

Supplemental Coverage

Through access to strong provider networks, comprehensive benefits, and quality services at an affordable cost, employer-provided coverage helps give hardworking Americans the peace of mind they deserve. Employers have a vested interest in the health and financial security of their employees. That's why employer-provided coverage continues to be a bedrock of our entire health care system.

Another way that employers and health insurance providers are delivering health and financial security for employees is by offering **supplemental coverage plans**, which help cover expenses not covered by primary health insurance, such as accidents, specific diseases, or nonmedical expenses. Tens of millions of Americans invest in supplemental coverage, including disability income protection, long-term care insurance, dental, and vision coverage.

Dental Insurance

Dental insurance provides more than 172 million Americans with coverage for routine diagnostic, preventive, restorative, and many other dental services – encouraging the use of preventive dental services that have been proven to reduce dental decay and periodontal diseases. Dental insurance products are typically structured to reimburse preventive and diagnostic services at nearly 100%.

Of those with private dental coverage, 93% enroll through an employer. Nearly 60% of small employers and more than 90% of large employers that offer health benefits to employees also offer dental coverage, and patients say they are overwhelmingly satisfied with their dental plans – with around 80% reporting that their benefits give them access to high-quality care.



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Vision Insurance

44% of small employers and 83% of large employers who offer health benefits to employees also offer vision benefits. Vision coverage not only helps Americans see better with prescription glasses and contact lenses, but regular eye exams can also detect serious health conditions like cancer and diabetes. Good vision coverage means better overall health.

72% of individuals and families with vision coverage report satisfaction with their benefits. An overwhelming majority (about 80%) of vision care enrollees feel that their coverage provides options to choose the vision care provider that best meets their needs, they receive high-quality vision care, and their coverage allows them to get annual preventive check-ups to detect and treat conditions such as glaucoma and cataracts.

Disability Income Insurance

More than 60 million Americans, or 40% of the civilian workforce, are protected by disability income insurance. Short- and long-term disability coverage protects working Americans against the risk that a disabling illness or injury will prevent them from earning a paycheck for an extended period of time. Short-term coverage generally covers periods lasting less than 6 months, while long-term policies last for the duration of the disability or until retirement.

Over 90% of consumers are satisfied with the short-term or long-term disability insurance they receive through their employer. The majority of those with disability income insurance (66%) believe that the COVID-19 crisis reinforced and increased their appreciation of their coverage.



Over 90% of consumers
are satisfied with their employer-provided disability insurance.

Long-Term Care Insurance

More than 7 million Americans are enrolled in long-term care (LTC) insurance, empowering them to protect their financial wellbeing so they can pay for care they may need. Long-term care insurance provides coverage for chronic illnesses and disabilities that require services not generally covered by health insurance, such as care with a home health worker or nursing homes. About 25% of large employers who offer health insurance also offer long-term care coverage to employees.

LTC insurers have paid over \$12.9 billion in benefits to policyholders. And LTC doesn't just benefit seniors. Each year, approximately 20 million Americans under the age of 65 need LTC to help support them through a serious illness or health condition.

Supplemental Health Insurance Coverage

Supplemental coverage plans provide additional protection to millions of Americans and their families, including coverage for medical costs not covered by traditional medical insurance – such as copays, and deductibles. It can also help cover some non-medical costs, such as transportation or rent, as necessary due to a serious illness or condition.

According to a recent survey of individuals enrolled in supplemental insurance, virtually all consumers – 95% – are satisfied with their coverage, with 90% saying that their supplemental plan helps pay for critical medical expenses and eases concerns about preserving financial security.



95% of consumers enrolled in supplemental insurance are satisfied with 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**