



New Survey: First Look at Health Coverage in the COVID Recession Finds More Uninsured, But Many Furloughed Workers Holding onto Employer Coverage

Hispanics and people with lower incomes were more likely to be furloughed or laid off; most respondents support wearing face masks in public and regular testing and contact tracing for COVID-19

In a new survey, the Commonwealth Fund and SSRS asked U.S. adults whether they or their spouse or partner had lost a job or been furloughed since February because of COVID-19; whether either or both had health insurance through that job; what their current insurance status was; and what their views are on balancing health risks with opening the economy.

The nationally representative survey provides a first look at the effects to date of the COVID-19 pandemic on people's health insurance. It was fielded between May 13 and June 2, 2020.

Key findings include:

- ▶ **Two of five adults reporting job disruption said they or their partner or spouse, or both, had employer-based insurance through the affected job.** Among those who said they or a spouse or partner had been laid off or furloughed due to COVID-19, 41 percent reported that either or both of them had job-based health coverage.
 - More than half (56%) of people who reported employer-based coverage through an affected job were white, 23 percent were Hispanic, and 15 percent were Black.
- ▶ **One of five of the 41 percent of adults reporting job disruption and having job-based coverage said they and/or their spouse or partner is now uninsured.** Fifty-three percent said that one or both of them still had coverage through a job from which they had been furloughed.
- ▶ **Hispanic workers and middle- and low-income workers experienced the highest rates of furloughs and layoffs.** Hispanics and people with incomes under \$50,000 reported higher rates of job disruption than whites and people earning \$50,000 and above.
 - Thirty-one percent of Hispanic respondents reported job disruption, compared to 18 percent of white respondents.
 - Twenty-seven percent of people with incomes below \$50,000 reported job disruption, compared to 16 percent of those with incomes above that.

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The Commonwealth Fund is a private, nonprofit foundation supporting independent research on health policy reform and a high-performance health system.

- ▶ **A majority of respondents support an option for people with employer coverage to buy insurance on their own.** Nearly three-quarters (74%) believe that people who get health insurance through their employer should have the option of enrolling in government-regulated and -subsidized health plans that offer coverage at a similar cost. Democrats expressed the strongest support (81%), but about two-thirds (65%) of Republicans also held this view.
- ▶ **A majority of adults support mask-wearing requirements, regular testing, and contact tracing to help ensure a safe work environment.** The vast majority of people surveyed support face mask requirements (85%), regular COVID-19 testing (81%), and government contact tracing (81%) to keep them and their loved ones safe until there is a vaccine. Though more Democrats support these measures, large majorities of Republicans also favor them.
- ▶ **When asked which leaders they trust most to open the economy and keep people safe, more people said they trust public health officials, followed by state governors.**
 - Nearly two of five (37%) trust National Institute of Allergy and Infectious Diseases Director Anthony Fauci, M.D., and other public health leaders.
 - About one-quarter (26%) trust their governor.
 - Fifteen percent trust President Trump.
 - Fourteen percent trust their mayor or a local government official.

IMPLICATIONS

Several short- and long-term policy options could help expand access to health care coverage for workers and families. These include:

- Launching aggressive advertising and outreach efforts to notify people who have lost employer-based coverage that they may be eligible for subsidized marketplace coverage or for Medicaid.
- Simplifying documentation requirements for the marketplaces' special enrollment periods.
- Expanding Medicaid without restrictions in the 14 states that have not yet done so or designing a federal solution for those who continue to lack access to insurance coverage in those states.
- Making premiums more affordable in the ACA marketplaces by enhancing and extending subsidies higher up the income scale.
- Giving people with employer-based coverage the option to purchase a government-regulated and -subsidized health plan.

The full report will be available after the embargo lifts at: <https://www.commonwealthfund.org/publications/issue-briefs/2020/jun/implications-covid-19-pandemic-health-insurance-survey>

FROM THE EXPERTS:

Sara Collins, lead author of the study and Commonwealth Fund Vice President for Health Care Coverage and Access

“This survey shows how our piecemeal approach to health insurance coverage in the United States leaves too many people without coverage or just a layoff away from losing it. Here in the fourth month of COVID-19 related job losses, a growing number of people won’t be able to afford health care in the midst of the worst public health crisis in modern times. It has never been clearer how important it is to ensure that all U.S. residents have affordable, comprehensive coverage regardless of their employment status.”

David Blumenthal, M.D.,
Commonwealth Fund President

“Health insurance is out of reach for many of the people who need it most — workers and their families who have lost their jobs and incomes in the midst of a severe recession and global pandemic. While there is tremendous uncertainty over how long this crisis will last, ensuring that everyone has access to affordable, high-quality health care will relieve one major source of insecurity for millions of households.”

HOW THIS STUDY WAS CONDUCTED

The Commonwealth Fund Health Care Poll: COVID-19, May-June 2020 was conducted by SSRS from May 13 through June 2, 2020. A total of 2,271 interviews were completed on the SSRS Omnibus. The survey was completed with the general population (adults 18 and older) and included an oversample of African Americans and Hispanics. Approximately 28 percent of the interviews were completed via landline (n=626) and 72 percent of the interviews were conducted via mobile phone (n=1,645).

The margin of error for this survey is +/- 2.4 percentage points. The landline portion of the survey achieved a 3.9 percent response rate and the cellular phone component achieved a 3.5 percent response rate. The overall response rate was 3.6 percent.

View the full methodology here: <https://www.commonwealthfund.org/publications/issue-briefs/2020/jun/implications-covid-19-pandemic-health-insurance-survey#methods>

ADDITIONAL PERTINENT RESEARCH

[New Survey Finds Americans Suffering Health Coverage Insecurity Along with Job Losses](#)