State of Health Insurance in California: Coverage and Health Care Access Disparities Persist

A decade after the Patient Protection and Affordable Care Act (ACA) was enacted, researchers at the UCLA Center for Health Policy Research have published *The State of Health Insurance in California: Findings from the 2019 and 2020 California Health Interview Survey*, which found that coverage and health care access disparities persist.

How many people had health insurance in California? How many didn’t?

For children and adults under 65:

- **Insured**: 92.3% (30.2 million)
- **Uninsured**: 7.7% (2.5 million)

Who experienced delays in needed medical care?

Reported cost or lack of insurance as the main reason for delaying care, among those under age 65 who experienced delayed care:

- **Uninsured**
  - 16.6%
- **Medi-Cal**
  - 6.5%
- **Employer-based insurance**
  - 5%

More than 2x those with Medi-Cal

More than 3x those with employer-based insurance

Among adults 19–64:

- **Privately purchased insurance**
  - 25%
- **Uninsured**
  - 22.1%
- **Medi-Cal**
  - 18.8%
- **Employer-based insurance**
  - 17.6%

Lowest rates of employer-based coverage

In businesses with less than 50 employees:

- **7 in 10** (68%) employees were offered health insurance by employers
- **1 in 2** (48.3%) employees obtained employer health insurance

In businesses with greater than 50 employees:

- **More than 9 in 10** (94.8%) employees were offered health insurance by employers
- **More than 3 in 4** (76.1%) employees obtained employer health insurance

52% young adults ages 19–25

61–66% for other age groups

Insurance coverage among those with employer-based coverage and privately purchased insurance

- **Mental health coverage**
  - Employer-based insurance: 87%
  - Privately purchased insurance: 61.3%

- **Dental health coverage**
  - Employer-based insurance: 89.4%
  - Privately purchased insurance: 43.3%

Less than half that of those with employer-based insurance

Source: 2019 and 2020 California Health Interview Surveys

Read the publication: [https://ucla.in/3IDFLC5](https://ucla.in/3IDFLC5)