

# New Polling Finds Employer-Provided Coverage Delivers Health & Financial Security for Families



**Adam Beck**  
*AHIP*



**Phillip Morris**  
*Locust Street Group*



**Jessica Fenchel**  
*Access Services of  
Pennsylvania*



**Neil Trautwein**  
*Partnership for Employer-  
Sponsored Coverage*

# Coverage@Work

---

- **Employer-Provided Coverage** acts as a backbone of the U.S. health care system, facilitating **comprehensive, affordable health care coverage** for nearly **180 million Americans** – a **majority of the country**.
- The COVID-19 crisis has shown us the **resilience of employer-provided coverage**: In 2020, the number of people with employer-provided coverage fell only **1-2%** despite the unemployment rate peaking at more than **14%**.
- From **major medical 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.
- Employer-provided coverage delivers high-quality, affordable health care for more than half of all Americans, spanning **individuals of every age, race and ethnicity, and income level**. That includes **50% of children, nearly half of all Black Americans**, and about **1 in 6 Americans with an income below the federal poverty line**.
- **Nearly 1 in 4 Americans** — 41 million people — **received mental health support in 2020** through their employer coverage. That includes **6 million children** who received mental health support as a dependent 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**.
- Employers and health insurance providers worked together to keep millions of Americans covered, supported access to care throughout the pandemic including **increased access to telehealth**, and **delivered widespread access to COVID-19 vaccinations**.

# Phillip Morris

---

Locust Street Group





# The Value of Employer-Provided Coverage in 2022

Key findings from our national survey of consumers with employer-provided health care coverage

# Methodology



## National Survey:

- n= 1,000 U.S. consumers with employer-provided health care coverage
- Balanced to national demographics by gender, age, and region
- Fielded online June 13–22, 2022
- MOE: +/- 3%



# Employer-Provided Coverage Perceptions & Priorities

A man and a woman are jogging on a paved path. The woman is on the left, wearing a black athletic top and leggings, with white sneakers. The man is on the right, wearing a grey t-shirt and dark shorts, with white socks and sneakers. They are both smiling and looking towards each other. The background consists of tall grass and trees. A semi-transparent blue overlay covers the entire image.

## A majority are SATISFIED with our health insurance system overall, and many more are satisfied with their employer-provided plan

How satisfied or dissatisfied are you with **OUR current health insurance system** overall?

	U.S.
<b>SATISFIED (NET)</b>	<b>54% (+6%)</b>
Neither	12% (-4%)
<b>DISSATISFIED (NET)</b>	<b>34% (-2%)</b>

How satisfied or dissatisfied are you with **YOUR current health insurance plan**, the coverage you have today?

	U.S.
<b>SATISFIED (NET)</b>	<b>67% (+0%)</b>
Neither	12% (-2%)
<b>DISSATISFIED (NET)</b>	<b>20% (+1%)</b>

**COLUMN KEY:**

U.S.: n=2,800 consumers with employer-provided coverage nationwide

n=424 Democratic voters and consumers with employer-provided coverage nationwide 55+: n=189 55+ consumers with employer-provided coverage nationwide

SWING: n=232 Swing voters and consumers with employer-provided coverage nationwide

GOP: n=268 Republican voters and consumers with employer-provided coverage nationwide

\*Parenthesis reflect changes in sentiment since January 2021 AHIP Employer-Provided Coverage Survey

# Top drivers of plan satisfaction: affordability, comprehensive coverage, and choice of providers

What is the main reason you personally feel satisfied with your current health insurance plan? (COMBINED CHOICE– TOP THREE)

	U.S.
<b><u>Affordability.</u></b> The premium, deductible, and co-pays associated with my plan are reasonable and affordable.	45%
<b><u>Comprehensive coverage.</u></b> The benefits, care, and treatments that are important to me are covered.	45%
<b><u>Choice of providers.</u></b> I'm able to choose from many quality doctors, specialists, physicians assistants, nurses, and hospitals in my area to receive care.	44%
<b><u>Free preventive services.</u></b> My plan covers preventive care services like annual physicals, screenings, and exams without charging me out-of-pocket.	32%
<b><u>Consistency.</u></b> I'm familiar and comfortable with my plan and have had access to the same doctors and benefits.	31%
<b><u>Customer service.</u></b> I can rely on my health insurance company to help me when I have questions or need help 24/7, including speaking with medical professionals about my care at no extra cost.	24%
<b><u>Local.</u></b> My health insurance provider has offices in my state, understands my community, and partners with local care providers.	22%
<b><u>Wellness Incentives.</u></b> My plan includes financial incentives for me to stay healthy, like covering part or all of my gym membership.	21%
<b><u>A partner in my health.</u></b> My plan looks out for me by suggesting the most cost-effective choices for care and options for treatment.	19%
<b><u>Innovation.</u></b> My plan offers tools and technology to help improve my health and understand my coverage.	19%



# An overwhelming majority of union members are **SATISFIED** with their plan and believe negotiation is important

How satisfied or dissatisfied are you with the quality of health insurance benefits your union has negotiated for you?

	U.S.
<b>SATISFIED (NET)</b>	<b>85%</b>
Neither	5%
<b>DISSATISFIED (NET)</b>	<b>10%</b>

How important or unimportant is it to you that your union is able to negotiate health benefits on your behalf with your employer?

	U.S.
<b>IMPORTANT (NET)</b>	<b>85%</b>
Neither	8%
<b>UNIMPORTANT (NET)</b>	<b>8%</b>

# It is more important for coverage to be **COMPREHENSIVE** than **AFFORDABLE** – especially for those 55+

If you had to choose just one, which matters MORE in a health insurance plan?

	U.S.	55+
<u>Comprehensive coverage.</u> Health insurance that is higher in cost but covers every service I need	57%	77%
<u>Affordable coverage.</u> Health insurance that is lower in cost but does not cover every service I need	43%	23%

# More believe their EPC is HIGHER quality than Americans' coverage overall

How would you describe the quality of **your current health insurance plan**?

	U.S.
<b>HIGH (NET)</b>	<b>64%</b>
Neither	19%
<b>LOW (NET)</b>	17%

How would you describe the quality of **health insurance for Americans** overall?

	U.S.
<b>HIGH (NET)</b>	<b>48%</b>
Neither	17%
<b>LOW (NET)</b>	35%



## Most believe EPC is EFFECTIVE in meeting the overall health and mental health care needs of children enrolled in those plans

How effective or ineffective is employer-provided coverage in meeting **the health care needs of the children** enrolled in and covered by those plans? [SPLIT SAMPLE]

	U.S.
<b>EFFECTIVE (NET)</b>	<b>66%</b>
Neither/I don't know	26%
<b>INEFFECTIVE (NET)</b>	<b>7%</b>

How effective or ineffective is employer-provided coverage in meeting **the mental health care needs of the children** enrolled in and covered by those plans? [SPLIT SAMPLE]

	U.S.
<b>EFFECTIVE (NET)</b>	<b>56%</b>
Neither/I don't know	30%
<b>INEFFECTIVE (NET)</b>	<b>14%</b>

## The most important benefits for plans to cover: prescription drugs, emergency care, preventive care, and care for chronic conditions

Which of the following health benefits are MOST important for your health insurance plan to cover? (COMBINED CHOICE– TOP THREE)

	U.S.
<b>Prescription drugs</b>	<b>57% (-2%)</b>
<b>Emergency care</b>	<b>55% (-3%)</b>
<b>Preventive care</b>	<b>48% (-5%)</b>
<b>Care for chronic conditions</b>	<b>42% (-1%)</b>
Mental health and counseling	28% (+7%)
Physical therapy and rehabilitation	19% (+2%)
Pediatric care	19% (+4%)
COVID-19 testing, treatment, and vaccines	18% (-4%)
Maternity and newborn care	15% (+3%)

# Consumers increasingly believe their coverage is **COMPREHENSIVE** and **IMPROVES** their health

How much do you agree or disagree with each of the following statements about your health insurance plan? (TOTAL AGREE)

	U.S.
It covers preventive services like check-ups, screenings, and vaccines.	82% (+6%)
It provides access to quality doctors, hospitals, and clinics.	78% (+2%)
It covers COVID-19 testing, treatment, and vaccines.	75% (+14%)
It covers the benefits and services I need.	74% (+1%)
It helps improve my health.	69% (+5%)
It covers mental health support including in-person counseling and telehealth options.	67%



# Coverage is EASY to use and understand and provides PEACE OF MIND

How much do you agree or disagree with each of the following statements about your health insurance plan? (TOTAL AGREE)

	U.S.
It is easy to use my insurance coverage.	74% (+3%)
I understand the benefits and services covered by my plan.	73% (+2%)
It provides good customer service when I have questions or need help.	70% (+5%)
It gives me financial peace of mind if something bad were to happen.	69% (+2%)

## Most believe coverage costs are **REASONABLE** for them but less reasonable for other Americans

How would you describe the amount you currently pay for **your health insurance coverage overall**, including premiums, copays, and out-of-pocket expenses?

	U.S.
<b>REASONABLE (NET)</b>	<b>56%</b>
Neither	12%
<b>UNREASONABLE (NET)</b>	<b>32%</b>

How would you describe the cost of health insurance for **Americans overall**, including premiums, copays, and out-of-pocket expenses?

	U.S.
<b>REASONABLE (NET)</b>	<b>41%</b>
Neither	9%
<b>UNREASONABLE (NET)</b>	<b>50%</b>

## A majority believe the costs associated with their coverage are **REASONABLE** – especially for prescription drugs

How would you describe each of the following costs associated with your health insurance plan? (TOTAL REASONABLE)

	U.S.
Prescription drugs	64%
Copays and coinsurance	58%
Premium	52%
Deductible	50%



## The vast majority are **CONFIDENT** their coverage will protect them financially – especially those 55+

If you had a major medical emergency, which of the following best matches what you would expect to occur?

	U.S.	55+
<b>My coverage will protect me from the majority of my medical costs.</b>	<b>69%</b>	<b>79%</b>
My coverage will not protect me from the majority of my medical costs.	31%	21%

## Most report their plan was **HELPFUL** and **IMPORTANT** during the pandemic

How helpful or unhelpful was your health insurance plan in accessing services like free testing, vaccination, and telehealth appointments during the COVID-19 pandemic?

	U.S.
<b>HELPFUL (NET)</b>	<b>71%</b>
Neither	19%
<b>UNHELPFUL (NET)</b>	10%

How important or unimportant was your employer-provided coverage in maintaining the health and financial security of you and your family during the COVID-19 pandemic?

	U.S.
<b>IMPORTANT (NET)</b>	<b>75%</b>
Neither	17%
<b>UNIMPORTANT (NET)</b>	8%

## The vast majority believe it's **IMPORTANT** for plans to cover telehealth services and are **LIKELY** to use these services

How important or unimportant is it that your health insurance plan covers telehealth services? [SPLIT SAMPLE]

	U.S.
<b>IMPORTANT (NET)</b>	<b>76%</b>
Neither/I don't know	16%
<b>UNIMPORTANT (NET)</b>	<b>8%</b>

How likely are you to consider being seen by a doctor or treated via telehealth if it's an option for you? [SPLIT SAMPLE]

	U.S.
<b>LIKELY (NET)</b>	<b>75%</b>
Neither/I don't know	14%
<b>UNLIKELY (NET)</b>	<b>11%</b>

# Maintaining telehealth flexibilities is IMPORTANT to the vast majority of consumers

During the COVID-19 pandemic, the federal government enacted new flexibilities, allowing most health insurance providers to expand telehealth coverage for patients, such as offering more care providers to choose from. Based on what you know, how important or unimportant is it for the federal government to maintain these new telehealth flexibilities for patients?

	U.S.	DEM	SWING	GOP
<b>IMPORTANT (NET)</b>	<b>79%</b>	<b>86%</b>	<b>78%</b>	<b>74%</b>
Neither/I don't know	15%	10%	18%	16%
<b>UNIMPORTANT (NET)</b>	<b>6%</b>	<b>4%</b>	<b>3%</b>	<b>11%</b>

# The top resource for coverage information is a plan's WEBSITE, but app usage is growing

What resource are you MOST likely to use to look for information about your health insurance plan and benefits?

	U.S.	55+
<b>My plan's website</b>	<b>44%</b> <b>(-11%)</b>	<b>60%</b> <b>(-10%)</b>
<b>Mobile app from my plan</b>	<b>24%</b> <b>(+9%)</b>	<b>12%</b> <b>(+7%)</b>
My company's HR department	17% (+4%)	14% (+6%)
Customer service phone line	16% (-1%)	15% (-2%)

# The Role of Employers & Plans





# Insurance coverage is increasingly IMPORTANT in employee recruiting and retention

How much of an impact did the health insurance your job provides have on your decision to **accept your current job**? [SPLIT SAMPLE]

	U.S.
<b>IMPACTFUL (NET)</b>	<b>87%</b> <b>(+12%)</b>
<b>NOT IMPACTFUL (NET)</b>	13% (-12%)

How much of an impact, if any, does the health insurance your job provides you have on your decision to **stay at your current job**? [SPLIT SAMPLE]

	U.S.
<b>IMPACTFUL (NET)</b>	<b>84%</b> <b>(+6%)</b>
<b>NOT IMPACTFUL (NET)</b>	15% (-7%)

# Most consumers UNDERESTIMATE how much employers pay for coverage

When thinking about the total cost of the health insurance coverage you receive, both what you pay and what your company pays, what percentage do you think your EMPLOYER pays?

	U.S.
<b>Zero – I pay everything</b>	<b>4%</b>
<b>Between 1-69%</b>	<b>62%</b>
<b>Between 70-100%</b>	<b>34%</b>

## Learning how much companies pay for coverage **IMPROVES** perceptions of employers

The average company pays between 70-80% of the cost of health insurance coverage, with the average employee paying between 20-30% of the costs. Does this make you feel more or less favorable about companies that provide their employees with health insurance coverage?

	U.S.
<b>MORE FAVORABLE (NET)</b>	<b>69%</b>
Neither	20%
<b>LESS FAVORABLE (NET)</b>	<b>11%</b>

# Consumers believe the cost of health care would **INCREASE** if fewer employers provided health benefits

If fewer employers provided health insurance coverage benefits, do you believe the cost of health care would increase, decrease, or stay the same?

	U.S.
<b>INCREASE (NET)</b>	<b>63%</b>
Neither/I don't know	27%
<b>DECREASE (NET)</b>	11%

# Health Coverage Policy



## A majority of consumers do NOT support taxing employee health benefits – especially those 55+

Based on what you know, do you support or oppose the **current tax treatment of health insurance** provided by companies?

	U.S.	DEM	SWING	GOP	55+
<b>SUPPORT (NET)</b>	<b>66%</b>	<b>70%</b>	<b>62%</b>	<b>71%</b>	<b>73%</b>
Neither	23%	19%	26%	21%	20%
<b>OPPOSE (NET)</b>	<b>10%</b>	<b>11%</b>	<b>13%</b>	<b>8%</b>	<b>7%</b>

Based on what you know, do you support or oppose **taxing employee health benefits**?

	U.S.	DEM	SWING	GOP	55+
<b>SUPPORT (NET)</b>	<b>37%</b>	<b>42%</b>	<b>32%</b>	<b>38%</b>	<b>16%</b>
Neither	20%	18%	23%	17%	14%
<b>OPPOSE (NET)</b>	<b>43%</b>	<b>40%</b>	<b>45%</b>	<b>45%</b>	<b>70%</b>



## Most voters would be LESS likely to vote for a legislator who supported taxing or weakening employee health benefits

If your federal legislator supported taxing employee health benefits, would you be more or less likely to vote for him/her in the next election?  
[SPLIT SAMPLE]

	U.S.	DEM	SWING	GOP	55+
<b>MORE LIKELY (NET)</b>	44%	<b>48%</b>	45%	37%	22%
No impact	7%	9%	5%	6%	8%
<b>LESS LIKELY (NET)</b>	<b>50%</b>	44%	<b>50%</b>	<b>58%</b>	<b>70%</b>

If your federal legislator supported legislation that weakened employer-provided coverage or increased the cost of employer-provided coverage, would you be more or less likely to vote for him/her in the next election? [SPLIT SAMPLE]

	U.S.	DEM	SWING	GOP	55+
<b>MORE LIKELY (NET)</b>	41%	46%	35%	37%	12%
No impact	8%	7%	7%	10%	9%
<b>LESS LIKELY (NET)</b>	<b>52%</b>	47%	<b>58%</b>	<b>53%</b>	<b>79%</b>

## Key Takeaways

1

A majority of consumers (67%) are **SATISFIED** with their employer-provided coverage and believe the quality of their plan is **HIGH** (64%).

---

2

Employer-provided coverage is increasingly **IMPORTANT** to employees accepting (87%, +12% since Jan 2021) and staying at (84%, +6% since Jan 2021) their current job.

---

3

The vast majority (75%) report that their employer-provided coverage was **IMPORTANT** to maintaining the health and financial security of their families during the pandemic.

---

4

The vast majority (76%) consider it **IMPORTANT** for plans to cover telehealth services, and 79% also believe it's important for the federal government to maintain the new COVID-19 telehealth flexibilities for patients.

---

5

Most **do NOT support** taxing employee health benefits (only 37% support), and 52% would be **LESS likely** to vote for a lawmaker who supports weakening employer-provided coverage.

## Key Takeaways

- 6 Plan satisfaction is driven by **affordability (45%), comprehensive coverage (45%), and choice of providers (44%).**
- 7 A majority (56%) believe what they currently pay for coverage is **REASONABLE**, especially **prescription drugs (64%) and copays and coinsurance (58%).**
- 8 The top benefits for plans to cover: **prescription drugs (57%), emergency care (55%), preventive care (48%), and care for chronic conditions (42%).**
- 9 Most believe employer-provided coverage is **EFFECTIVE** in meeting the overall health care needs (66%) and mental health care needs (56%) of children enrolled in these plans.
- 10 Strong majorities agree their employer-provided coverage covers **preventive services (82%), the benefits and services they need (74%), and mental health support (67%).**

# Jessica Fenchel

---

Access Services of Pennsylvania





# Neil Trautwein

---



# Partnership for Employer-Sponsored Coverage

---

- The **Partnership for Employer-Sponsored Coverage** (P4ESC) is an advocacy alliance based in Washington, D.C., for employers of all sizes and the millions of hardworking Americans and their families who rely on employer-sponsored coverage every day.
- P4ESC is working to ensure that employer-sponsored coverage is strengthened and remains a viable, affordable option for millions of job creators and American families for decades to come.

## **P4ESC membership includes:**

- American Rental Association
- Associated Builders and Contractors
- Associated General Contractors
- Business Group on Health
- Autocare Association
- The Council on Independent Agents & Brokers
- The ERISA Industry Committee
- The Food Industry Association
- HR Policy Association
- National Association of Health Underwriters
- National Association of Wholesaler-Distributors
- National Federation of Independent Business
- National Restaurant Association
- National Retail Federation
- Retail Industry Leaders Association
- Society for Human Resource Management



# Thank You