employer, or other private coverage	Public sources		
Total completed spells	4,100	100.0	83.5	68.8	10.9	3.8	16.5	
1 month	1,621	100.0	87.8	73.7	11.7	2.5	12.2	
2 months	797	100.0	85.7	74.6	9.4	1.7	14.3	
3 months	654	100.0	82.1	67.3	11.3	3.5	17.9	
4 months	506	100.0	77.3	63.4	6.4	7.5	22.7	
5 to 6 months	257	100.0	78.2	60.3	8.3	9.6	21.8	
7 months or more	264	100.0	71.4	43.3	21.5	6.6	28.6	

Table 4.8. Completed Spells of Unemployment Ending in Employment, for Job-Separated Workers 20 to 64 Years of Age at Start of Spell With Pre-Spell Employer-Provided Health Insurance Coverage, by Coverage Status During Spell, by Post-Spell Coverage Status and Type of Coverage: 2004--2005

Coverage status during spell	Post-spell coverage status and type of coverage							
	Number (thousands)	Percent						
		Total	Covered by health insurance				Public sources	Not covered
			Total	Provided by current employer ⁴	Provided by a former employer, or other private coverage	Public sources		
Total completed spells	4,100	100.0	83.5	68.8	10.9	3.8	16.5	
Without coverage at some point in spell	1,148	100.0	47.8	36.8	3.3	7.7	52.2	
Without coverage part of spell	366	100.0	58.0	41.5	3.4	13.1	42.0	
Without coverage throughout spell	782	100.0	43.1	34.6	3.3	5.2	56.9	
With coverage throughout spell	2,952	100.0	97.4	81.2	13.9	2.3	2.6	

See footnotes and notes at the end of the set of tables.

Footnotes:

¹ Federal surveys now give respondents the option of reporting more than one race. There are two basic ways of defining a race group. A group such as Black may be defined as those who reported

Black and no other race (the race-alone or single-race concept) or as those who reported *Black* regardless of whether they also reported another race (the race alone-or-in-combination concept). The tables for this paper show data using the first approach (race-alone). The use of the single-race population does not imply that it is the preferred method of presenting or analyzing data. The Census Bureau uses a variety of approaches. Information on people who reported more than one race, such as *White and American Indian*, or *Asian and Black or African American*, is available from Census 2000 through the American FactFinder website. About 2.6 percent of people reported more than one race in Census 2000.

² Refers to the sum of the monthly incomes of all the members of the worker's household in the month immediately prior to the first month of the worker's spell of unemployment.

³ The question that is the source of the data on reason for not being covered asked the respondent to report one *or more* of 12 reasons. The data in the "too expensive" column of this table reflect responses of this particular reason, regardless of whatever other reason the individual may have reported. The data in the "some other reason only" column reflect responses to the question that did not include the "too expensive" category.

⁴ The current employer providing coverage is not necessarily that of the unemployed worker.

⁵ The month categories represent minimum values because it is not known whether any health insurance coverage provided by a current employer in the post spell was from the worker's own current employer or from the current employer of somebody whose health insurance plan covers the worker.

Notes for all tables:

1. Details may not sum to totals because of rounding.

2. The estimates in these tables are based on responses from a sample of the population and may differ from the actual values because of sampling variability and other factors. As a result, apparent differences between the estimates for two or more groups may not be statistically significant. Standard errors for each of the estimates presented in the tables are available upon request to the author at thomas.j.palumbo@census.gov .

3. Source of data in all tables: U.S. Census Bureau, Survey of Income and Program Participation, Waves 1 to 7, 2004 Panel, January 2004–December 2005. For information on sampling and nonsampling errors see:

<[http://www.census.gov/sipp/sourceac/S&A04_W1toW12\(S&A-10\).pdf](http://www.census.gov/sipp/sourceac/S&A04_W1toW12(S&A-10).pdf)> .