5 THINGS YOU NEED TO KNOW ABOUT

Employer-Provided Coverage

Over 180 million Americans rely on employer-provided coverage for affordable access to care, effective ways to improve health, and financial security. From comprehensive health insurance coverage and income protection to dental and vision benefits, Americans have real choices and real control in the care and protection they receive through work.

1. Over 180 Million Americans Served

Employer-provided coverage delivers high-quality, affordable health care for more than half of all Americans, spanning individuals of every age, race, ethnicity, and income level. That includes almost 50% of children, nearly half of all Black Americans, more than 40% of Hispanic Americans, and 15% of Americans with an income below the federal poverty line.

180 million+

2. Americans Like Their Employer-Provided Coverage

89% satisfied

The vast majority of individuals (89%) with employer-provided coverage are satisfied with their current coverage, and nearly two-thirds (61%) trust their employer to manage their health insurance coverage rather than the federal or state government. Nearly three-quarters (73%) agree that their employer-provided coverage provides good value for the money.

Health insurance ranks as the most important workplace benefit, with two-thirds of workers with employer-provided coverage (68%) identifying it as their top benefit.

3. Affordable, Comprehensive Coverage

The vast majority of companies – from large corporations to small, family-owned businesses – offer health coverage to their employees. **On average, employers pay 84% of employees' health coverage premiums for a single person, and 75% for a family.** They make this investment because affordable and accessible health coverage helps employees stay healthy.

Tens of millions of Americans also invest in supplemental coverage offered by employers. Supplemental coverage plans – including disability income insurance, long-term care insurance, dental, and vision coverage – deliver health and financial peace of mind for employees. And 95% of individuals enrolled in supplemental insurance are satisfied with their coverage.

Employers pay **84%** of employees' health coverage premiums for a single person

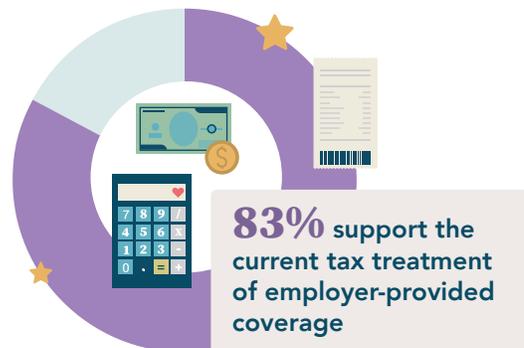## 4. Access to Telehealth and Mental Health Support

Nearly 1 in 4 Americans – 41 million people – received mental health support in 2020 through their employer coverage. That includes 6 million children who received mental health support as a dependent through an employer-provided plan.

A majority of consumers report employer-provided coverage is effective in meeting the overall health care (56%) needs of children enrolled in and covered by those plans, while nearly half (49%) – especially parents (56%) – believe they're effectively meeting children's mental health care needs.

Additionally, a vast majority of consumers (68%) consider it important for employer-provided coverage to cover telehealth services. 66% of consumers with employer-provided coverage report they're likely to consider being seen by a doctor or treated via telehealth if it's an option.

1 in 4 Americans
received mental health support in 2020 through their employer coverage

5. Protecting Employer-Provided Coverage

Some lawmakers have proposed changing the current tax treatment of employer-provided coverage. **A strong majority of voters (83%) support the current tax treatment of employer-provided coverage, and nearly three-quarters (72%) say a candidate's position on taxing employer health benefits would influence their vote.** A majority (51%) say they would be less likely to support a candidate who favors taxing employer health benefits.

83% support the current tax treatment of employer-provided coverage

About Coverage@Work

Coverage@Work (C@W) is a campaign to educate policymakers and the public about the value employer-provided coverage delivers to over 180 million Americans. C@W supports and advocates for market-based solutions that advance health, choice, affordability, and value for every American. Learn more at AHIP.org/CoverageAtWork.

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