



MEMORANDUM

To: Interested Parties
From: Locust Street Group
Date: July 2022
Re: Consumer Attitudes Toward Employer-Provided Coverage in 2022

On behalf of AHIP's Coverage@Work campaign, Locust Street Group conducted a nationwide tracking survey of 1,000 U.S. health insurance consumers with employer-provided coverage to understand their perceptions, priorities, and expectations towards their current coverage, the health care system, and the benefits they value most. This survey was conducted online from June 7-22, 2022 with a margin of error of +/- 3% and was balanced to national demographics for gender, age, and region. Below is a summary of key findings.

As we move on from the COVID-19 pandemic, it's important to recognize the critical role employer-provided coverage played in ensuring access to testing, vaccines, and telehealth services. **The vast majority (75%) report that their coverage was important to maintaining the health and financial security of them and their families during the pandemic**, with 71% reporting their plan was helpful in accessing services like free testing, vaccination, and telehealth appointments.

Employer-provided coverage continues to play an integral part in ensuring Americans have access to affordable, high-quality health care. **The majority of Americans with employer-provided coverage (67%) are satisfied with their current coverage and a similar number (64%) believe the quality of their plan is high.** This satisfaction is driven by the affordability, comprehensive coverage, and choice of providers their plans provide. Also, 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.

Consumers report that the most important benefits for health insurance plans to cover are prescription drugs (57%), emergency care (55%), preventive care (48%), and care for chronic conditions (42%). For those with employer-provided coverage, the vast majority agree their plan already covers preventive services (82%), provides access to quality providers (78%), and gives them financial peace of mind if something bad were to happen (69%).

On telehealth, 76% consider it important for plans to cover telehealth services, and 79% believe it's important for the federal government to maintain the new COVID-19 telehealth flexibilities for patients. In fact, 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.

Amidst economic uncertainty and high inflation, costs remain a top concern for consumers. Encouragingly, 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 also increasingly important to employees accepting (87%, +12% since Jan 2021) and staying at (84%, +6% since Jan 2021) their current job.** Interestingly, most consumers (66%) underestimate how much employers pay for employees' coverage, and once informed that the average company pays



between 70-80% of the cost of coverage, a significant majority (69%) have an even more favorable impression of companies who provide their employees with health insurance benefits.

Finally, some politicians 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), and most (52%) would be less likely to vote for a lawmaker who supports legislation weakening employer-provided coverage.