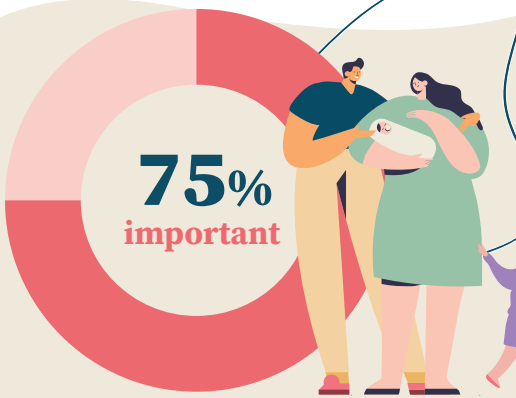Coverage @ Work

SURVEY SAYS:
Employer-Provided Coverage Delivers Health & Financial Security for Families

Nearly 180 million Americans – about half the total U.S. population – receive health coverage through their jobs. We spoke to adults across the country to hear their thoughts on their employer-provided coverage. Here's what we found:

75% important

Employer-Provided Coverage Delivered Strong Value During COVID-19

Three-quarters of adults with employer-provided coverage (75%) report that their coverage was important to maintaining the health and financial security of them and their families during the pandemic.

7 out of 10 report that their employer coverage was helpful in accessing services like free testing, vaccination, and telehealth appointments.

Ensuring Access to Affordable, High-Quality Care

Americans Like Their Employer-Provided Coverage

Nearly 70% of Americans with employer-provided coverage (67%) are satisfied with their current coverage, and **64% believe the quality of their plan is high.**

Satisfaction with employer coverage is driven by the **affordability (45%), comprehensive coverage (45%), and choice of providers (44%)** their plans provide.

A majority report employer-provided coverage is effective in meeting the **overall health care (66%) and the mental health care (56%) needs of the children** enrolled in and covered by those plans.

Comprehensive Benefits and Peace of Mind

The most important benefits delivered through employer-provided coverage include **prescription drugs (57%), emergency care (55%), preventive care (48%), and care for chronic conditions (42%).**

Strong majorities agree their employer-provided coverage covers **preventive services (82%), the benefits and services they need (74%), and mental health support (67%).**

Individuals with employer-provided coverage agree that their **insurance coverage is easy to use (74%)** and **delivers financial peace of mind if something bad were to happen (69%).**

Increased Access to Care Through Telehealth

The vast majority (76%) consider it **important for employer-provided coverage to cover telehealth services.**

75% 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.

76% say it's important to cover telehealth
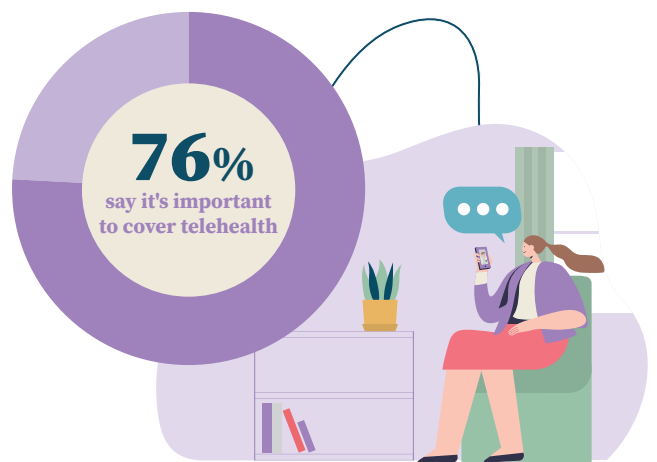
Delivering Financial Security for Hardworking Americans

A majority of those with employer-provided coverage (56%) report that **what they currently pay for coverage overall is reasonable** – especially prescription drug costs (64% reasonable).

Employer-provided coverage is important to employees **accepting (87%) and staying at (84%) their current job.**

Most consumers (66%) underestimate how much employers pay for employees' coverage. Once informed that the average company pays between **70-80% of the cost** of coverage, **a significant majority (69%) of consumers have an even more favorable impression** of companies who provide their employees with health insurance benefits.

Rx

Americans Want the Federal Government to Protect Employer-Provided Coverage

Some lawmakers have proposed changing the current tax treatment of employer-provided coverage and taxing employee health benefits. **A majority (66%) support the current tax treatment** of employer-provided coverage.

Most do not support taxing employee health benefits (only 37% support).

Most (52%) would be **less likely** to vote for a lawmaker who supports legislation weakening employer-provided coverage.

79% of Americans with employer-provided coverage believe it's important **to maintain the new COVID-19 telehealth flexibilities** for patients.

66% support the current tax treatment of their coverage
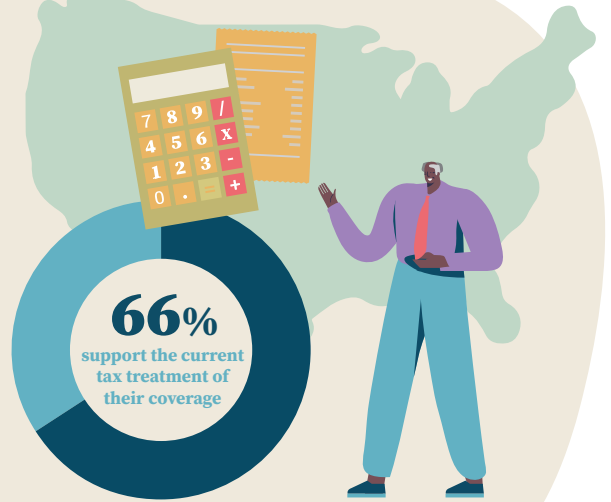
About Coverage@Work

Coverage@Work (C@W) is a campaign to educate policymakers and the public about the value employer-provided coverage delivers to nearly 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.**

AHIP