Employer-provided coverage delivers affordable access to care, effective ways to improve health, and financial security for nearly 180 million Americans every day. 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. Nearly 180 Million Americans Served

Employer-provided coverage delivers high-quality, affordable health care for more than half of all Americans, spanning individuals of every race and ethnicity, and size and type of employer.

Nearly 70% of Americans with employer-provided coverage (67%) are satisfied with their current coverage, and 66% believe the quality of their plan is high.

Satisfaction with employer coverage is driven by the affordability (56%), comprehensive coverage (55%), and choice of providers (54%) their plans provide.

2. 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.

3. Affordable and Accessible Care

A majority of companies—from large corporations to small, family-owned businesses—offer health coverage to their employees and employers contribute nearly $5 for every $1 a single individual pays toward health coverage premiums.

They make this investment because affordable and accessible health coverage helps employees stay healthy.

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4. Access to Mental Health Support

Nearly 1 in 4 Americans—41 million people—received mental health support in 2020 through their employer coverage. That includes children (7 million) who received mental health support on a dependent basis through an employer-provided plan. And 9 out of 10 of those who accessed mental health care said they were satisfied with the services they received.

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5. Resilience & Access During the COVID-19 Crisis

Nearly 1 in 4 Americans—41 million people—received mental health support in 2020 through their employer coverage. That includes children (7 million) who received mental health support on a dependent basis through an employer-provided plan. And 9 out of 10 of those who accessed mental health care said they were satisfied with the services they received.

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Tens of millions of Americans invest in supplemental coverage offered by employers. Supplemental coverage plans—including disability 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.

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7. Protecting Employer-Provided Coverage

Some lawmakers have proposed changing the current tax treatment of employer-provided coverage. A majority (66%) support the current tax treatment of employer-provided coverage.

Most do not support changes to health-related tax treatment. Only 31% support further, 79% of those with employer-provided coverage believe it’s important for the federal government to maintain the new COVID-19 telehealth flexibilities for patients.

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, spanning individuals of every race and ethnicity, and size and type of employer.

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.