

December 2025

TO: AHIP

FROM: Health Analytics & Insights Group

RE: **National Survey of American Workers with Employer-Sponsored Health Insurance**

A recent survey of 5,310 respondents across all 50 states and the District of Columbia reveals strong employee satisfaction with employer-sponsored health insurance (ESI) and broad opposition to changes to the program’s tax structure that would lead to cuts in benefits or coverage.

ESI is clearly central to both household financial security and employment retention. At the same time, the findings highlight ongoing challenges around broader health care affordability that merit continued attention from policymakers and the private sector.

KEY FINDINGS

High Satisfaction and Perceived Value

Employer-sponsored health insurance receives consistently strong ratings from covered workers. Nearly nine in ten workers (89%) report satisfaction with their current health plan, and nearly three-quarters (73%) agree that ESI provides good value for the money they pay.

Health insurance ranks as the most important workplace benefit, with 68% of respondents identifying it as their top benefit, significantly ahead of retirement plans or paid time off. This prioritization underscores the central role ESI plays in employees' overall employment decisions.

Despite high satisfaction levels, cost concerns remain prevalent. More than two-thirds of respondents (68%) express concern about rising health care costs, indicating that affordability pressures persist even among workers who are otherwise satisfied with their coverage.

Overall, how satisfied or dissatisfied are you with your current employer-sponsored health insurance (ESI) plan?

	Total
Very Satisfied	47%
Somewhat Satisfied	42%
Neutral	7%
Somewhat dissatisfied	3%
Very dissatisfied	1%
Total Satisfied	89%
Total Dissatisfied	4%

Financial Security and Employment Implications

ESI is deeply connected to household financial stability. A decisive 96% of respondents say employer-sponsored health insurance is important to their family's financial security, with 69% saying that losing coverage would cause significant financial hardship.

The link between health coverage and employment decisions is particularly strong. More than two-thirds (68%) of those surveyed rank health insurance as their top workplace benefit, ahead of retirement plans and paid time off. Additionally, 85% of workers say they would likely leave their job if their employer no longer offered health insurance, highlighting ESI's role as a key retention factor.

How important, if at all, is employer-sponsored health insurance (ESI) to your household's financial security?

	Total
Very important	72%
Somewhat important	24%
Neither important nor unimportant	4%
Not very important	0%
Not at all important	0%
Total Important	96%
Total Not Important	0%

Tax Treatment: Strong Support for Current Policy

Public awareness of tax treatment proposals is moderate, with just over half of respondents (54%) familiar with proposals to tax employer-provided health benefits. However, among those aware of the issue, sentiment is decidedly negative toward changing current policy.

Strong majorities support maintaining the tax-exempt status of employer health benefits. Seventy-one percent say the current tax treatment of ESI is fair, and 83% agree that employer-sponsored health insurance should remain tax-exempt.

The political salience of this issue is notable. Nearly three-quarters of respondents (72%) say a candidate's position on taxing employer health benefits would influence their vote. More than half (51%) would be less likely to support a candidate who favors taxing these benefits, suggesting this issue carries meaningful electoral implications.

How important would a candidate's position on taxing employer-sponsored health insurance (ESI) benefits be to your vote?

	Total
Very important	51%
Somewhat important	40%
Not very important	7%
Not at all important	2%
Total Important	91%
Total Not Important	9%

Access to Care: Telehealth and Mental Health Services

Access to care through employer-sponsored health insurance is strong across key service areas. Eighty-one percent of respondents report having access to telehealth services through their plan, and 79% report access to mental health services. Improving mental health and addiction treatment services is a high priority for the vast majority of covered workers, with 90% supporting enhanced access to these services.

However, administrative challenges in navigating care remain an issue for many workers. Forty-three percent report missing work due to administrative hurdles in accessing or coordinating their health care, pointing to opportunities for streamlining the member experience and reducing friction in care delivery.

<i>Do you currently receive the following benefits through your employer-sponsored health insurance (ESI) plan?</i>	
	Total
Prescription drug coverage	87%
Preventive care services (e.g., annual check-ups, screenings)	87%
Dental coverage and Vision coverage	85%
Peace of mind knowing I'm covered	85%
Access to a high-quality provider network	82%
Access to telehealth/virtual care	81%
Mental health care services	79%

Plan Literacy and Member Support

Plan literacy among ESI enrollees is relatively strong on key coverage elements. Eighty-nine percent are aware that their employer contributes to their health insurance premiums, and 94% are aware they receive required plan disclosures and information.

Understanding of tax treatment varies. Two-thirds of respondents (66%) know that employer-paid premiums are not taxed as income, though the depth of understanding about the financial value of this benefit may vary across the population.

<i>Before today, were you aware that the portion of your health insurance premium paid by your employer is not taxed as income?</i>	
	Total
Yes	66%
No	34%

METHODOLOGY

Health Analytics & Insights Group conducted a comprehensive national online survey examining employee attitudes toward employer-sponsored health insurance (ESI). The study included 5,310 respondents ages 24 to 64 across all 50 states and the District of Columbia and was fielded between October 25 and December 17, 2025. All respondents were employed at organizations with 100 or more employees and received health insurance through their

employer. Quotas were set to ensure geographic and demographic representation, and all participants were screened to confirm employment status, enrollment in an employer-sponsored health plan, and eligibility prior to participation. The margin of error for the full sample is ± 1.3 percentage points. The study was conducted in English and the online survey among the opt-in respondents took an average of 15 minutes.