



Press Release

Layoffs and the Uninsured: Early Evidence

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Employer-sponsored insurance is the single largest source of health insurance in the United States. The enormous number of pandemic-related job losses last month raises the possibility of large-scale job losses leading to a wave of uninsured Americans. In a new analysis, AAF President Douglas Holtz-Eakin and Data Analyst Tom Lee estimate the source of insurance for the 20.5 million people who lost their jobs last month. This information should direct any policy response to this challenge, they note.

Their findings:

- This study combines information from the most recent Current Population Survey and the April Employment Report to estimate the source of insurance for the 20.5 million people who lost their jobs in April 2020;
- The main finding is that 51 percent (10.4 million) of the 20.5 million had employer-sponsored insurance; if these job losses persist, this segment is the greatest potential contributor to the newly uninsured; and
- The remaining sources of insurance for the newly unemployed are none (i.e., they are uninsured, at 19 percent), individual-market policies (11 percent), and Medicaid (10 percent).

[Read the analysis.](#)