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

Employer-Provided Coverage Delivered Strong Value During COVID-19

Ensuring Access to Affordable, High-Quality Care

Americans Like Their Employer-Provided Coverage

Nearly 75% 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.

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.

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). The average employer 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 health and health insurance benefits.

Comprehensive Benefits and Peace of Mind

The most important benefits delivered through employer-provided coverage are not prescription drugs (57%), preventive care (55%), and emergency care (55%), and care for chronic conditions (55%). 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%) they can provide.

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 for the federal government to maintain the new COVID-19 telehealth flexibilities for patients.

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.

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

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’ health and health insurance benefits.

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