

The Value of Employer-Provided Coverage

Employer-provided coverage delivers affordable access to care, effective ways to improve health, and financial security for more than 183 million Americans every day. From comprehensive health insurance coverage and income protection to dental and vision benefits, Americans have meaningful choices and control over the care and protection they receive through their work.

New survey findings released by America's Health Insurance Plans (AHIP) showed 67% of Americans are satisfied with their current employer-provided health coverage. In addition, 65% believe the quality of their plan is high, and 67% said their coverage provides them with financial peace of mind.

The Top Benefits That Matter The Most



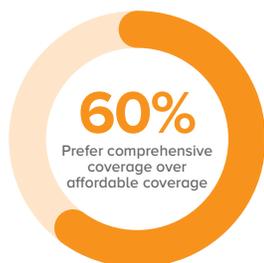
Prescription Drugs



Emergency Care



Preventive Care



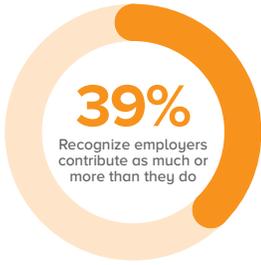
Comprehensive Coverage is Important to Americans

- 60% of those with employer-provided coverage say that **comprehensive health care coverage is more important than affordable coverage** and yet a majority (53%) describe their coverage costs as reasonable.



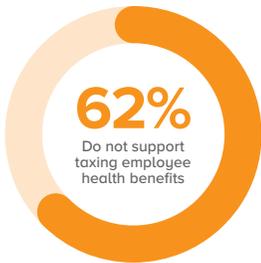
Value That Goes Well Beyond The Doctor's Office

- 85% of respondents say it is **valuable for employers and plans to offer free, additional health-related services.**
- Wellness programs (40%) and health or flexible savings accounts (38%) are the two most desired free employer health care programs.
- A large majority of respondents (73%) said it is important for their health insurance provider to work toward improving health equity.



Health Care Coverage is an Important Part of Employers' Compact with Workers

- A growing number of respondents (39%) recognized that **the average employer contributes as much or more than they do for health care coverage**, but most are still unaware.
- 75% reported the coverage their job provides had an impact on their decision to accept their job, and 78% reported it has an impact on their decision to stay at their current job.



Americans Oppose Taxing Employee Health Benefits

- 62% of respondents **do not support taxing employee health benefits**.
- Respondents believe that affordability (53%) and their personal economic situation (52%) would decline if employee health benefits were taxed.
- 55% of respondents say they would be less likely to vote for a legislator who supported taxing employee health benefits.

On behalf of America's Health Insurance Plans, Locust Street Group conducted a nationwide survey of 1,000 consumers with employer-provided coverage (EPC) to understand their perceptions, priorities, and expectations about their current coverage, the health care system, and policies that impact their coverage. This survey was balanced to national demographics for gender, age, and region, was conducted online from January 25-29, 2021, and the margin of error is +/-3%.