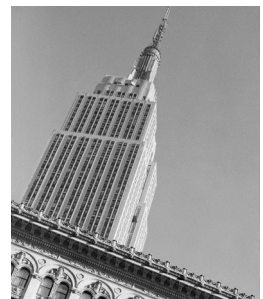
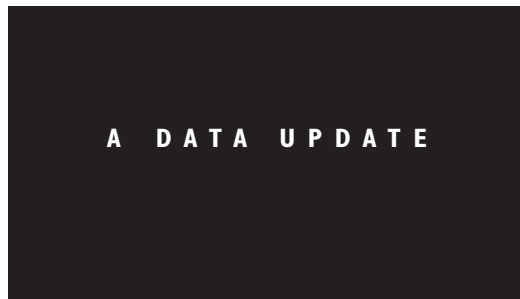
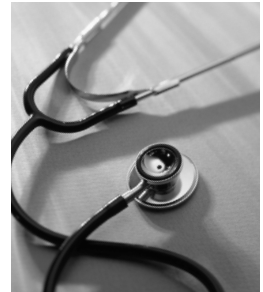
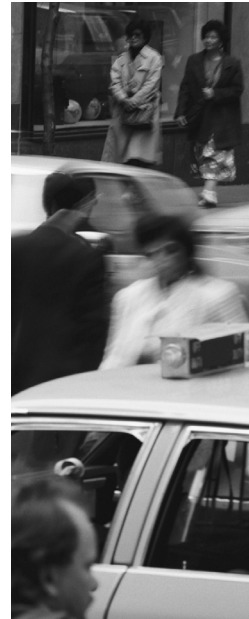
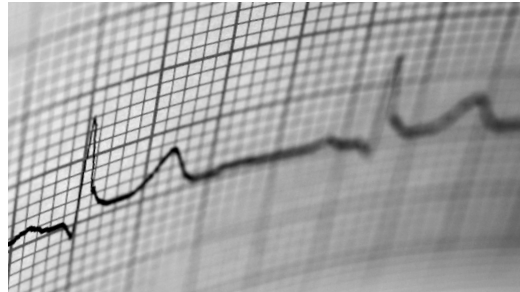


# Offer, Eligibility, and Take-Up Rates of Employer-Sponsored Coverage in New York, 2005



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# Offer, Eligibility, and Take-Up Rates of Employer-Sponsored Coverage in New York, 2005

Danielle Holahan

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Nearly 80 percent of the uninsured in New York State are workers or their dependents.<sup>1</sup> Most uninsured workers are not offered coverage by their employers; many are not eligible for public coverage, even though half of uninsured workers and their dependents are categorized as low-income. Some may have been offered employer-sponsored coverage, but may have found it too expensive to accept, or take up. Others may be eligible for public programs, but may have been deterred by the complexity of the enrollment and renewal processes.

Because solutions to the problem of New York's 2.2 million uninsured must include low-income workers and their dependents, it is important to understand their characteristics and coverage patterns. The data below explore the rates at which employers offer health insurance coverage, employees are eligible for this coverage, and employees take up the coverage offered. All figures are for New York State in 2005.

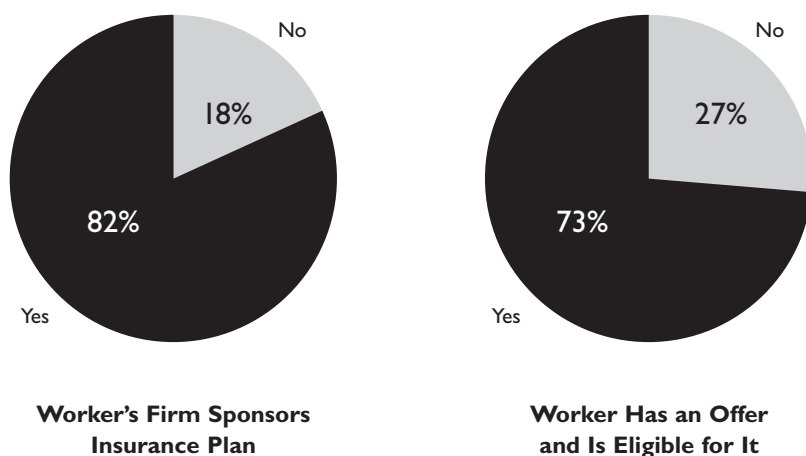
Most workers' firms offer health insurance coverage and most workers take up this coverage.<sup>2</sup> There are important gaps, however,

<sup>1</sup> Cook A, D Miller, D Holahan. November 2007. *Health Insurance Coverage in New York, 2004-2005*. New York: United Hospital Fund-Urban Institute. "Low income" is defined here as income no greater than 200 percent of the federal poverty level (FPL); in 2005, 200 percent FPL was \$19,140 for an individual.

<sup>2</sup> As described on page 10, the data in this report refer to the offer, eligibility, and take-up of workers' own employers' coverage; they do not pertain to coverage obtained through a spouse's employer. As a result, the number of workers with employer-sponsored insurance (ESI) shown here is not the totality of workers with ESI as shown in *Health Insurance Coverage in New York, 2004-2005*, where we report that 71 percent of workers (6.3 million people) have ESI.

**Figure 1: Rate of Offer and Eligibility, Workers in New York State, 2005**

**Three-quarters of workers in New York are employed by firms where health insurance coverage is offered and they are eligible for the offer.**



Source: Urban Institute analysis of a merged file of the 2005 February and March issues of *Current Population Survey*.

Note: "Workers" includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. "Firm sponsors insurance plan" indicates that the worker's firm offers health insurance coverage to its employees. "Worker eligible" indicates that the worker's firm offers health insurance coverage and that the worker is eligible for the offer. Workers who are ineligible for their firms' coverage include part-time or temporary workers and newly hired employees who must satisfy a waiting period before their coverage begins.

in employer-sponsored coverage. While 82 percent of workers have employers that sponsor (offer) a health insurance plan, not all workers are eligible for the coverage. For example, some employers do not offer coverage to part-time or temporary workers, and some require newly hired workers to satisfy a waiting period before their coverage begins. In fact, only 73 percent of all workers are offered and eligible for their employers' coverage (Figure 1).

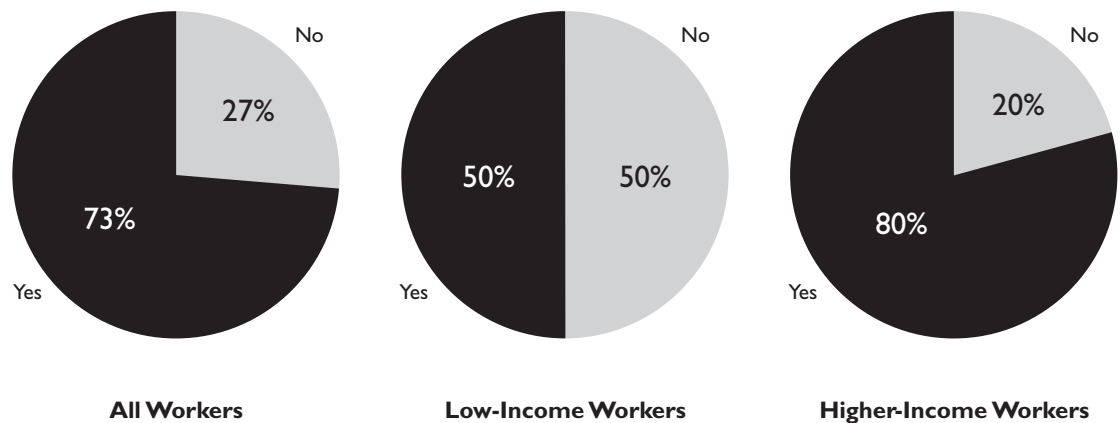
Low-income workers and workers in small firms are least likely to be eligible for their employers' coverage.<sup>3</sup> Only 50 percent of low-income workers are eligible for a coverage offer, compared with 80 percent of higher-income workers (Figure 2). Similarly, 48 percent of workers in small firms are offered and eligible for employer coverage, compared with 82 percent of workers in medium and large firms (Figure 3).

When offered insurance and eligible for

<sup>3</sup> "Small firms" are defined as those with fewer than 25 workers; the term "larger firms" combines medium and large firms, and refers here to those with more than 25 workers.

**Figure 2: Eligibility for an Offer, Subgroups of Workers in New York State, 2005**

**Eighty percent of higher-income workers had a coverage offer for which they were eligible, compared with half of low-income workers.**



Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: "Workers" includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. "Eligibility for an offer" indicates that the worker's firm offers health insurance coverage and that the worker is eligible for the offer. "Low-income" category includes workers at or below 200 percent of the federal poverty level (FPL); "higher-income" category includes all other workers. In 2005, 200 percent FPL was \$19,140 for an individual.

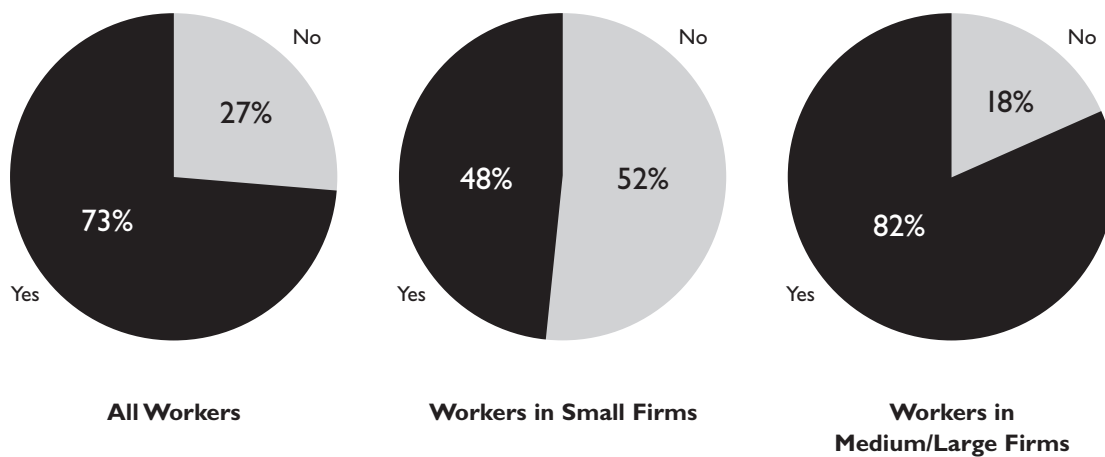
it, most workers take up that coverage. Overall, 79 percent of workers take up their employers' coverage offers. Take-up rates are slightly higher among higher-income workers: 80 percent of eligible higher-income workers accepted their employers' coverage offers, compared with 73 percent of eligible low-income workers (Figure 4). Similarly, take-up rates are higher among workers in larger firms: 79 percent of eligible workers in medium/large firms accepted their employers' coverage

offers, compared with 74 percent of eligible workers in small firms (Figure 5). More important than these differences is the finding that more than 70 percent of eligible workers take up coverage offers across incomes and firm sizes. This suggests that to appreciably affect coverage rates through employers, it is important to increase employer offer rates and worker eligibility rates.

Part-time workers represent another group that is disproportionately less likely to be

**Figure 3: Workers' Eligibility for an Offer by Firm Size, New York State, 2005**

**Workers in small firms (<25 workers) are far less likely to be offered and eligible for coverage by their employer than workers in larger firms (25+ workers).**

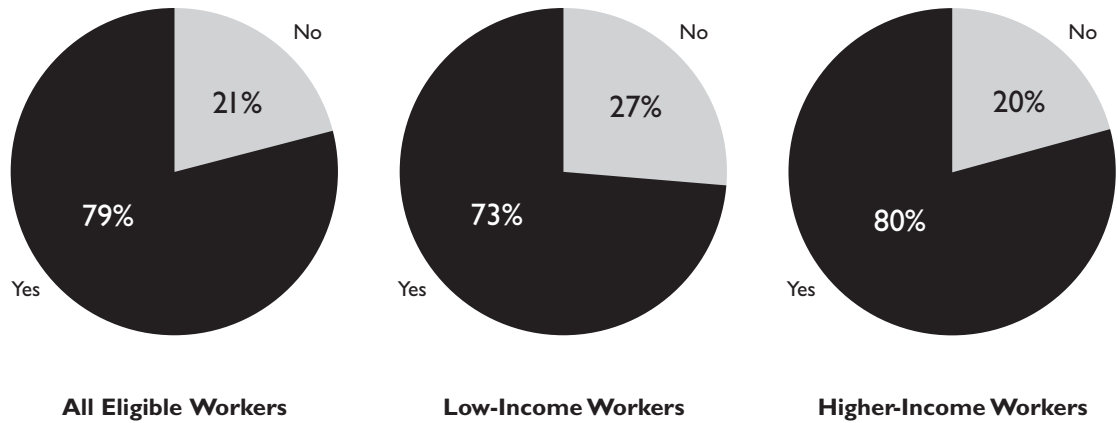


Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: "Workers" includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. "Eligibility for an offer" indicates that the worker's firm offers health insurance coverage and that the worker is eligible for the offer. "Small firms" refers to firms with fewer than 25 workers; "larger firms" combines medium and large firms, and refers here to those with more than 25 workers.

**Figure 4: Share of Eligible Workers Who Take Up an Employer's Coverage Offer, New York State, 2005**

More than 70 percent of workers who are eligible for health insurance coverage through their employer accept this offer. Higher-income workers are more likely than low-income workers to accept an employer's coverage offer.

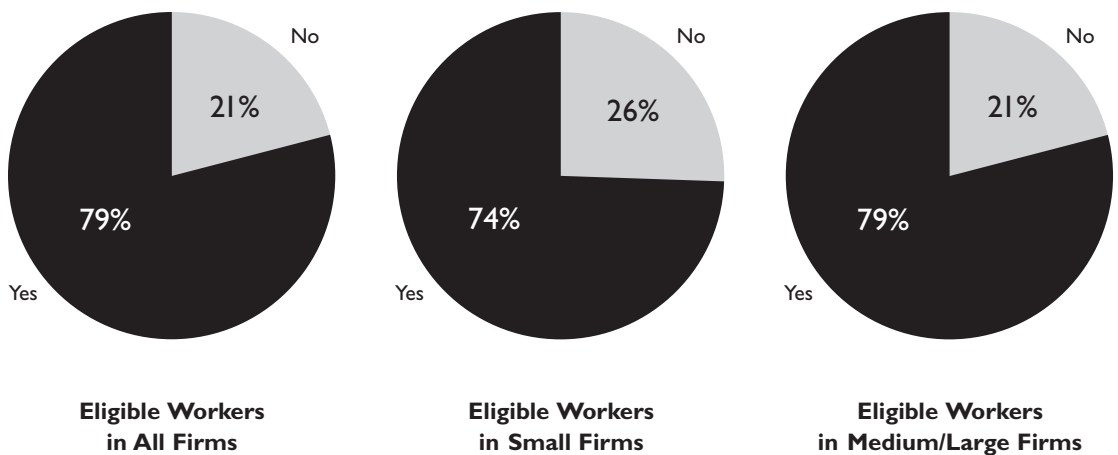


Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: "Eligible workers" includes persons aged 19-64 who work full- or part-time and are eligible for their employers' offer of health insurance coverage. "Take up" indicates that the worker is eligible for and accepts an employer's offer of coverage. "Low-income" category includes workers at or below 200 percent of the federal poverty level (FPL); "higher-income" category includes all other workers. In 2002, 200 percent FPL was \$19,140 for an individual.

**Figure 5: Share of Eligible Workers Who Take Up an Employer's Coverage Offer, By Firm Size, New York State, 2005**

Workers in larger firms (25+ workers) are slightly more likely to take up coverage when offered compared with workers in small firms (<25 workers).



Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: "Workers" includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. "Take up" indicates that the worker is eligible for and accepts an employer's offer of coverage. "Small firms" refers to firms with fewer than 25 workers; "larger firms" combines medium and large firms and refers here to those with more than 25 workers. Due to rounding, the take-up rates for all eligible workers and for those in medium/large firms are both shown as 79 percent in the pie charts above. The take-up rate is 78.6 percent for all eligible workers and 79.4 percent for eligible workers in medium/large firms. Further, most workers are in medium/large firms, which heavily weights the average.



offered and eligible for coverage through their employers. In fact, part-time workers are half as likely to be eligible for employer-sponsored coverage as full-time workers (40 percent versus 80 percent) (Figure 6).<sup>4</sup> Similarly, take-up rates are much lower among eligible part-time workers (51 percent) than among eligible full-time workers (81 percent) (Figure 7). These patterns hold across firm

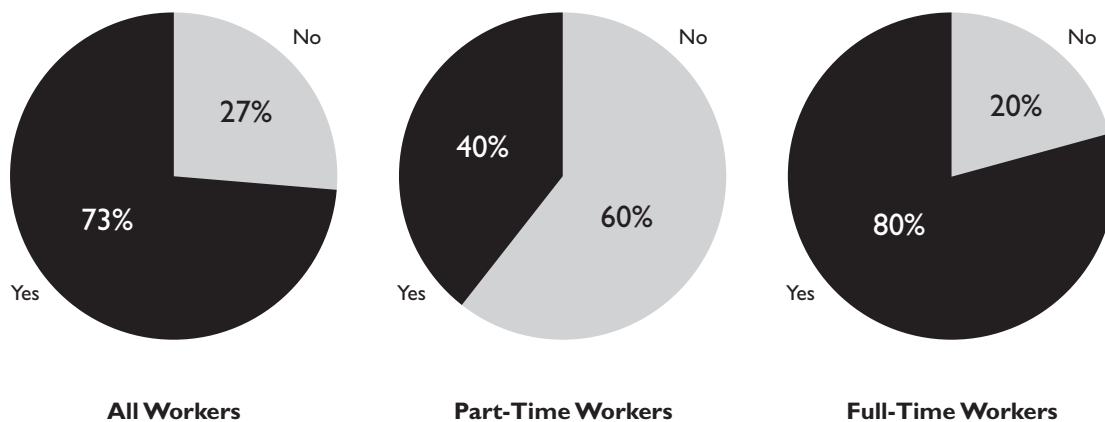
sizes, although overall eligibility and take-up rates are lower among workers in small firms. Part-time workers in small firms are the least likely to be eligible for and to accept an employer's coverage offer (Figure 8).

Employer-sponsored coverage rates also vary greatly across industries. Seven in ten workers are employed in "low-ESI" industries, which are defined here as industries in which

<sup>4</sup> "Part-time" is defined here as working fewer than 35 hours per week; "full-time" is defined as working 35 or more hours per week.

**Figure 6: Workers' Eligibility for an Offer, by Full-Time/Part-Time Work Status, New York State, 2005**

**Full-time workers are twice as likely as part-time workers to be offered and eligible for coverage by their employer.**



Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: "Workers" includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. "Eligibility for an offer" indicates that the worker's firm offers health insurance coverage and that the worker is eligible for the offer. "Part-time" is defined as working fewer than 35 hours per week; "full-time" is defined as working 35 or more hours per week.

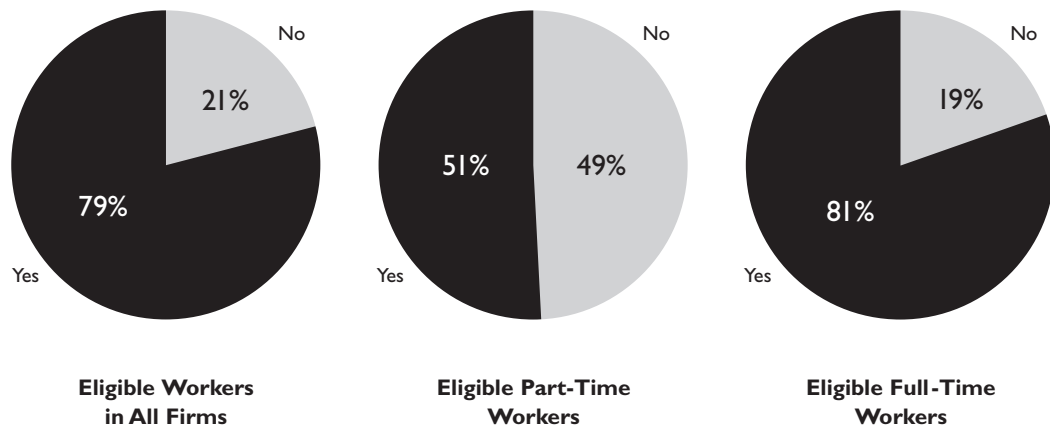
fewer than 75 percent of employees have employer-sponsored insurance. These industries include health/social services, mining/manufacturing/utilities, agriculture/construction, professional services, other services/arts/entertainment, and wholesale/retail trades.<sup>5</sup> The remaining 29 percent of workers are employed in “high-ESI” industries, which include education/information/

communications, finance/insurance/real estate, and public administration/former military. Predictably, workers in low-ESI industries are less likely to be offered and eligible for coverage through their employers (69 percent) compared with workers in high-ESI industries (84 percent) (Figure 9). Similarly, workers in low-ESI industries are also less likely to take up offered coverage

<sup>5</sup> These high-ESI and low-ESI industry categorizations are the same at the national level, with the exception of mining/manufacturing/utilities, which is a high-ESI industry nationally. In New York State, manufacturing tends to take place in firms of smaller size than nationally, which is likely the reason for this difference, since firm size is correlated with offer rates. In New York State, 58 percent of manufacturing workers are employed by firms with fewer than 500 workers, compared with 49 percent nationally.

**Figure 7: Share of Eligible Workers Who Take Up an Employer’s Coverage Offer, by Full-Time/Part-Time Work Status, New York State, 2005**

**Full-time workers are far more likely to take up coverage when offered, compared with part-time workers.**

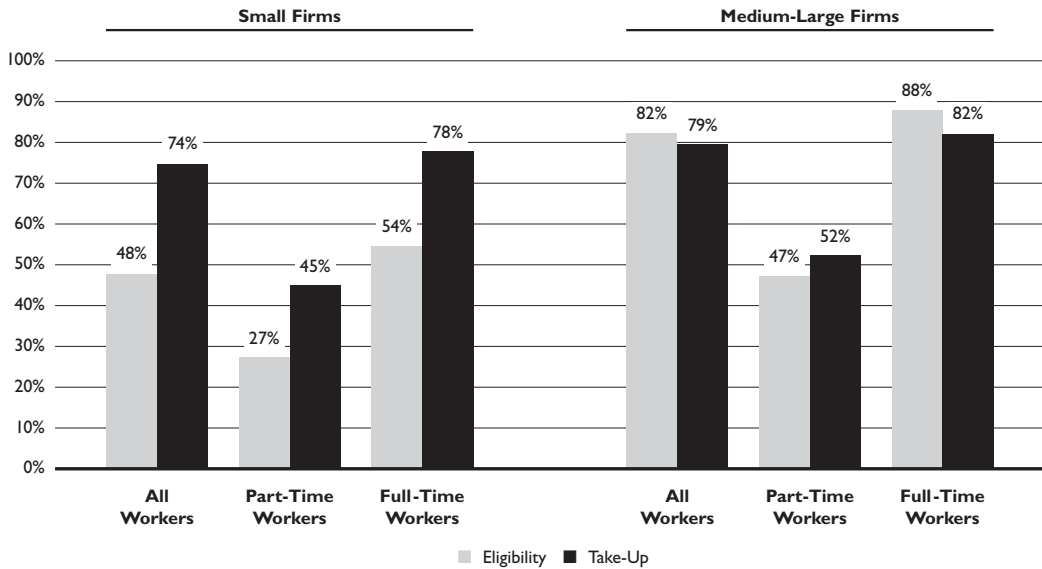


Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: “Workers” includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. “Take up” indicates that the worker is eligible for and accepts an employer’s offer of coverage. “Part-time” is defined as working fewer than 35 hours per week; “full-time” is defined as working 35 or more hours per week.

**Figure 8: Share of Workers Who Are Eligible for and Take Up an Employer’s Coverage Offer, by Full-Time/Part-Time Work Status and by Firm Size, New York State, 2005**

Eligibility for employer-sponsored coverage and likelihood of accepting this offer vary by both firm size and work status. Part-time workers in small firms are the least likely to be eligible for and to accept an employer’s coverage offer.

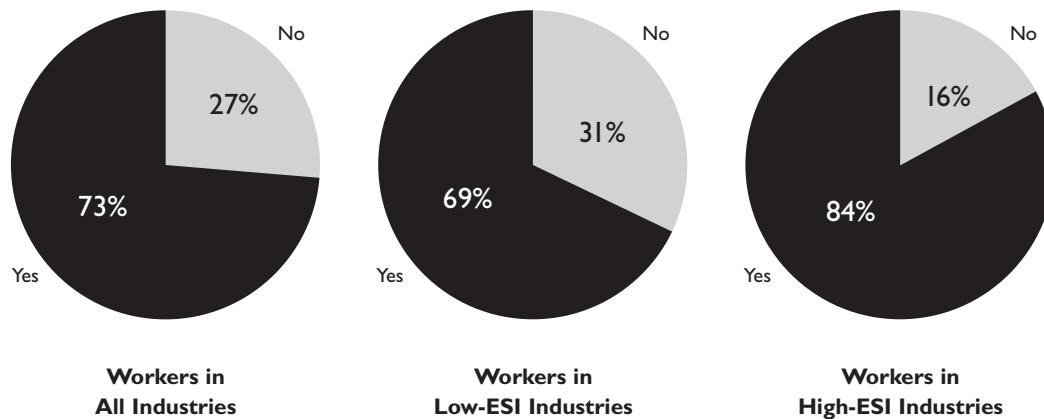


Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: “Workers” includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. “Eligibility for an offer” indicates that the worker’s firm offers health insurance coverage and that the worker is eligible for the offer. “Take up” indicates that the worker is eligible for and accepts an employer’s offer of coverage. “Part-time” is defined as working fewer than 35 hours per week; “full time” is defined as working 35 or more hours per week.

**Figure 9: Share of Workers in New York State Eligible for an Offer, by Industry, 2005**

The gap in offer rates between high-ESI and low-ESI industries is large. Fewer than 70 percent of workers in low-ESI industries are eligible for an offer of health insurance coverage, compared with 84 percent in high-ESI industries.



Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: “Workers” includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. “Eligible for an offer” indicates that the worker’s firm provides health insurance coverage and that the worker is eligible for the firm’s coverage offer. “Low-ESI” industries are defined as those in which fewer than 75 percent of employees have employer-sponsored coverage; “high-ESI” industries are those in which 75 percent or more of employees have employer-sponsored coverage. Low-ESI industries include health/social services, mining/manufacturing/utilities, agriculture/construction, professional services, other services/arts/entertainment, and wholesale/retail trades. High-ESI industries include education/information/communications, finance/insurance/real estate, and public administration/former military.

(75 percent), compared with workers in high-ESI industries (85 percent) (Figure 10).

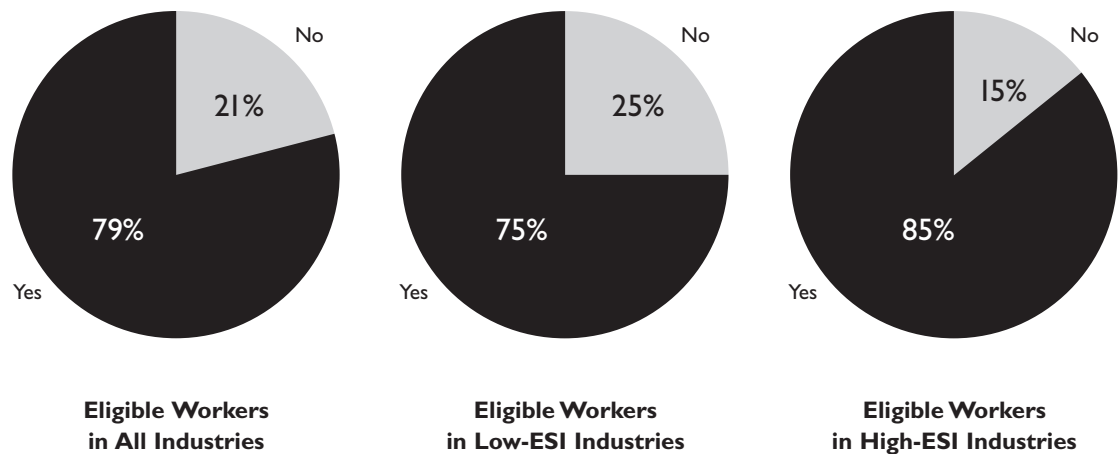
Ultimately, the problem of uninsured workers is one of access to coverage. Only one-quarter of uninsured workers had been offered and were eligible for employer-sponsored coverage in 2005 (Figure 11). Furthermore, lack of access to employer-sponsored coverage is greatest among low-

income workers. Thirty-one percent of higher-income uninsured workers had access to coverage through their employer, compared with only 19 percent of low-income uninsured workers (Table 1).

Employer-sponsored insurance remains an important source of coverage in New York and across the country. Indeed, 59 percent of New Yorkers had coverage through an

**Figure 10: Share of Eligible Workers in New York State Who Take Up an Employer’s Coverage Offer, by Industry, 2005**

**Workers in high-ESI industries are far more likely than workers in low-ESI industries to accept an employer’s coverage offer.**



Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: “Workers” includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. “Take up” indicates that the worker is eligible for and accepts an employer’s offer of coverage. “Low-ESI” industries are defined as those in which fewer than 75 percent of employees have employer-sponsored coverage; “high-ESI” industries are those in which 75 percent or more of employees have employer-sponsored coverage. Low-ESI industries include health/social services, mining/manufacturing/utilities, agriculture/construction, professional services, other services/arts/entertainment, and wholesale/retail trades. High-ESI industries include education/information/communications, finance/insurance/real estate, and public administration/former military.

employer in 2004-05.<sup>6</sup> Many workers, however, do not have access to coverage through their employers. As illustrated above, access to employer-sponsored coverage is lowest among low-income workers, workers in small firms, part-time workers, and workers in industries such as services, arts and entertainment, and wholesale/retail trade. As such, when considering options

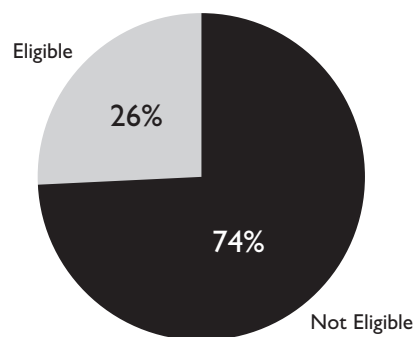
for expanding coverage in the state, it will be important to develop strategies to make affordable coverage available to these workers.

Such strategies can include requiring employers to establish Section 125 “cafeteria” plans so that employees can access coverage on a pre-tax basis; creating coverage options that are not linked to employment, such as a new purchasing pool; increasing subsidies

<sup>6</sup> Cook A, D Miller, D Holahan. November 2007. *Health Insurance Coverage in New York, 2004-2005*. New York: United Hospital Fund-Urban Institute.

**Figure 11: Eligibility for an Employer-Sponsored Coverage Offer Among Uninsured Workers, New York State, 2005**

**Three-quarters of uninsured workers do not have access to employer-sponsored coverage through their own employer.**



**1.2 Million Uninsured Workers**

Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Note: “Workers” includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers. “Eligibility for coverage” indicates that the worker’s firm offers health insurance coverage and that the worker is eligible for the offer.

toward the purchase of coverage to assure that it is affordable; and, finally, easing public program enrollment and renewal

procedures — including accommodating work schedules — so that more who are eligible can enroll and retain this coverage.

### **About the Data**

Data tabulations shown here are based upon results from the merged February/March issues of the *Current Population Survey* (CPS) for New York State, re-weighted to the 2005 March CPS for New York State. These estimates do not include self-employed workers and refer to offer, eligibility, and take-up rates of

coverage sponsored by each worker's own employer, not that of a spouse. Estimates shown here are comparable to those in *Health Insurance Coverage in New York, 2004-2005*; because of differences in methodology, however, data reported here are not comparable to data in *Health Insurance Coverage Among Workers and Their Dependents in New York, 2001-2002*.

## Appendix

**Table 1: Firm Offer Rates, Employee Eligibility, and Take-Up Rates Among All Workers, by Employee Income, New York State, 2005**

	New York Total Workers		New York Uninsured Workers	
	N (millions)	%	N (millions)	%
<b>Total</b>	8.1		1.2	
<b>Firm Offer</b>	6.6	81.59%	0.5	44.07%
Low Income	1.2	64.05%	0.2	39.05%
Higher Income	5.5	86.59%	0.3	48.55%
<b>Offer to Individual</b>	6.0	73.46%	0.3	25.54%
Low Income	0.9	50.01%	0.1	19.18%
Higher Income	5.1	80.13%	0.2	31.22%
<b>Take-up</b>	4.7	78.58%		
Low Income	0.7	72.56%		
Higher Income	4.0	79.65%		

Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Notes: Weighted Ns reflect the weighted sample size in millions.

“Workers” includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers.

“Low Income” category includes workers at or below 200 percent of the federal poverty level (FPL).

“Firm Offer” indicates that the employee’s firm provides health insurance coverage to its employees.

“Offer to Individual” indicates that the employee is eligible for the firm’s coverage offer.

“Take-up” indicates that the employee is eligible for and accepts the firm’s coverage offer.

Employer-sponsored insurance (ESI) rates are determined from a Medicaid-topped insurance hierarchy.

**Table 2: Firm Offer Rates, Employee Eligibility, and Take-up Rates, by Firm Size, New York State, 2005**

	Overall		Firm Size			
	N (millions)	%	<25		25+	
	N (millions)	%	N (millions)	%	N (millions)	%
<b>Total</b>	8.1		2.0		6.2	
Firm Offer	6.6	81.59%	1.1	55.37%	5.5	90.05%
No Firm Offer	1.5	18.41%	0.9	44.63%	0.6	9.95%
Offer to Individual	6.0	73.46%	0.9	47.71%	5.0	81.76%
No Offer to Individual	2.2	26.54%	1.0	52.29%	1.1	18.24%
Take-up	4.7	78.58%	0.7	74.23%	4.0	79.40%

Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Notes: Weighted Ns reflect the weighted sample size in millions.

Includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers.

“Firm Offer” indicates that the employee’s firm provides health insurance coverage to its employees.

“Offer to Individual” indicates that the employee is eligible for the firm’s coverage offer.

“Take-up” indicates that the employee is eligible for and accepts the firm’s coverage offer.

ESI rates are determined from a Medicaid-topped insurance hierarchy.



**Table 3: Firm Offer Rates, Employee Eligibility, and Take-up Rates Among All Workers, by Part-time/Full-time Status and Firm Size, New York State, 2005**

	Overall		Firm Size			
			<25		25+	
	N (millions)	%	N (millions)	%	N (millions)	%
<b>Total</b>	8.1		2.0		6.2	
<b>Firm Offer</b>	6.6	81.59%	1.1	55.37%	5.5	90.05%
Part-time	0.9	70.40%	0.2	48.85%	0.7	80.66%
Full-time	5.7	83.76%	0.9	57.15%	4.8	91.65%
<b>Offer to Individual</b>	6.0	73.46%	0.9	47.71%	5.0	81.76%
Part-time	0.5	40.13%	0.1	26.50%	0.4	46.61%
Full-time	5.4	79.92%	0.8	53.51%	4.6	87.75%
<b>Take-up</b>	4.7	78.58%	0.7	74.23%	4.0	79.40%
Part-time	0.3	50.51%	0.1	44.64%	0.2	52.10%
Full-time	4.4	81.31%	0.7	78.24%	3.8	81.87%

Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Notes: Weighted Ns reflect the weighted sample size in millions.

Includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers.

"Part-time" is defined as working fewer than 35 hours per week, "full-time" as working 35 or more hours per week.

"Firm Offer" indicates that the employee's firm provides health insurance coverage to its employees.

"Offer to Individual" indicates that the employee is eligible for the firm's coverage offer.

"Take-up" indicates that the employee is eligible for and accepts the firm's coverage offer.

ESI rates are determined from a Medicaid-topped insurance hierarchy.

**Table 4: Firm Offer Rates, Employee Eligibility, and Take-up Rates, by Industry, New York State, 2005**

	Overall		Industry			
			Low-ESI Industries		High-ESI Industries	
	N (millions)	%	N (millions)	%	N (millions)	%
<b>Total</b>	8.1		5.8		2.3	
Firm Offer	6.6	81.59%	4.5	77.33%	2.2	92.19%
No Firm Offer	1.5	18.41%	1.3	22.67%	0.2	7.81%
Offer to Individual	6.0	73.46%	4.0	69.28%	2.0	83.81%
No Offer to Individual	2.2	26.54%	1.8	30.72%	0.4	16.19%
Take-up	4.7	78.58%	3.0	75.27%	1.7	85.38%

Source: Urban Institute analysis of a merged file of the 2005 February and March issues of the *Current Population Survey*.

Notes: Weighted Ns reflect the weighted sample size in millions.

Includes persons aged 19-64 who work full- or part-time, and excludes self-employed workers.

“Low-ESI industries” include those in which fewer than 75 percent of employees have employer-sponsored coverage:

health/social services, mining/manufacturing/utilities, agriculture/construction, professional services, other services/arts/entertainment, and wholesale/retail trade.

“High-ESI industries” include those in which 75 percent or more of employees have employer-sponsored coverage:

education/information/communications, finance/insurance/real estate, and public administration/former military.

These high-ESI and low-ESI industry categorizations are the same at the national level with the exception of mining/manufacturing/utilities, which is in the high-ESI category at the national level. In New York State, manufacturing tends to be in firms of smaller size than nationally, which is likely to be the reason for this difference: 58 percent of manufacturing workers in New York State are in firms with fewer than 500 workers, compared with 49 percent nationally.

“Firm Offer” indicates that the employee’s firm provides health insurance coverage to its employees.


“Offer to Individual” indicates that the employee is eligible for the firm’s coverage offer.

“Take-up” indicates that the employee is eligible for and accepts the firm’s coverage offer.

ESI rates are determined from a Medicaid-topped insurance hierarchy.

Additional copies of *Offer, Eligibility, and Take-Up Rates of Employer-Sponsored Coverage in New York, 2005* may be downloaded, at no charge, from the United Hospital Fund website, [www.uhfny.org](http://www.uhfny.org).



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