

The Value of Employer-Provided Coverage

More than half of all Americans - 181 million people - receive their health coverage through employer-provided health plans. It's a cornerstone of the American health care system and a valued benefit of employment for workers and companies alike. Businesses and other employers have a vested interest in improving the health care coverage they provide their employees. When workers are happy and healthy, businesses thrive.



Coverage@Work is working: according to a [2018 AHIP poll](#), 71 percent of Americans are satisfied with their employer-provided coverage. It provides comprehensive and affordable health care, financial security, and peace of mind—75 percent of Americans say they feel that their coverage protects their family from high medical costs.



Employers shoulder rising hospital and drug costs and design benefits to deliver greater value for employees. On-site health clinics, wellness programs, telehealth, Centers of Excellence, and employee assistance programs are some key tools that help employers continue to deliver high-value services.



Employer-provided coverage works for millions of Americans, and we're committed to building on its success so that it keeps working. **Coverage@Work promotes policy solutions that strengthen, support and expand access to employer-provided coverage.** Because better coverage at work means a better American health care system.

COVERAGE@WORK RESOURCES

[COVERAGE@WORK CAMPAIGN WEBPAGE](#)

[COVERAGE@WORK WELLNESS PROGRAM](#)

[COVERAGE@WORK PRIMER](#)

THESE ARE JUST A FEW KEY POLICY PRIORITIES THAT ALLOW EMPLOYER-PROVIDED COVERAGE TO CONTINUE DELIVERING VALUE TO AMERICANS:

END SURPRISE MEDICAL BILLS FOR PATIENTS

Health insurance providers develop networks to provide unparalleled care and negotiate better value and lower costs for patients. However, when doctors or care specialists choose not to participate in networks, they charge rates as high as they like. As a result, millions of patients receive unexpected medical bills that can break the bank.

Coverage@Work supports federal legislation and policies that protect patients from surprise medical bills, reduce costs by fighting price gouging, and ensure quality networks. Our efforts are helping advance legislation that would finally extend protections from surprise medical bills to employees in self-funded health plans.

ELIMINATE HARMFUL TAXES THAT RAISE PREMIUMS

The Health Insurance Tax (HIT), Cadillac Tax and any new taxes on employee benefits raise premiums and deductibles for millions of hardworking Americans. Repealing these taxes will reduce costs today and help ensure employer-provided coverage remains a source of protection well into the future.

REDUCE LOW-VALUE CARE

Patients deserve high-quality care at an affordable cost. Coverage@Work supports initiatives like value-based insurance design (V-BID) that encourage the use of high-value services and discourage low-value services. Partnering with employers, we are advancing efforts to stop paying for unnecessary, wasteful care that can harm patients while increasing health care costs for everyone.

ELIMINATE BARRIERS TO INNOVATION FOR BETTER HEALTH

Coverage@Work encourages innovative care solutions like worksite clinics and wellness programs that better engage employees in their health. Congress should pass new rules to allow and strengthen wellness programs to help workers get – and stay – healthy.

At the same time, employees should have greater freedom on how to pay for their coverage through helpful products like health savings accounts. Allowing more Americans and employers to contribute to accounts and save for future health care needs gives them greater control over their health care choices.

As policymakers consider the future of health care, let's build on the strength, stability, and success of employer-provided coverage. Together, we can ensure that Americans have access to the affordable, high-quality care they deserve.

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