

Health Coverage Access and Affordability Challenges

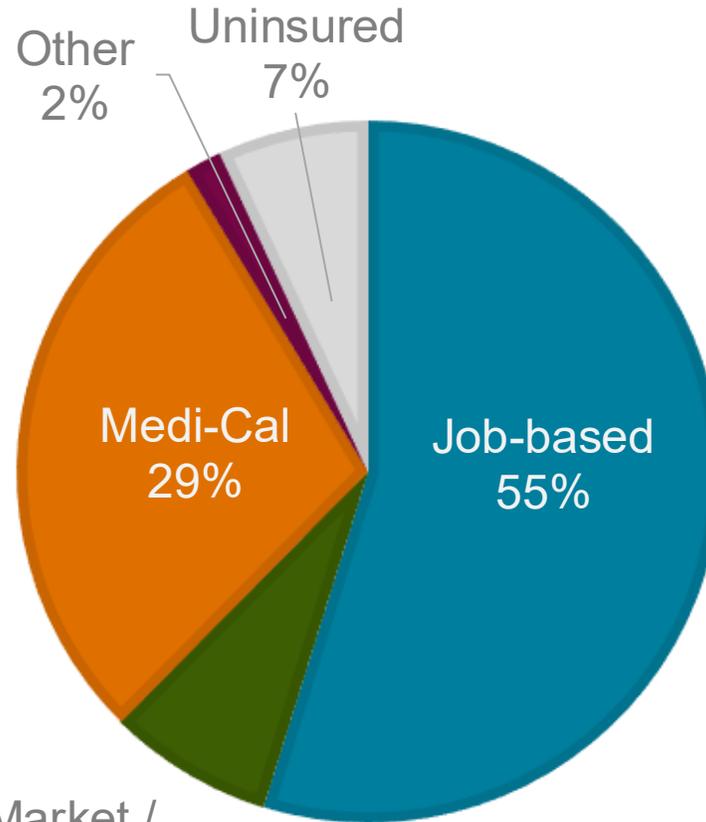
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Access and affordability challenges vary by health coverage in California

Health insurance coverage of Californians Ages 0-64, 2024



Risk losing coverage due to HR1 or 2025-26 state budget choices

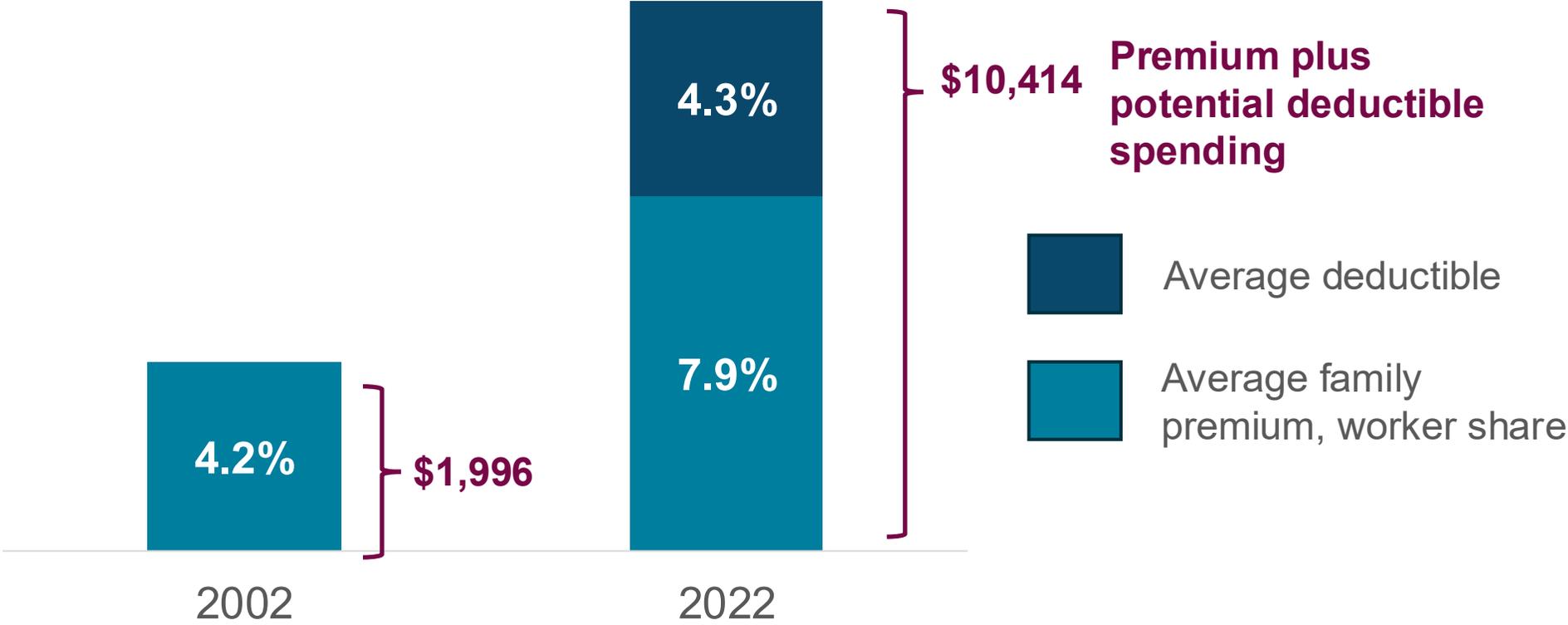
Federal inaction → pay higher premiums, get bare-bones coverage, or become uninsured

Affordability: Higher premiums, higher deductibles and out-of-pocket costs

Individual Market / Covered CA...

Higher premiums, higher deductibles

Typical family coverage premium and potential deductible spending for California private-sector workers as a share of median household income, 2002 and 2022



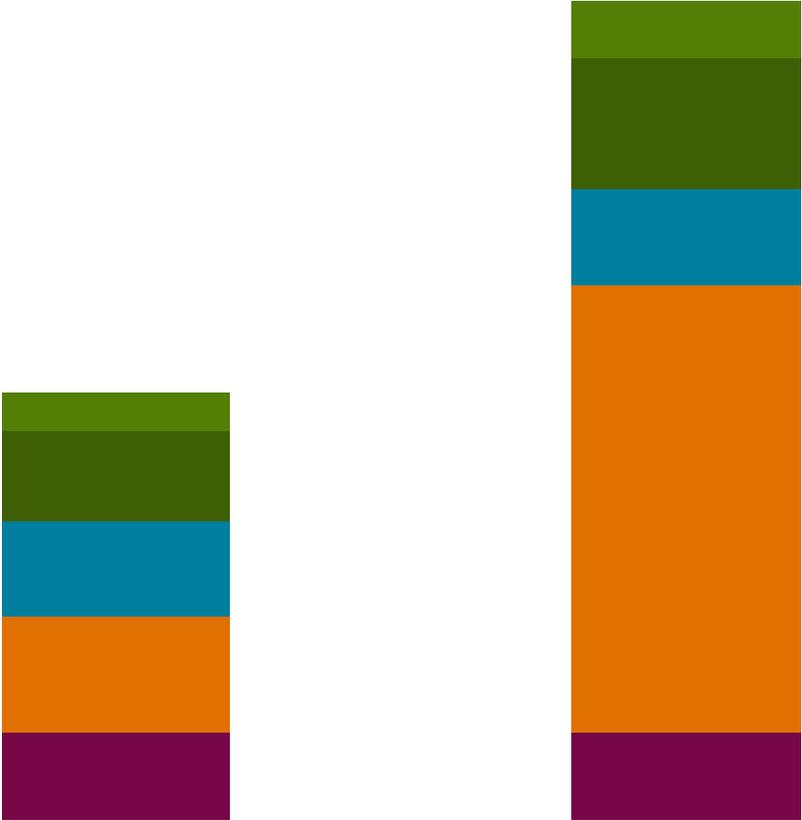
Source: Current Population Survey, MEPS-IC 2002 2022

Note: typical plans in 2002 did not have a deductible; 33% of private sector enrollees did have a deductible, and the average amount was \$847 or 1.8% of median household income in that year. By 2022, 77% of private-sector worker enrollees had a deductible.

California could have 2 million more uninsured by 2030

Uninsured Californians age 0-64 by eligibility group

- Eligible for Covered CA 400+% FPL
- Eligible for Covered CA under 400% FPL
- Eligible for Employer Coverage
- Eligible for Medi-Cal
- Undocumented, Not Eligible for Medi-Cal and Without an Offer of Employer Coverage



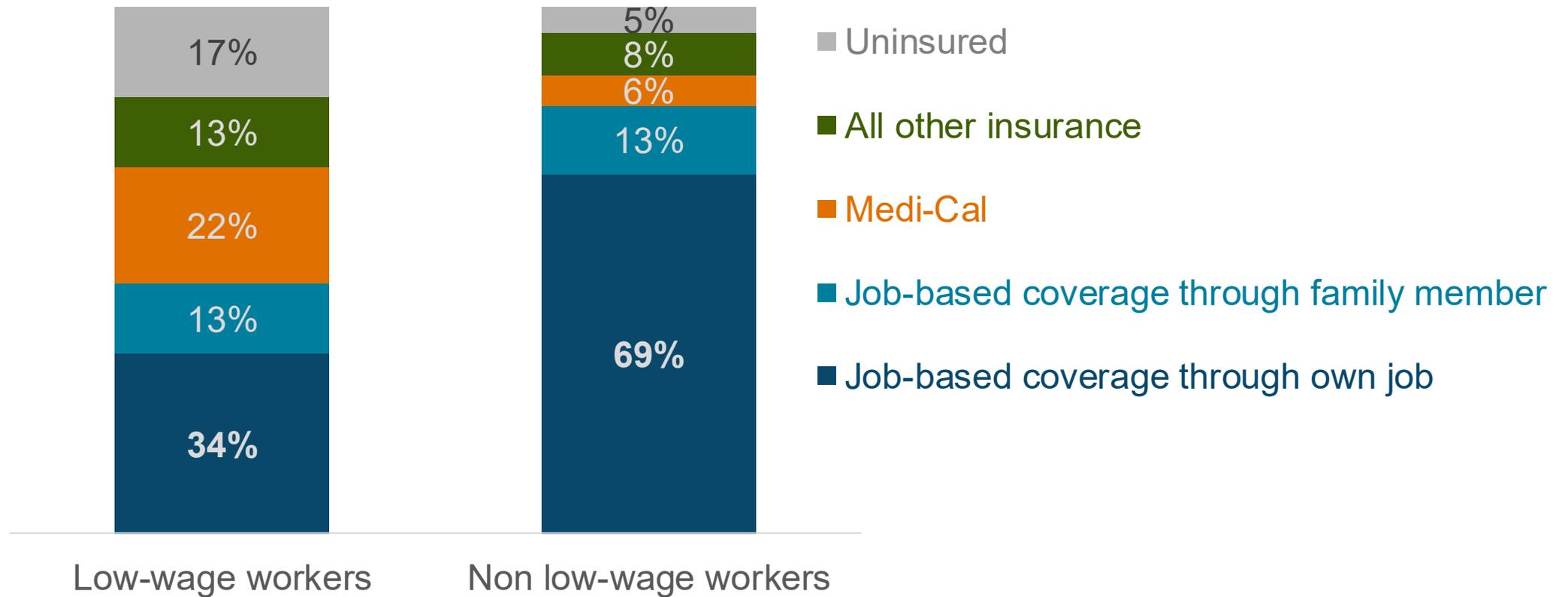
2024

2030

Source: 2024 projections from CalSIM version 3.51; 2030 projections forthcoming.

Workers paid low wages are less likely to have coverage through their own job

Source of health insurance among California workers, 2022



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