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## **Virginia Workers Pay Third Highest Share of Health Insurance Premium in U.S.**

### ***Lowest level of employer-sponsored insurance coverage in 20 years***

*\*\*\* Comments from Michael Cassidy, President, The Commonwealth Institute for Fiscal Analysis \*\*\**

RICHMOND, VA – Virginia workers paid the third-largest share of their health insurance premiums in 2010 for employer-sponsored family plans, trailing only Arkansas and Idaho for the amount required to be paid by employees. The average premium contribution for Virginia workers was 32.2 percent, which is 5.5 percentage points higher than the national average. In addition, since 2006 -- the year before the start of the Great Recession -- the average deductible for employer-sponsored family plans in Virginia has risen 71 percent from \$1,089 to \$1,866.

“Workers in Virginia’s economy are increasingly being asked to pay more and more out of pocket for employer-sponsored health insurance coverage, if it’s even offered at all,” says Michael Cassidy, President of The Commonwealth Institute for Fiscal Analysis, a Richmond policy and research organization. “These rising out-of-pocket costs mean a greater share of employee wages are going toward paying for health insurance.”

These are among the findings published today by The Commonwealth Institute for Fiscal Analysis in a report about the state of health care coverage in Virginia, *Unaffordable, Unavailable, Uncovered*. In addition, other key findings of the analysis include:

- The uninsured rate in Virginia has increased faster than the national average between 2000 and 2010. The number of uninsured Virginians now tops 1 million residents, about 14 percent of the population.
- Virginia has reached its lowest level of employer-provided coverage in almost 20 years. In 2010 only 61.4 percent of Virginians had employer-sponsored health insurance coverage, down from 62.6 percent in 2009 and down more than 10 percent since 2000. In 2010 about 100,000 fewer Virginians received health insurance through their employer than in 2009.
- Only 40 percent of businesses with 50 or fewer employees offered health insurance coverage in 2010, down from 48 percent in 2000. Conversely, over 97 percent of businesses with more than 50 employees offered health insurance to their workers in 2010.

“The high cost of coverage to businesses and families mean that fewer businesses are offering coverage, fewer workers can afford coverage, and more Virginians are going without coverage,” says Cassidy. “This is not a prescription for a healthy Commonwealth.”

The complete report is available at [www.thecommonwealthinstitute.org](http://www.thecommonwealthinstitute.org).

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**About The Commonwealth Institute**

The Commonwealth Institute for Fiscal Analysis provides credible, independent and accessible information and analyses of fiscal and economic issues with particular attention to the impacts on low- and moderate-income persons. Our products inform fiscal and budget policy debates and contribute to sound decisions that improve the well-being of individuals, communities and Virginia as a whole. Visit [www.thecommonwealthinstitute.org](http://www.thecommonwealthinstitute.org) for more information.

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