

THE VALUE OF Employer-Provided Coverage

All Americans deserve more choice and control over their health care needs. Employer-provided coverage delivers affordable access to care, effective ways to improve health, and financial security for more than [183 million Americans every day.](#)

Americans have real choices and control in the care and protection they receive through work, from comprehensive health insurance coverage and income protection to preventive care, technology solutions, prescription drugs, emergency care, dental and vision benefits.

Businesses of all sizes provide comprehensive health coverage to **employees, domestic partners, and dependents**, covering the majority of Americans. This coverage empowers employees to improve their health and helps ensure financial security for themselves and their loved ones.

Providing coverage through work is one of the most efficient means we have of enrolling individuals and families in affordable coverage. And because employers have a vested interest in the health and financial security of their employees, **employer-provided coverage continues to be a bedrock of our entire health care system.**

Satisfaction with Employer-Provided Coverage

New [survey findings](#) released by America's Health Insurance Plans (AHIP) highlight how employer-provided coverage has been an important resource for Americans throughout the COVID-19 crisis:

- 71% of American employees believe their employer-provided health care coverage is easy to use, and 76% say it would protect them from the majority of their medical costs in an emergency.
- Amidst the COVID-19 crisis and economic uncertainty, a strong majority (67%) of Americans with employer-provided coverage report they are satisfied with their current coverage and 65% believe the quality of their plan is high.
- 67% of those with employer-provided coverage report that their coverage gives them financial peace of mind.
- 85% of employees say it is valuable for employers and plans to offer free, additional health-related services. Wellness programs (40%) and health or flexible savings accounts (38%) are the two most desired free employer health care programs.
- Employer-provided coverage remains an important part of business' compact with employees especially during this critical time – 75% of employees say that the coverage their job provides had an impact on their decision to accept their job, while 78% say it impacts their decision to stay at their current job.

- A majority of Americans – 62% – do not support taxing employee health benefits. Those with employer-provided coverage believe that affordability (53%) and their personal economic situation (52%) would decline if employee health benefits were taxed.
- Of those who have received a COVID-19 test, 62% with employer-provided coverage said their plan was helpful in obtaining and covering a test.
- A majority (56%) of employees say telehealth and mental health services are more valuable than they were a year ago before COVID-19, and 74% said it's important for their employer-provided coverage to cover the cost of the vaccine.

From prevention and wellness, to treating chronic conditions and improving individual health, health insurance providers are working with employers and their workers to make sure patients receive the care they need when they need it.

Health insurance providers design a wide variety of choices to meet the different health care needs of different populations, so employers can choose a plan that's right for their employees.

Quality health care coverage keeps workers happy and healthy, allowing businesses to thrive. As consumers' bargaining power, health insurance providers negotiate with doctors, hospitals, and drug makers to reduce the prices of medical services, lowering costs for businesses and their employees.

Employers were at the forefront of responding to the COVID-19 crisis, working to keep millions of Americans covered even when furloughed, supporting access to care throughout the pandemic with rapid plan modifications like increased telehealth, and delivering access to vaccinations. As a result of the COVID-19 crisis, the number of uninsured Americans could grow to levels not seen in more than a decade. That is why health insurance providers support [timely, targeted and temporary actions](#) to protect employer-provided coverage, including Congressional action to provide temporary subsidies or direct financial assistance specifically for the purpose of maintaining or providing health insurance coverage.

Through access to strong provider networks, comprehensive coverage, and quality services at an affordable cost, employer-provided coverage helps give hardworking Americans the peace of mind they deserve. **As policymakers consider the future of the health insurance market, let's build on the strength, stability, and success of employer-provided coverage.**

REACH OUT ANYTIME

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For more information about how health insurance providers are stepping up to fight COVID-19, visit <https://www.ahip.org/health-insurance-providers-respond-to-coronavirus-covid-19/>

To hear from Americans about their experiences with health care coverage, visit <https://bettercareamerica.org/stories/>