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709,500 Marylanders Lack Health Coverage, Job-Based Coverage Declining, New Census Bureau Data Show

Roughly 13 out of 100 Marylanders lacked health coverage in 2007 and 2008, according to Census Bureau data released yesterday, and employer-provided health insurance continued to decline nationwide. The percentage of Marylanders with employer-provided coverage was 70.8%, down by approximately 7.3% from 2000 and 2001 (when employer-provided coverage exceeded 77%). These findings, which will almost certainly worsen in 2009 because of the recession, highlight the need to enact comprehensive health care reform.

“While Maryland is in better shape than many other states, far too many Marylanders lack adequate health coverage or are at risk of losing coverage. Also, yesterday’s numbers don’t reflect the full impact of the recession. The severity of job loss we’ve seen and the continued fiscal crisis in our state suggest we’ll see bad news in the numbers for 2009,” said Neil Bergsman.

The data were released yesterday on the Census Bureau's website and represent the only data available on state health insurance trends over time. (On September 22, Census will release additional estimates of state and local health insurance status from a different survey, the American Community Survey. However, that release will not provide information on health insurance trends because health insurance questions were not asked on that survey before 2008.)

The Census figures for Maryland average two years of survey data in order to improve the reliability of the estimates.

Erosion of employer-sponsored health insurance is the primary cause of the lost ground in coverage, which in turn reflects the rising cost of health care. Both employers and employees are having greater difficulty affording health insurance.

The number of uninsured individuals in Maryland would have been even higher if public coverage had not increased from 6.2 percent of individuals in 2000-2001 to 10.3 percent in 2007-2008 which compensated for some of the losses in employer-sponsored insurance over the same period. Maryland expanded Medicaid coverage for low-income parents in 2008.



The number of uninsured in Maryland is likely to be much higher in 2009 because of accelerated job loss in the state resulting from the recession. Maryland lost 9,900 jobs in 2008 compared to late 2007 but has already lost an additional 35,700 jobs through July of this year.

Maryland's policymakers are likely to continue to face tough decisions about how to fill mid-year budget shortfalls in 2010 and burgeoning shortfalls in 2011. Raising revenues to minimize cuts in public health insurance programs will be critical to helping hard-pressed families stay afloat.

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