

WAITING PERIODS FOR EMPLOYER-SPONSORED INSURANCE IN CALIFORNIA

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The 2005 California Employer Health Benefits Survey reports that waiting periods for employer-sponsored insurance average about 1.7 months at firms with three or more employees.¹

The 2005 survey did not report any firms with waiting periods of more than 12 months, though in previous years such firms have appeared. Waiting periods of longer than 12 months are uncommon enough that they are not always captured by the survey.

Waiting period for health benefits (months)	By percent of employers	By percent of workers
0	21.5%	18.7%
1	17.0%	27.0%
2	7.8%	8.2%
3	39.8%	37.9%
4	2.1%	2.7%
5	0.0%	0.1%
6	10.1%	3.8%
7	0.5%	0.8%
9	0.0%	0.1%
11	0.0%	0.2%
12	1.3%	0.5%
Total	100.0%	100.0%

What we do know, however, is that those firms exist. Newly hired grocery workers in Southern California wait 12 to 18 months for individual coverage and 30 months for family coverage.²

As a result coverage among grocery workers in Southern California dropped from 94 percent to 54 percent in the three years since the longer waiting periods went into effect.² Less than one-third of grocery workers hired since April 2004 are currently eligible for benefits.²

¹ 2005 California Employer Health Benefits Survey. California Healthcare Foundation.

² Ken Jacobs, Arindrajit Dube and Felix Su, "Declining Health Coverage in the Southern California Grocery Industry," UC Berkeley Center for Labor Research and Education report, January 2007.