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# The Value of Employer-Provided Coverage in the U.S. in 2023

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

May 2023



# Methodology

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## Public Opinion Survey

- N=1,000 consumers with employer-provided coverage nationwide
- Balanced to national demographics for gender, age, and region
- Fielded online April 17-25, 2023
- MOE: +/- 3%

**1,000**

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CONSUMERS

**+/- 3%**

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SURVEY MARGIN OF ERROR



# Key Findings

- 1 Most are **SATISFIED** with their current employer-provided coverage, and the vast majority prefer to get their coverage through their **EMPLOYER** rather than through the federal or state government.
- 2 Plan satisfaction is driven by **comprehensive coverage**, **affordability**, and **choice of providers**.
- 3 A majority feel the quality of their current health insurance plan is **HIGH**, and most believe their coverage will **PROTECT** them from the majority of their costs in a medical emergency.
- 4 A majority believe what they currently pay for coverage is **REASONABLE**, especially prescription drugs and copays and coinsurance.
- 5 The plan benefits consumers value most: **emergency care**, **prescription drugs**, and **preventive care**.



# Key Findings

- 6 The most important value-added plan services: **care coordination, extended prescription drug refills, and telehealth.**

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- 7 The vast majority consider it important for health insurance providers to cover telehealth services, and most **SUPPORT** the government maintaining telehealth flexibilities for plans.

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- 8 Health coverage plays an **IMPORTANT** role in employee recruitment and an even more important role in retention.

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- 9 A growing majority **OPPOSE** taxing employee health benefits (+9% from June 2022), and a growing majority would be **LESS** likely to vote for a lawmaker who supports taxing them (+13%).

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- 10 An overwhelming majority believe it's **IMPORTANT** for health insurance providers to work to improve health equity.





Public Opinion

# Employer-Provided Coverage Perceptions & Priorities

# A majority of consumers are **SATISFIED** with our health insurance system and even more are satisfied with their plan

How satisfied or dissatisfied are you with **your current health insurance plan**, the coverage you have today through you or your spouse's or partner's work?

	U.S.	DEM	SWING	GOP
<b>SATISFIED (NET)</b>	<b>63%</b>	<b>63%</b>	<b>57%</b>	<b>70%</b>
NEITHER	14%	12%	18%	10%
DISSATISFIED (NET)	23%	25%	25%	20%

COLUMN KEY:

U.S.: n=1,000 consumers with employer-provided coverage nationwide

DEM: n=402 Democratic voters and consumers with employer-provided coverage

SWING: n=231 Swing voters and consumers with employer-provided coverage

GOP: n= 289 Republican voters and consumers with employer-provided coverage

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

	U.S.	DEM	SWING	GOP
<b>SATISFIED (NET)</b>	<b>54%</b>	<b>53%</b>	<b>50%</b>	<b>62%</b>
NEITHER	14%	10%	19%	11%
DISSATISFIED (NET)	32%	36%	31%	27%



# Top drivers of plan satisfaction: comprehensive coverage, affordability, 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>Comprehensive coverage.</u></b> The benefits, care, and treatments that are important to me are covered.	46%
<b><u>Affordability.</u></b> The premium, deductible, and co-pays associated with my plan are reasonable and affordable.	46%
<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.	43%
<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.	35%
<b><u>Family coverage.</u></b> My plan provides all the coverage my family needs no matter their age or stage in life.	33%
<b><u>Consistency.</u></b> I'm familiar and comfortable with my plan and have had access to the same doctors and benefits.	33%



## Additional drivers of plan satisfaction:

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

	U.S.
<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.	21%
<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.	18%
<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.	14%
<b><u>Innovation</u></b> . My plan offers tools and technology to help improve my health and understand my coverage.	11%



# It is more important for coverage to be **COMPREHENSIVE** than **AFFORDABLE**

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

	U.S.
<b>Comprehensive coverage – health insurance that is higher in cost but covers every service I need.</b>	<b>60%</b>
Affordable coverage – health insurance that is lower in cost but does not cover every service I need.	40%

# Consumers are more concerned about UNEXPECTED out-of-pocket costs than recurring costs

Which of the following types of health care costs is a greater concern to you?

	U.S.
<b>Unexpected out-of-pocket costs like surprise doctor or hospital bills.</b>	<b>60%</b>
Regularly recurring costs like premiums and co-pays.	40%



# Most believe their coverage will PROTECT them from the majority of their costs in a medical emergency

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

	U.S.
<b>My coverage will protect me from the majority of my medical costs.</b>	<b>66%</b>
My coverage will not protect me from the majority of my medical costs.	34%



# More believe their employer-provided coverage is **HIGHER** quality than Americans' coverage overall

How would you describe the quality of **your current health insurance plan**, the coverage you have today?

	U.S.	DEM	SWING	GOP
<b>HIGH (NET)</b>	<b>59%</b>	<b>58%</b>	<b>55%</b>	<b>67%</b>
NEITHER	21%	22%	23%	14%
LOW (NET)	20%	19%	22%	19%

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

	U.S.	DEM	SWING	GOP
<b>HIGH (NET)</b>	42%	41%	37%	<b>48%</b>
NEITHER	16%	13%	18%	15%
LOW (NET)	42%	<b>46%</b>	<b>45%</b>	37%



# Consumers believe their coverage is **COMPREHENSIVE** and **EASY** to use

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

	U.S.
It covers preventive services like check-ups, screenings, and vaccines.	82%
It provides access to quality doctors, hospitals, and clinics.	76%
It allows me to see the doctors I choose.	72%
It is easy to use my insurance coverage.	72%
It covers the benefits and services I need.	70%
It covers COVID-19 testing, treatment, and vaccines.	70%
I understand the benefits and services covered by my plan.	70%
It covers mental health support including in-person counseling and telehealth options.	61%



# Consumers also believe their coverage IMPROVES their health and provides value for what they pay

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

	U.S.
It helps improve my health.	65%
It gives me financial peace of mind if something bad were to happen.	65%
It provides good customer service when I have questions or need help.	63%
It provides value for how much I pay for it.	62%



# A majority believe coverage costs are **REASONABLE** for them but unreasonable 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>53%</b>
NEITHER	11%
<b>UNREASONABLE (NET)</b>	<b>36%</b>

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

	U.S.
REASONABLE (NET)	35%
NEITHER	10%
<b>UNREASONABLE (NET)</b>	<b>56%</b>



# Plan benefits consumers value most: emergency care, prescription drugs, and preventive care

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

	U.S.
<b>Emergency care</b>	<b>62% (+7%)</b>
<b>Prescription drugs</b>	<b>58% (+1%)</b>
<b>Preventive care</b>	<b>55% (+7%)</b>
Care for chronic conditions	41% (-1%)
Mental health support and counseling	27% (-1%)
Physical therapy and rehabilitation	18% (-1%)
Pediatric care	16% (-3%)
COVID-19 testing, treatment, and vaccines	12% (-6%)
Maternity and newborn care	11% (-4%)



# The most important value-added plan services: care coordination, extended prescription drug refills, and telehealth

Which of the following additional services many health insurance plans offer at no additional cost are MOST important to you? If you haven't used these services, which would be most important to you? (COMBINED CHOICE – TOP THREE)

	U.S.
<b>Care coordination with hospitals, doctors, nurses, and patients to ensure care is delivered in the most efficient and effective way.</b>	<b>41%</b>
<b>6-month prescription drug refills to reduce trips to the pharmacy.</b>	<b>41%</b>
<b>Access to telehealth like secure online video chats with doctors to manage your health at home.</b>	<b>32%</b>
Online tools and apps with information about your insurance, costs, and health care options.	28%
24-hour nurse hotline for information, support, and resources to help manage your health.	28%
Health care risk assessment to help improve health.	28%
Health care technology like a glucose monitor or insulin pump to manage chronic conditions.	21%
Tips and information to stay healthy or manage a chronic condition.	19%
Wellness technology like a Fitbit to help you stay healthy.	17%
Addressing social barriers that impact health like lack of housing, reliable transportation, food insecurity, & unemployment.	17%
Protection against insurance fraud.	16%
Transportation to doctor's appointments.	13%



# Most believe it is **IMPORTANT** that their plan covers telehealth services

How important or unimportant is it that your health insurance plan covers telehealth services?

	U.S.
<b>IMPORTANT (NET)</b>	<b>68%</b>
NEITHER/I DON'T KNOW	21%
UNIMPORTANT (NET)	11%

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

	U.S.
<b>LIKELY (NET)</b>	<b>66%</b>
NEITHER/I DON'T KNOW	19%
UNLIKELY (NET)	15%



# Most important benefits of telehealth: convenience and affordability

Which of the following benefits of telehealth is MOST important to you? (COMBINED CHOICE – TOP TWO)

	U.S.
<b><u>Convenient.</u></b> Telehealth doesn't require patients to drive to the doctor's office or hospital, park their vehicle, or wait in a waiting room.	47%
<b><u>Affordable.</u></b> Telehealth reduces or eliminates many expenses related to seeking care in a doctor's office or hospital.	43%
<b><u>Fast.</u></b> Telehealth appointments are often available on demand or with less notice than traditional appointments or walk-in visits.	33%
<b><u>Accessible.</u></b> Telehealth improves access by making a doctor or health care provider only a phone or video call away.	31%
<b><u>Private.</u></b> Telehealth protects patient privacy and provides secure, one-on-one phone or video calls between a patient and doctor.	24%
<b><u>Safe.</u></b> Telehealth does not require patients to go to a facility where they may be exposed to other sick patients.	23%



# A majority agree that EPC helps ensure Americans living in rural and underserved communities have access to health care

Do you agree or disagree with the following statement? Employer-provided coverage helps ensure Americans living in rural and underserved communities have access to health care.

	U.S.
<b>AGREE (NET)</b>	<b>61%</b>
NEITHER/I DON'T KNOW	24%
DISAGREE (NET)	15%



# Consumers are MOST likely to look for information about their plan on their health insurance provider's website

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

	U.S.
<b>My health insurance company's website</b>	<b>50%</b>
Mobile app from my health insurance company	21%
My company's HR department	16%
Customer service phoneline	13%



# Most believe EPC is **EFFECTIVE** in meeting children’s overall health needs and nearly half in addressing their mental health needs

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

	U.S.	PARENT	NONPARENT
<b>EFFECTIVE (NET)</b>	<b>56%</b>	<b>65%</b>	<b>42%</b>
NEITHER/I DON'T KNOW	34%	26%	47%
<b>INEFFECTIVE (NET)</b>	<b>10%</b>	<b>10%</b>	<b>12%</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?

	U.S.	PARENT	NONPARENT
<b>EFFECTIVE (NET)</b>	<b>49%</b>	<b>56%</b>	<b>40%</b>
NEITHER/I DON'T KNOW	37%	32%	42%
<b>INEFFECTIVE (NET)</b>	<b>15%</b>	<b>12%</b>	<b>18%</b>



# A majority believe the need for mental health care for children through employer-provided coverage will increase

Do you think the need for mental health care for children through employer-provided coverage will increase, decrease, or stay the same in the future?

	U.S.
<b>INCREASE (NET)</b>	<b>58%</b>
SAME	34%
DECREASE (NET)	8%



# Most believe it is important that their health insurance provider works to **IMPROVE** health equity

Health equity refers to the ability of all people to have access to affordable, high-quality health care regardless of their income, race, education, or other social factors that impact health. How important or unimportant is it to you that your health insurance provider works to improve health equity?

	U.S.
<b>IMPORTANT (NET)</b>	<b>74%</b>
NEITHER	15%
UNIMPORTANT (NET)	11%





Public Opinion

# The Role of Employers and Plans

# Health coverage plays an **IMPORTANT** role in employee recruitment and an even more important role in retention

How important or unimportant was the health insurance your job provides in your decision to **accept your current job**?

	U.S.
<b>IMPORTANT (NET)</b>	<b>68%</b>
NEITHER/I DON'T KNOW	17%
UNIMPORTANT (NET)	15%

How important or unimportant is the health insurance your job provides in your decision to **stay at your current job**?

	U.S.
<b>IMPORTANT (NET)</b>	<b>77%</b>
NEITHER/I DON'T KNOW	15%
UNIMPORTANT (NET)	9%



# 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>2%</b>
<b>Between 1-69%</b>	<b>64%</b>
Between 70-100%	34%



## Consumers feel more favorable after learning the average employer pays between 70-80% of the cost of health insurance coverage

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>61%</b>
NEITHER/I DON'T KNOW	28%
LESS FAVORABLE (NET)	12%



# A majority believe health care costs would INCREASE if fewer employers provided health coverage 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>57%</b>
NEITHER/I DON'T KNOW	29%
DECREASE (NET)	14%





Public Opinion

# Health Coverage Policy

# Most prefer to get their health coverage through an EMPLOYER

Which of the following ways would you prefer MOST to get your health coverage?

	U.S.	DEM	SWING	GOP
<b>An employer</b>	<b>68%</b>	<b>61%</b>	<b>71%</b>	<b>76%</b>
A federal government program like Medicare or Medicaid	20%	26%	17%	13%
A state government marketplace	12%	13%	12%	10%



# A growing majority OPPOSE taxing employee health benefits

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
<b>SUPPORT (NET)</b>	<b>62% (-4%)</b>	<b>66% (-4%)</b>	<b>60% (-2%)</b>	<b>62% (-9%)</b>
NEITHER	27% (+4%)	24% (+5%)	28% (+3%)	29% (+9%)
OPPOSE (NET)	11% (+1%)	11% (+0%)	12% (-1%)	10% (+3%)

Some policymakers have proposed reducing or eliminating the employee tax exclusion, which would raise taxes on employees by making their health benefits taxable income. Based on what you know, do you support or oppose **taxing employee health benefits**?

	U.S.	DEM	SWING	GOP
SUPPORT (NET)	28% (-9%)	33% (-9%)	23% (-9%)	29% (-13%)
NEITHER	20% (+0%)	17% (-1%)	23% (+0%)	20% (+3%)
<b>OPPOSE (NET)</b>	<b>52% (+9%)</b>	<b>50% (+10%)</b>	<b>54% (+9%)</b>	<b>51% (+6%)</b>



# A growing majority would be LESS likely to vote for a federal legislator that weakened employer-provided coverage

If your federal legislator supported legislation that weakened employer-provided coverage or increased the cost of employer-provided coverage by taxing employee health benefits, would you be more or less likely to vote for him/her in the next election?

	U.S.	DEM	SWING	GOP
MORE LIKELY (NET)	31% (-10%)	33% (-15%)	29% (-16%)	29% (-8%)
DOESN'T IMPACT MY VOTE	6% (-1%)	7% (-2%)	7% (+2%)	4% (-2%)
<b>LESS LIKELY (NET)</b>	<b>63%</b> <b>(+13%)</b>	<b>60%</b> <b>(+16%)</b>	<b>64%</b> <b>(+14%)</b>	<b>67%</b> <b>(+9%)</b>



# A growing majority believe that affordability, flexibility, and benefits would **DECLINE** if employee health benefits were taxed

Do you think the following would improve or decline if employee health benefits were taxed? (TOTAL DECLINE)

	U.S.	DEM	SWING	GOP
Your personal economic situation	61% (+7%)	56% (+9%)	58% (-9%)	70% (+16%)
Affordability of health insurance	59% (+12%)	58% (+18%)	60% (+15%)	61% (+5%)
The benefits offered by your employer	55% (+11%)	51% (+11%)	58% (+0%)	59% (+8%)
The flexibility you would have in your coverage	53% (+9%)	49% (+13%)	54% (+12%)	59% (+1%)



# The vast majority think it's important the federal government maintains telehealth flexibilities for patients

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>73%</b>	<b>82%</b>	<b>69%</b>	<b>64%</b>
NEITHER/I DON'T KNOW	18%	12%	21%	22%
UNIMPORTANT (NET)	9%	5%	10%	14%





# Thank You

Questions?

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