

ANALYSIS

Low wage Connecticut workers pay more but get less health benefits

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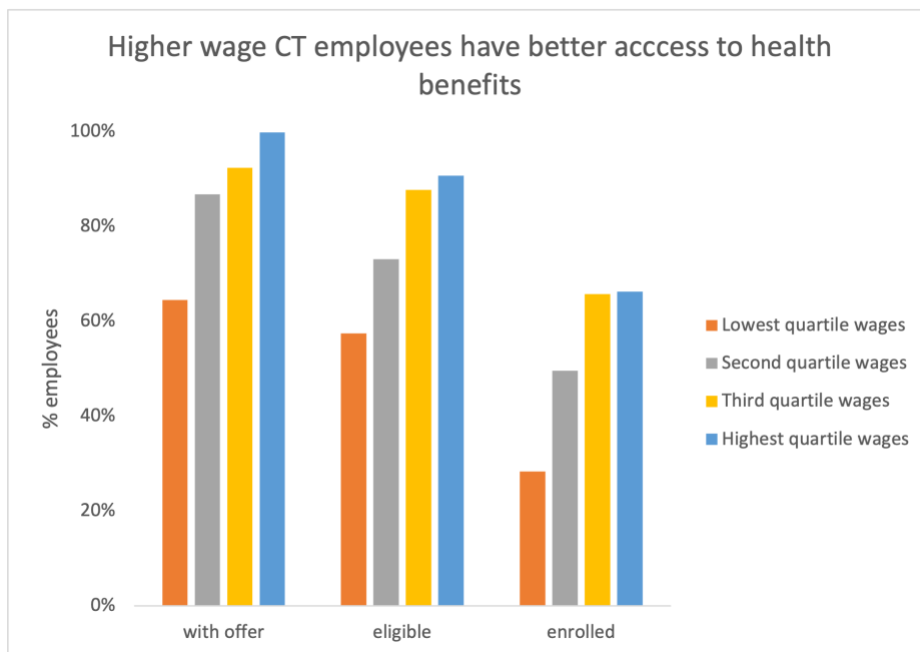
*Despite getting less generous coverage, **Connecticut’s lowest wage workers pay \$1,222 more for single coverage and \$4,064 for family coverage**, because they pay a higher share of insurance costs.*

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Connecticut workers with the least resources are charged more for less, when they are offered health benefits, according to a new analysis of 2021 federal [Medical Expenditure Panel](#) data. The lowest wage workers in Connecticut are less likely to be offered health benefits, are offered less generous plans, and pay more for coverage than higher income workers.

Despite getting less generous coverage, **Connecticut’s lowest wage workers pay \$1,222 more for single coverage and \$4,064 for family coverage**, because they pay a higher share of insurance costs.

Connecticut workers in the lowest wage quartile are about a third less likely to work for a company that offers health benefits, about a third less likely to be eligible for the benefit, and another third less likely to take up the offer than the highest wage workers.



Low wage Connecticut workers' health plans are less generous than high wage workers, averaging \$1,775 less for single coverage and \$3,835 less for family plans. However, because low wage workers pay over twice the share of those plans than high income workers, they spend \$1,222 more for single coverage and \$4,064 for family plans.

