

# EMPLOYER PROVIDED HEALTH CARE

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CONSUMER PERCEPTIONS AND SATISFACTION METRICS

*N = 2334 Respondents with employer-provided health care | Fielded online 11-14-2022 to 11-19-2022 | M.o.E +/- 2.0%*



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It's *not* surprising that Americans like their employer provided health care benefits...  
It *is* surprising how INTENSE their favorable opinions are.

Americans **LOVE, TRUST, & RELY ON** their employer provided health care.

# EXECUTIVE SUMMARY

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- ➔ Strong majorities believe that employer provided health care plans are extremely important and cite their health plan as the most important benefit provided by their employer.
- ➔ Companies signal that they take care of their employees when they offer good health coverage - an important tool for employee retention.
- ➔ Employer provided health care plans do not limit job mobility for most. Only about 1/3 report having declined a job opportunity out of fear of losing their current health insurance. This is true across all income levels.
- ➔ An overwhelming majority view their employer provided health care plan as 'affordable,' 'convenient,' and 'worth what they pay for it.'
- ➔ Respondents believe their employer provided health coverage is simpler, more affordable and higher quality than plans they could find on the open markets or government provided coverage plans.

# SATISFACTION & PERCEPTIONS

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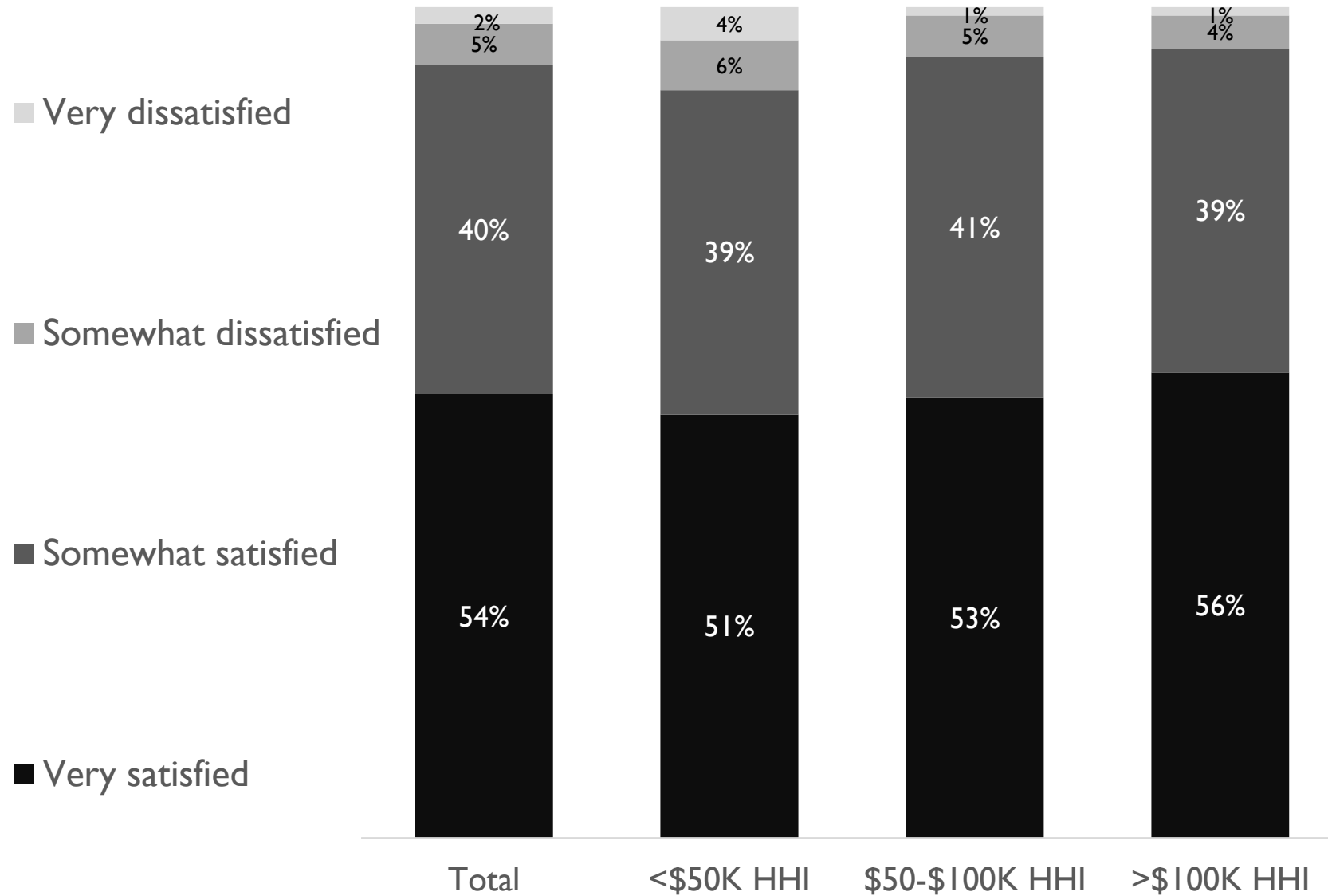


# 93%

are satisfied with their employer provided health coverage.

A majority are **intensely** satisfied – including across all income demographic groups.

Overall, how satisfied are you with the health coverage you get through your or your spouse's/partner's work?

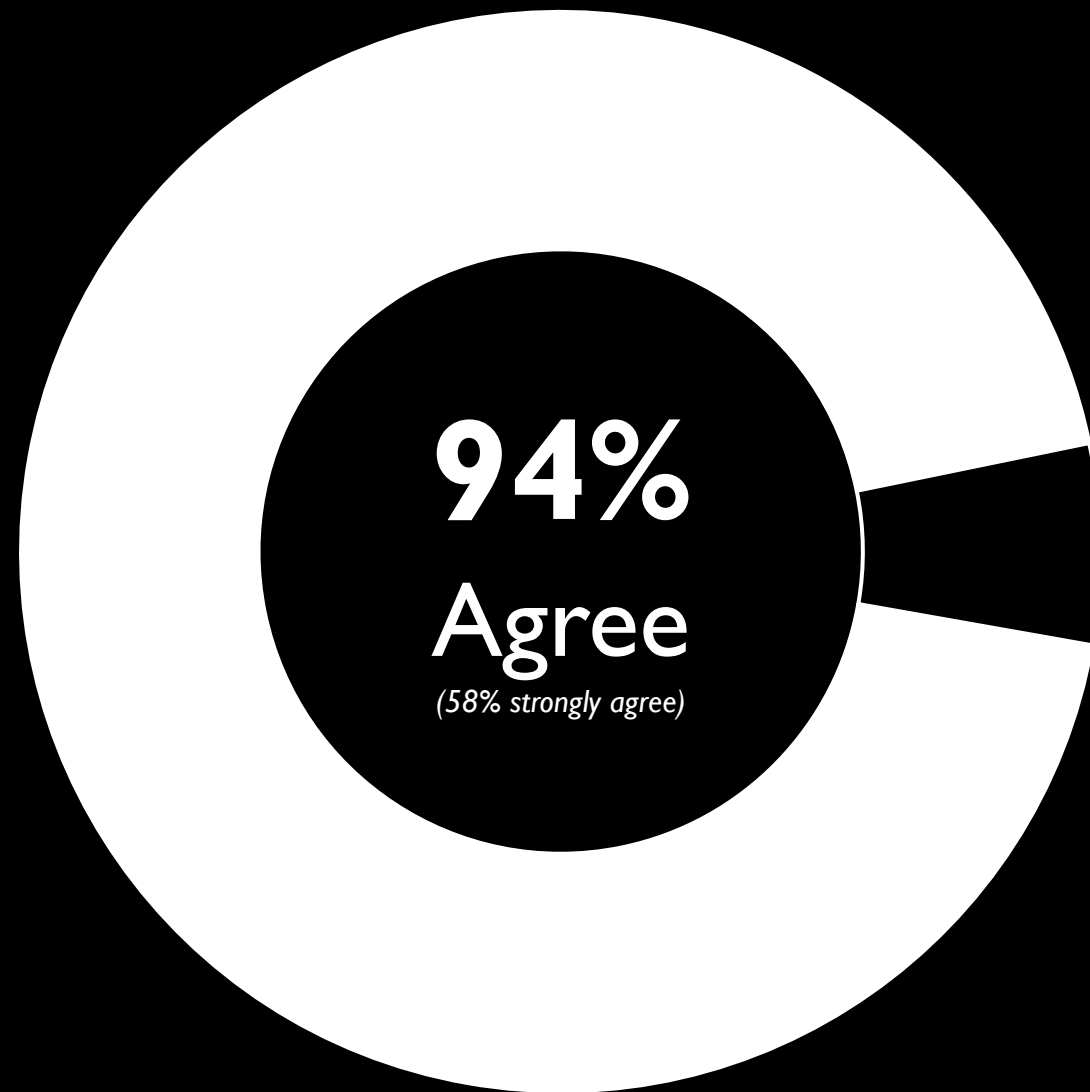


# EMPLOYER PROVIDED COVERAGE IMPROVES LIVES.

*Agree or Disagree:*

“The health coverage I get from my employer gives me peace of mind.”

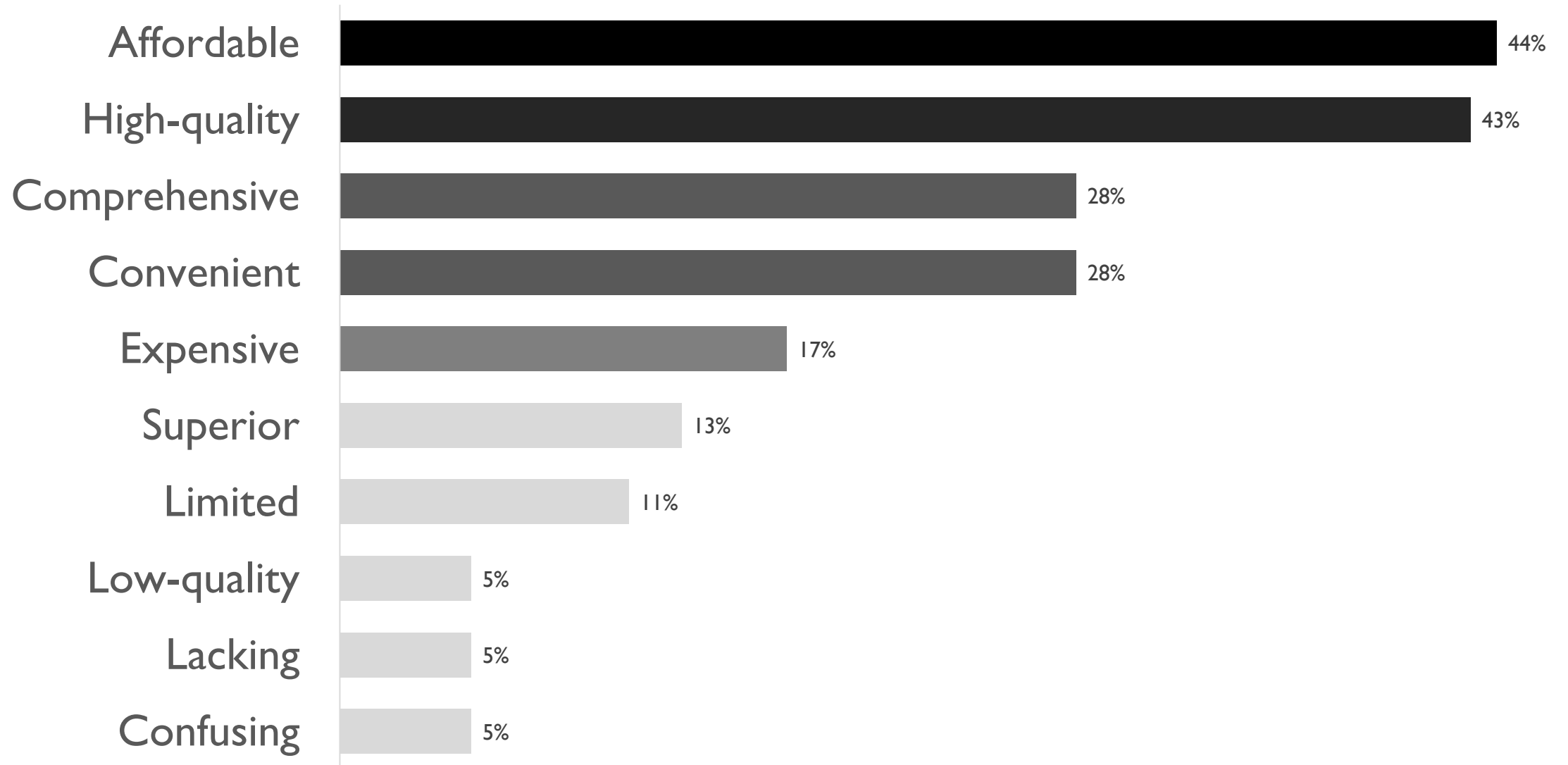
|             | Under \$50K | \$50K - \$100K | Over \$100K |
|-------------|-------------|----------------|-------------|
| Agree (net) | 91%         | 95%            | 97%         |



# EMPLOYER HEALTH INSURANCE IS AFFORDABLE & HIGH QUALITY.

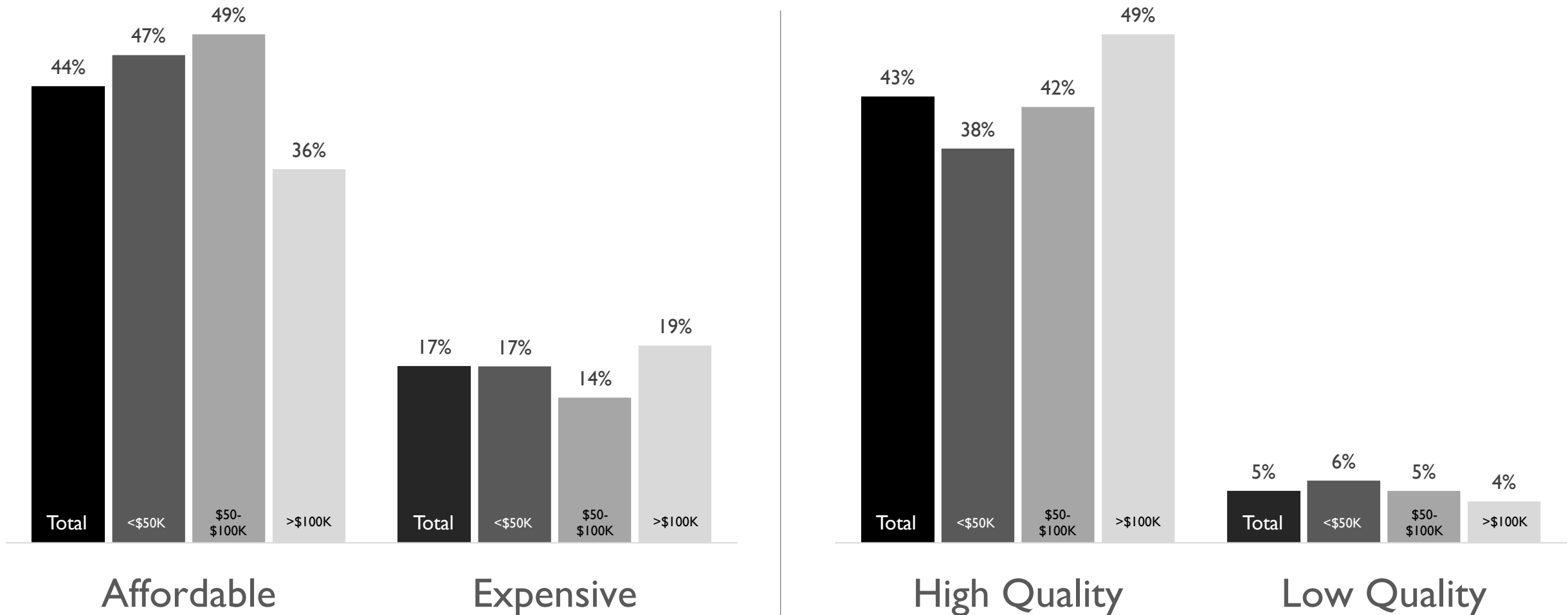
47% of low-income respondents describe their health coverage as “affordable.”

Which of the following words would you use to describe the health coverage plan you get at work? (Top 2 responses combined)



# HEAD TO HEAD: POSITIVE ASSOCIATIONS WITH HEALTH PLANS.

*Which of the following words would you use to describe the health coverage plan you get at work? (Top 2 responses combined)*



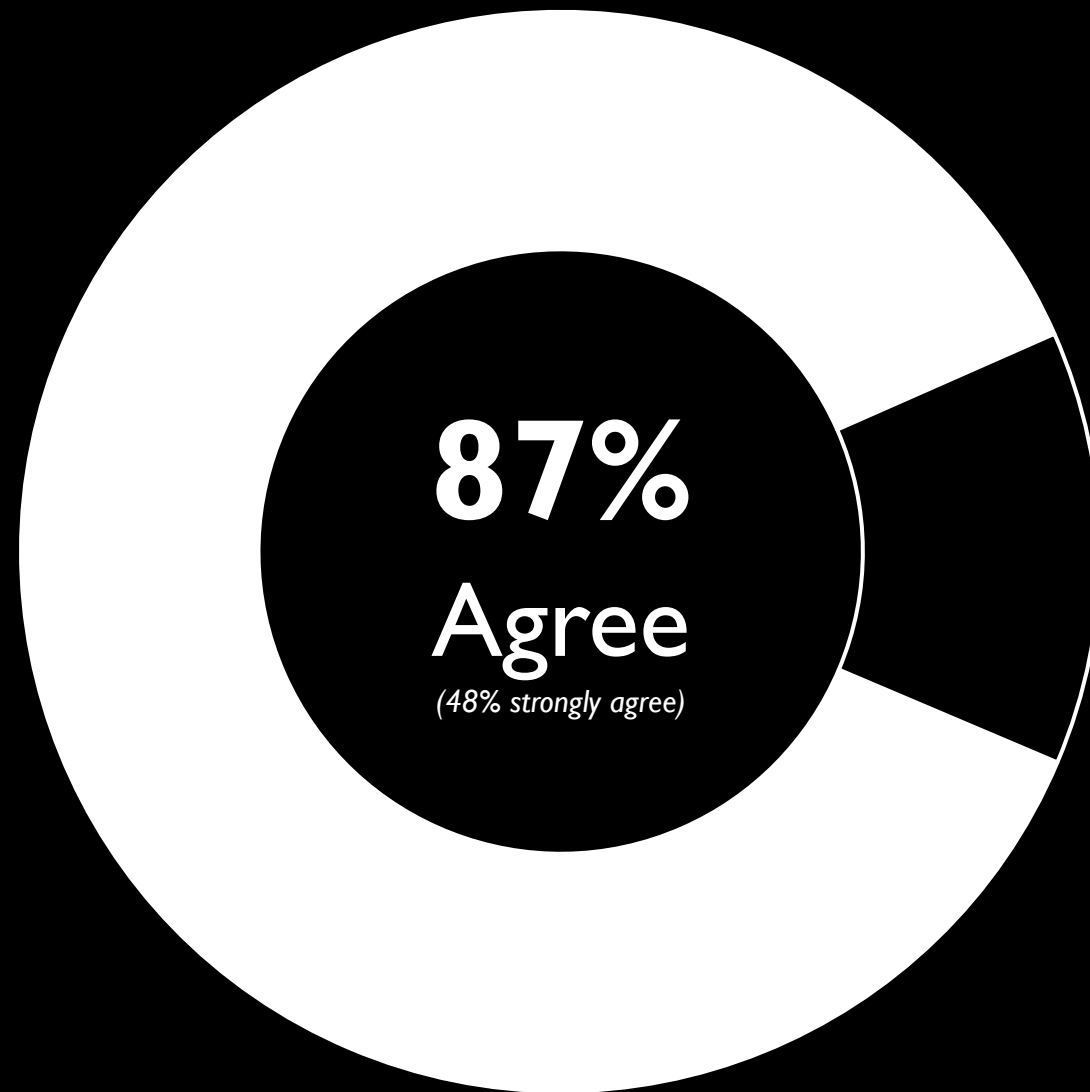


# EMPLOYER PROVIDED COVERAGE IS AFFORDABLE.

*Agree or Disagree:*

“The health insurance plan I get at work is affordable.”

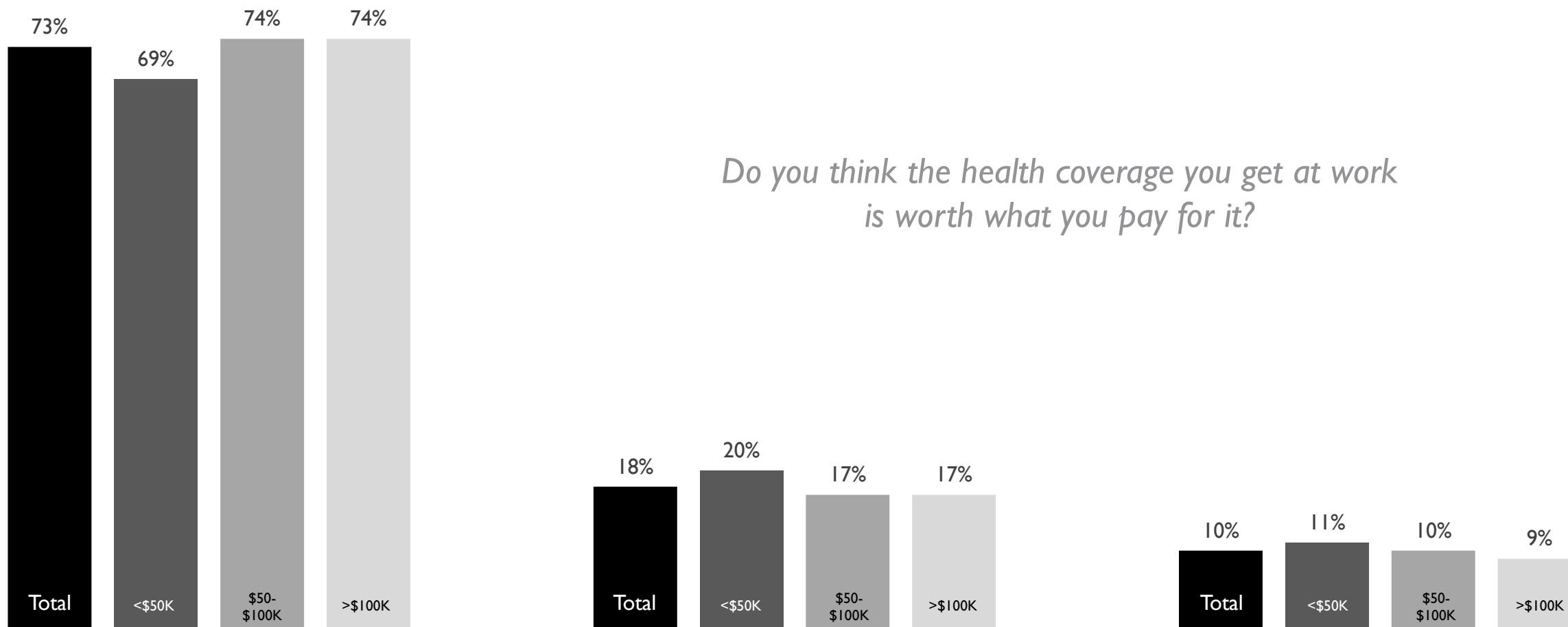
|             | Under \$50K | \$50K - \$100K | Over \$100K |
|-------------|-------------|----------------|-------------|
| Agree (net) | 86%         | 87%            | 88%         |



# EMPLOYER PROVIDED HEALTH COVERAGE IS VALUABLE.

7-in-10 low income respondents agree.

*Do you think the health coverage you get at work is worth what you pay for it?*



Yes

No

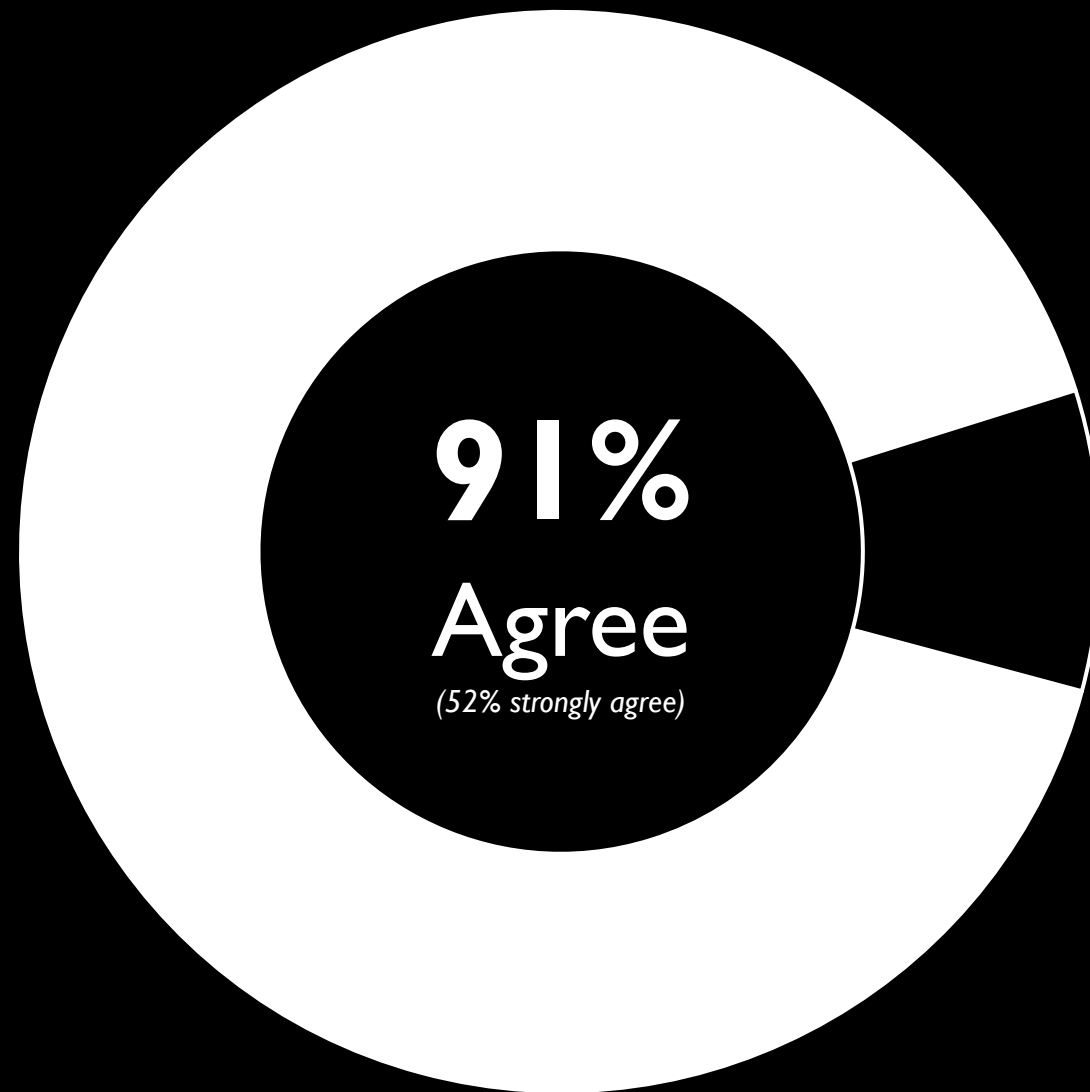
I'm not sure <sup>10</sup>

# EMPLOYER PROVIDED COVERAGE WORKS.

*Agree or Disagree:*

“The health insurance plan I get at work allows me to visit the doctors I choose.”

|             | Under \$50K | \$50K - \$100K | Over \$100K |
|-------------|-------------|----------------|-------------|
| Agree (net) | 89%         | 91%            | 93%         |



# COMPARISON TO OTHER TYPES OF COVERAGE

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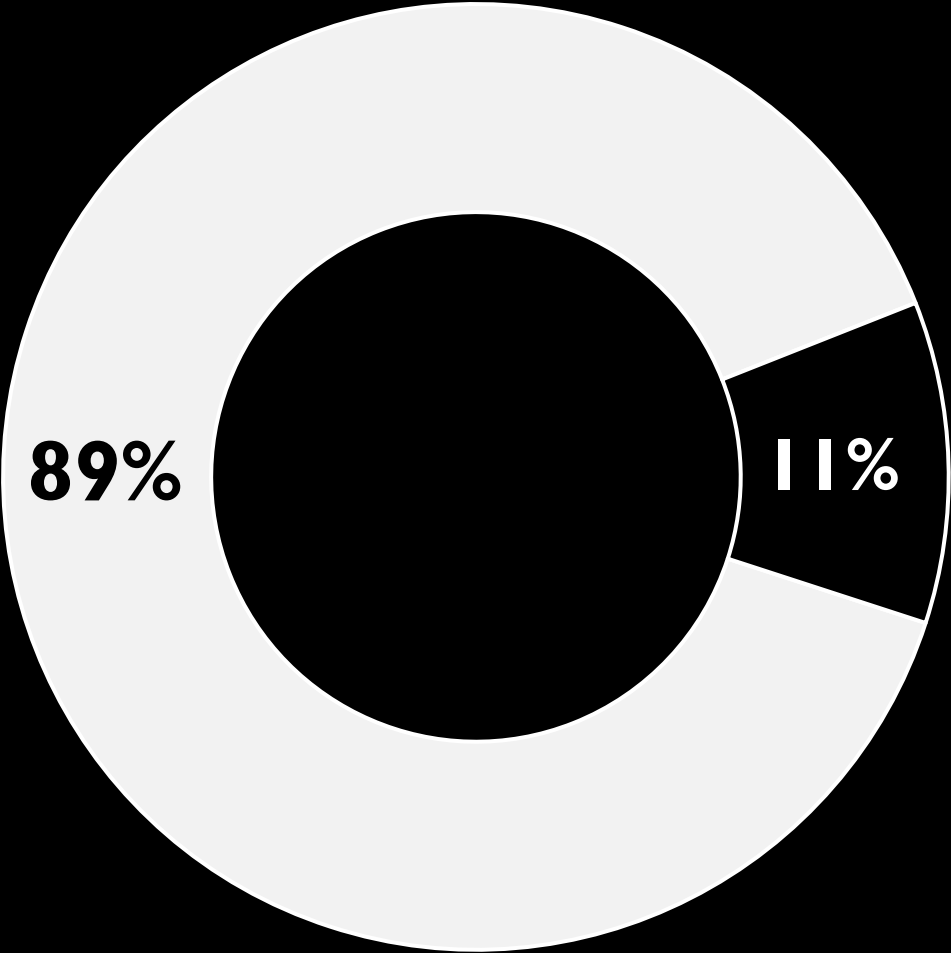


# OVERWHELMING MAJORITY WANT EMPLOYER COVERAGE.

*Would you prefer to get health coverage through an employer or through other means?*

## From employer

| GOP | IND | DEM |
|-----|-----|-----|
| 90% | 88% | 88% |



## From other means

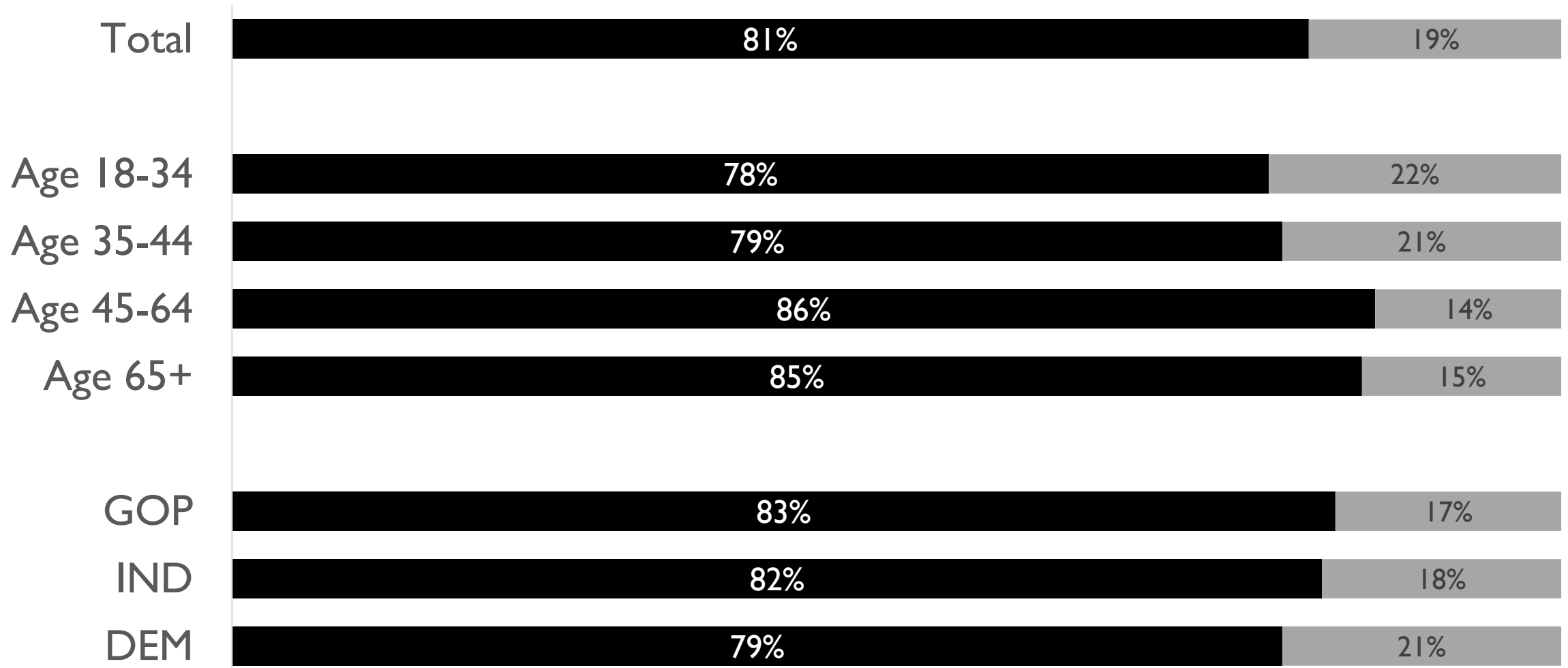
| GOP | IND | DEM |
|-----|-----|-----|
| 10% | 12% | 12% |

# EMPLOYER HEALTH INSURANCE > GOVERNMENT INSURANCE.

All different age groups would MUCH prefer to receive health benefits from their employer than from the government.

Which type of health insurance plan do you think would be best for you and your family?

■ Health coverage I get from my employer    ■ Health coverage provided by the government

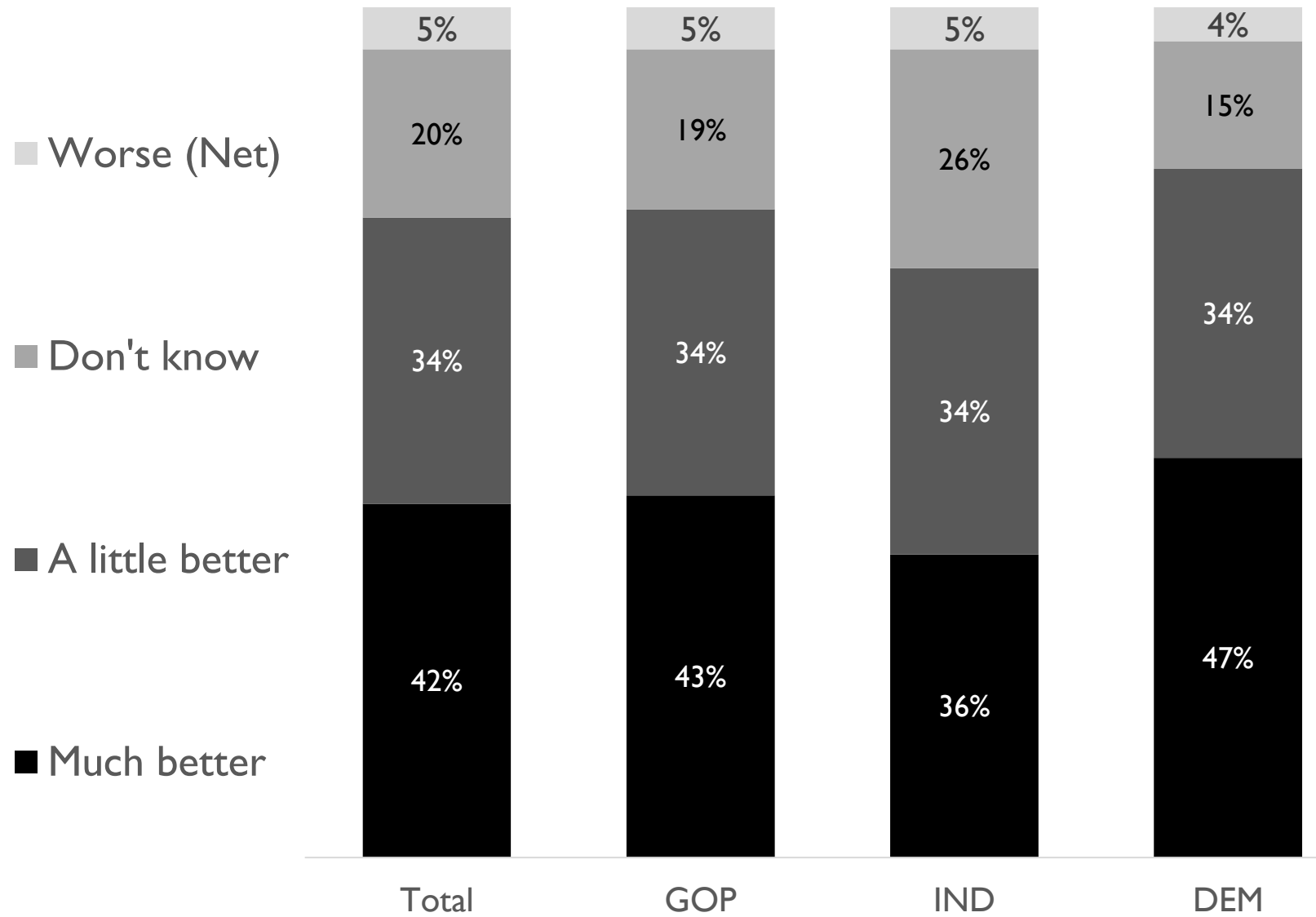


# 76%

think that the quality of coverage they get through their employer is better than what they would get on the open markets.

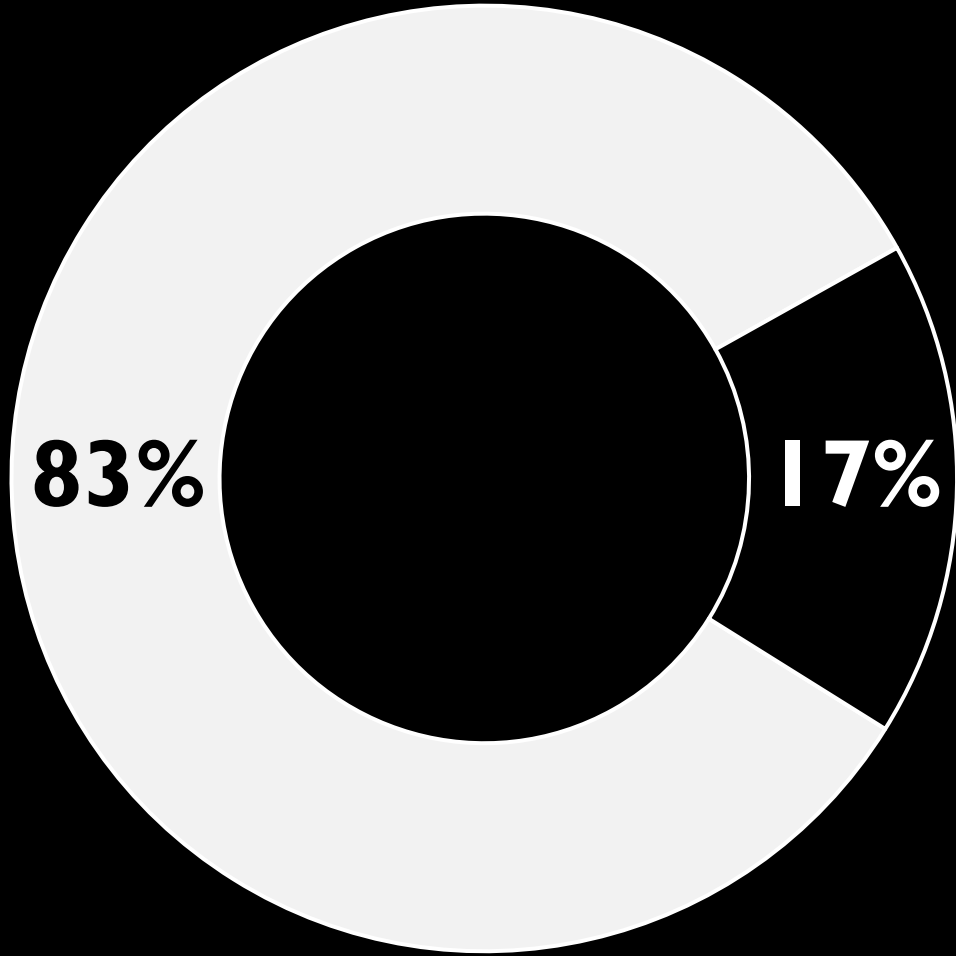
Only 5% think that it would be worse quality.

*Do you think the QUALITY of the health coverage you get from work is better or worse than you'd be able to find on the open insurance markets?*



# EMPLOYER PROVIDED PLANS ARE MORE AFFORDABLE.

*Which type of health insurance plan do you think is more AFFORDABLE to you?*



Health coverage I get from my work or my spouse's/partner's work.

| Under \$50K | \$50K-\$100K | Over \$100K |
|-------------|--------------|-------------|
| 80%         | 83%          | 86%         |

Health coverage I could find on the open insurance markets.

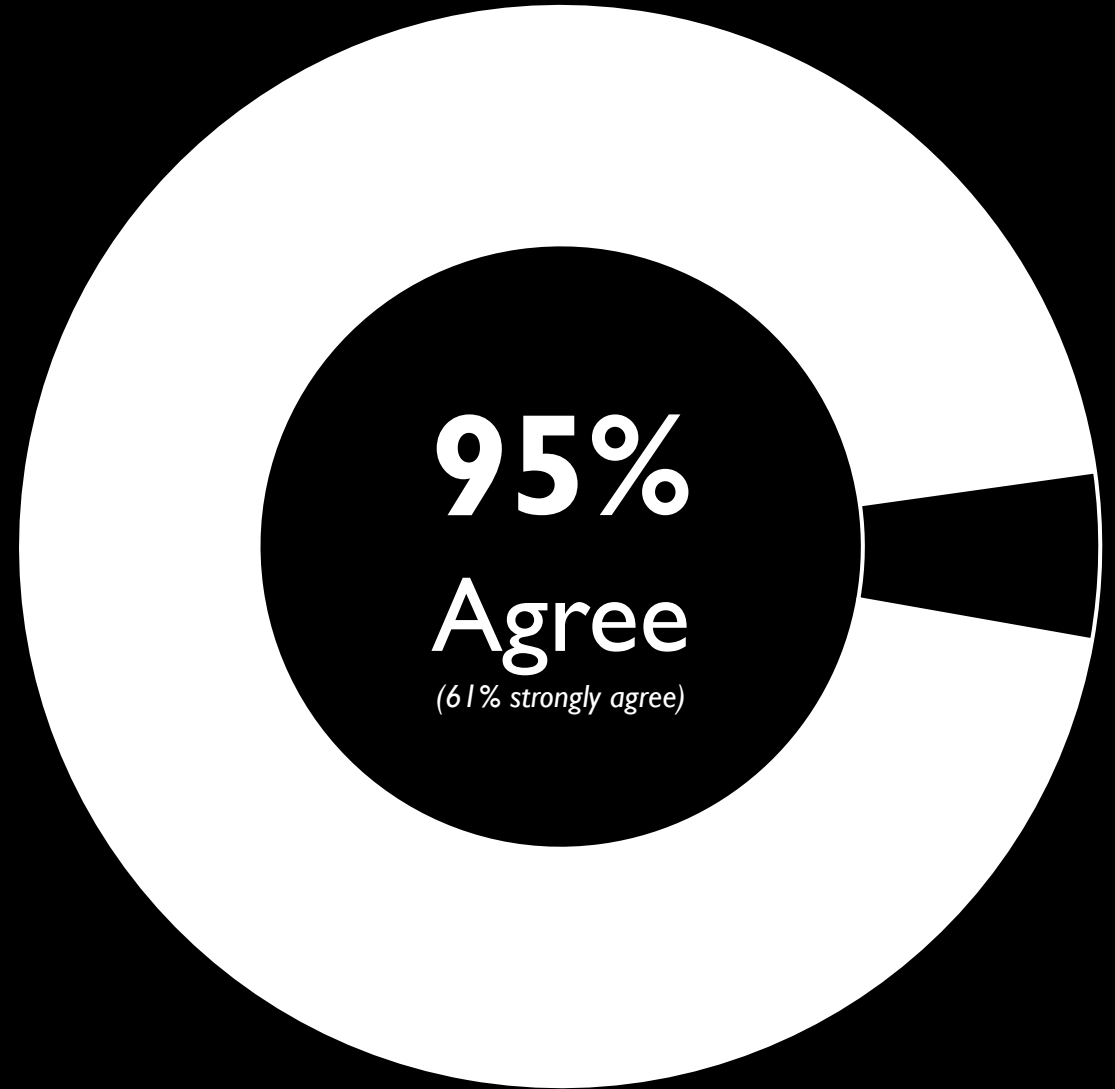
| Under \$50K | \$50K-\$100K | Over \$100K |
|-------------|--------------|-------------|
| 20%         | 17%          | 14%         |



# MORE CONVENIENT THAN THE OPEN MARKETS.

*Agree or Disagree:*

“The health plan I receive through work or through my spouse’s/partner’s work is probably more convenient than looking for coverage on the open insurance markets.”



# IMPACT ON BUSINESS REPUTATION

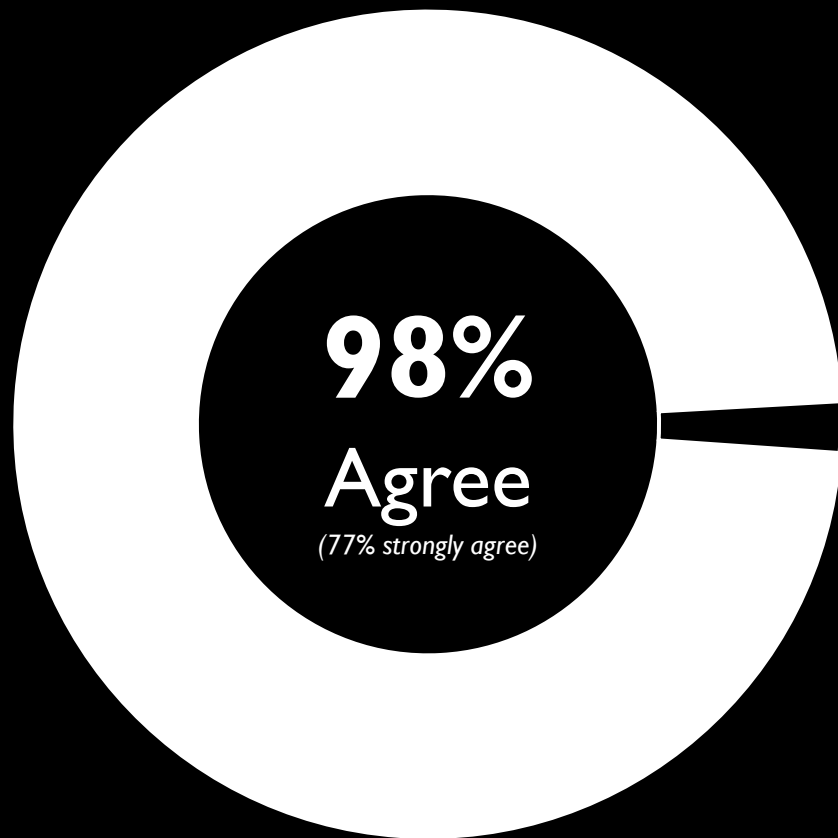
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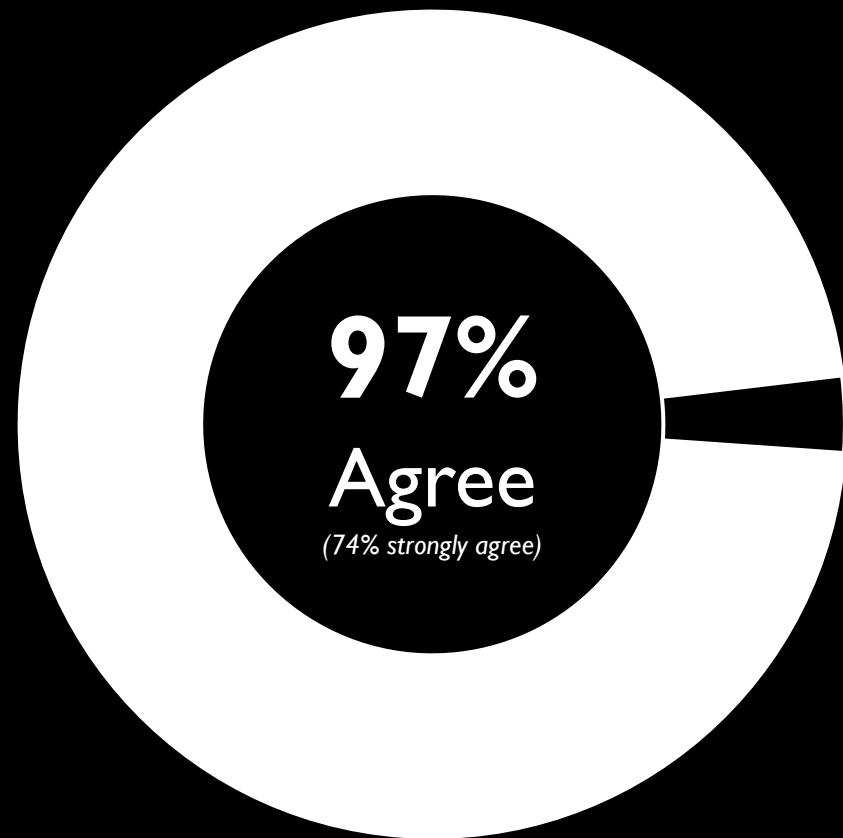


# GOOD COMPANIES PROVIDE QUALITY HEALTH COVERAGE.



*Agree or Disagree:*

“A good company to work for provides quality health coverage to their employees.”



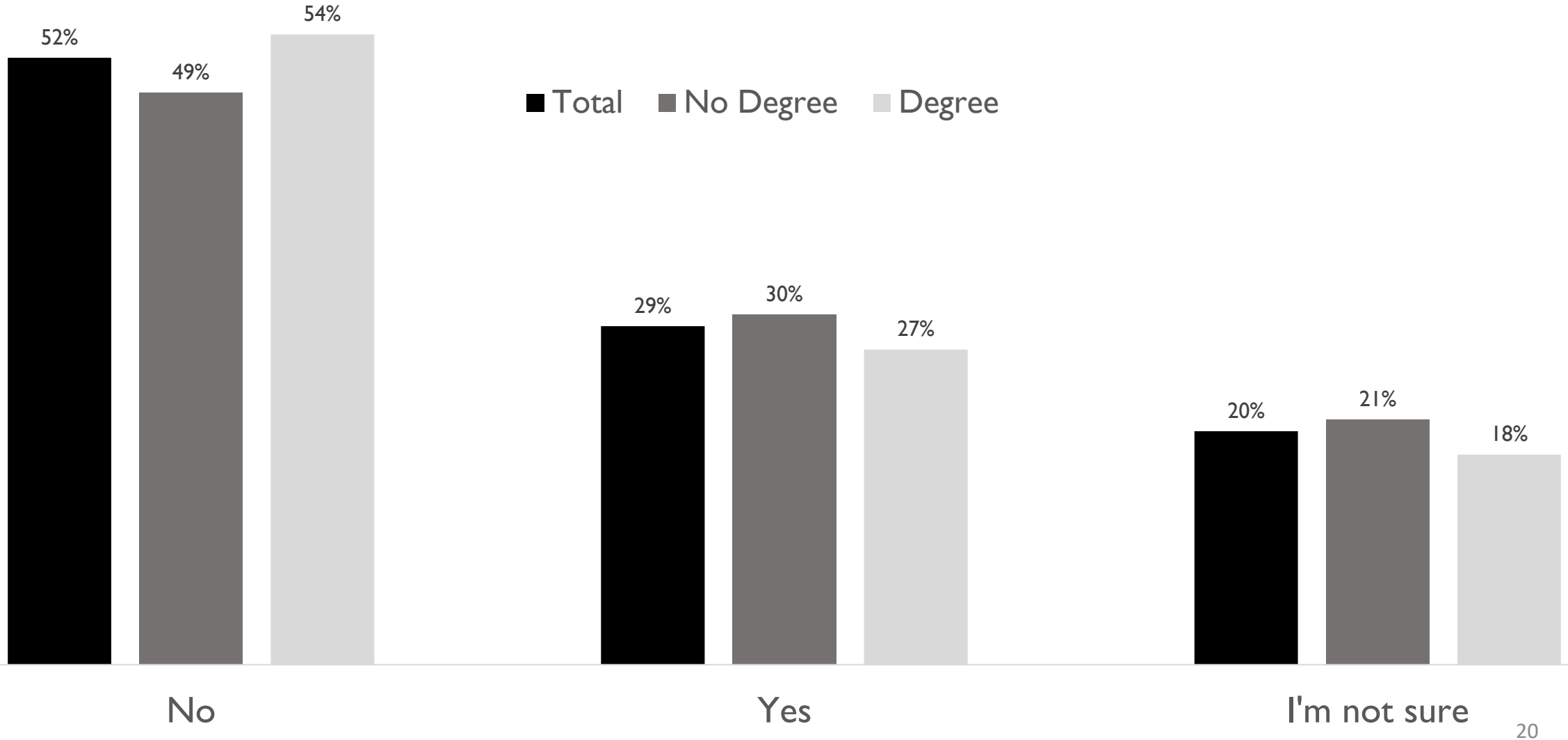
*Agree or Disagree:*

“Quality health coverage is an important way for companies to retain their valued employees.”

# A MAJORITY WOULD NOT TAKE A JOB WITHOUT HEALTH INSURANCE.

*This includes a plurality of those without a college degree.*

*Assuming appropriate salary was offered, would you accept a new job offer that did NOT offer health insurance?*



# COMPARISON TO OTHER BENEFITS

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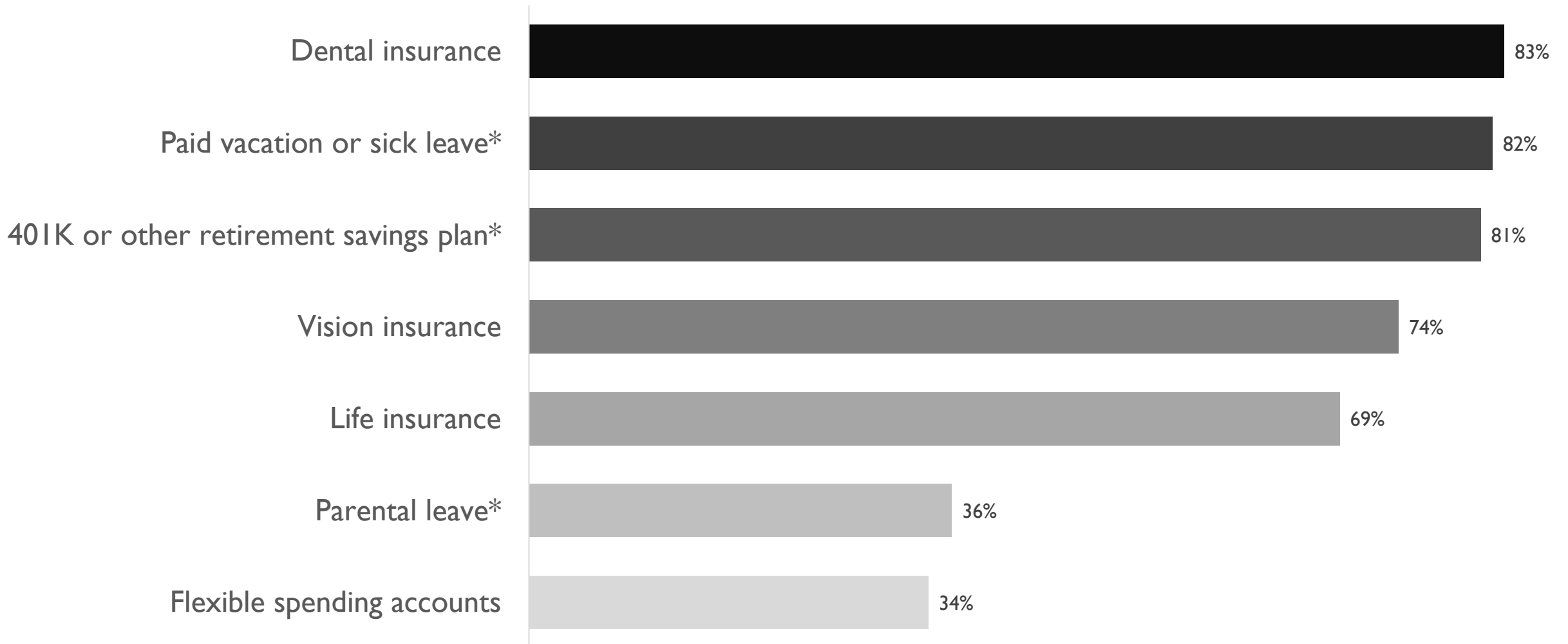


# MAJORITIES RECEIVE PAID LEAVE, RETIREMENT PLANS AND OTHER INSURANCE:

*Only about 1/3 receive flexible spending accounts or parental leave.*

*Do you receive any of the following benefits either from your own employer or through your spouse's partner's employer?*

*\*Do you receive any of the following benefits from your current employer? (asked only to employed respondents; n= 2278)*

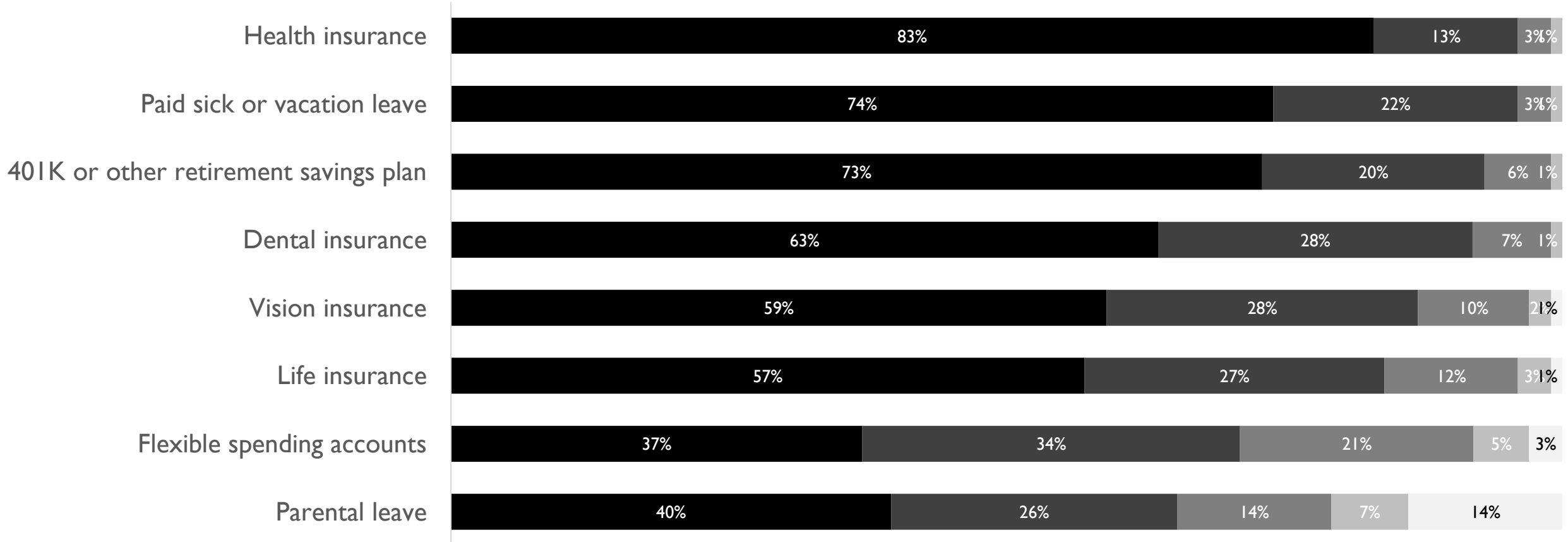


# HEALTH INSURANCE IS EXTREMELY IMPORTANT TO OVER 80%.

*Paid leave, retirement plans and other types of insurance are also extremely important to majorities.*

*How important or unimportant are the following benefits to you currently?*

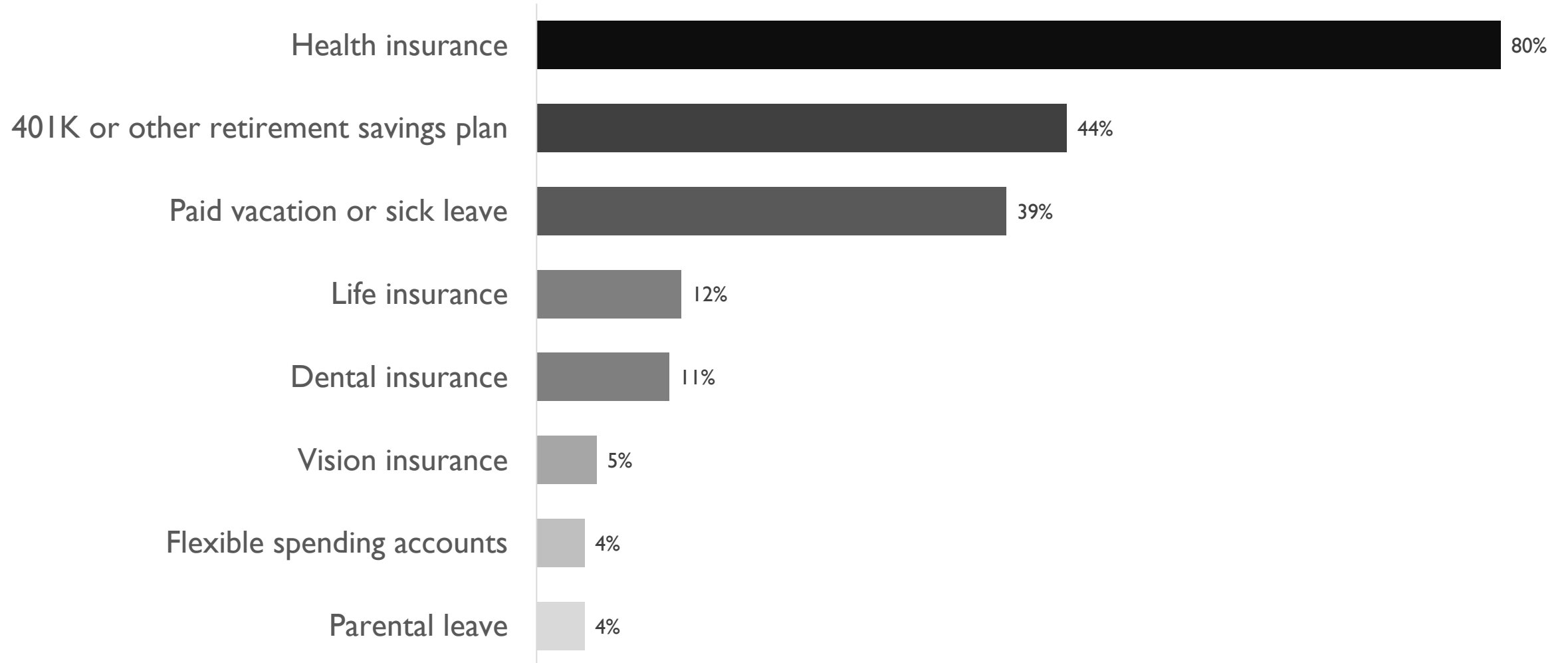
■ Extremely important ■ Very important ■ Somewhat important ■ Only a little important ■ Not important at all



# HEALTH INSURANCE IS BY FAR THE MOST IMPORTANT BENEFIT:

*No other benefit even comes close to importance among all demographic groups.*

*Which of the following benefits would be most important to you if you were looking for a new job? (Top 2 responses combined)*





# METHODOLOGY:

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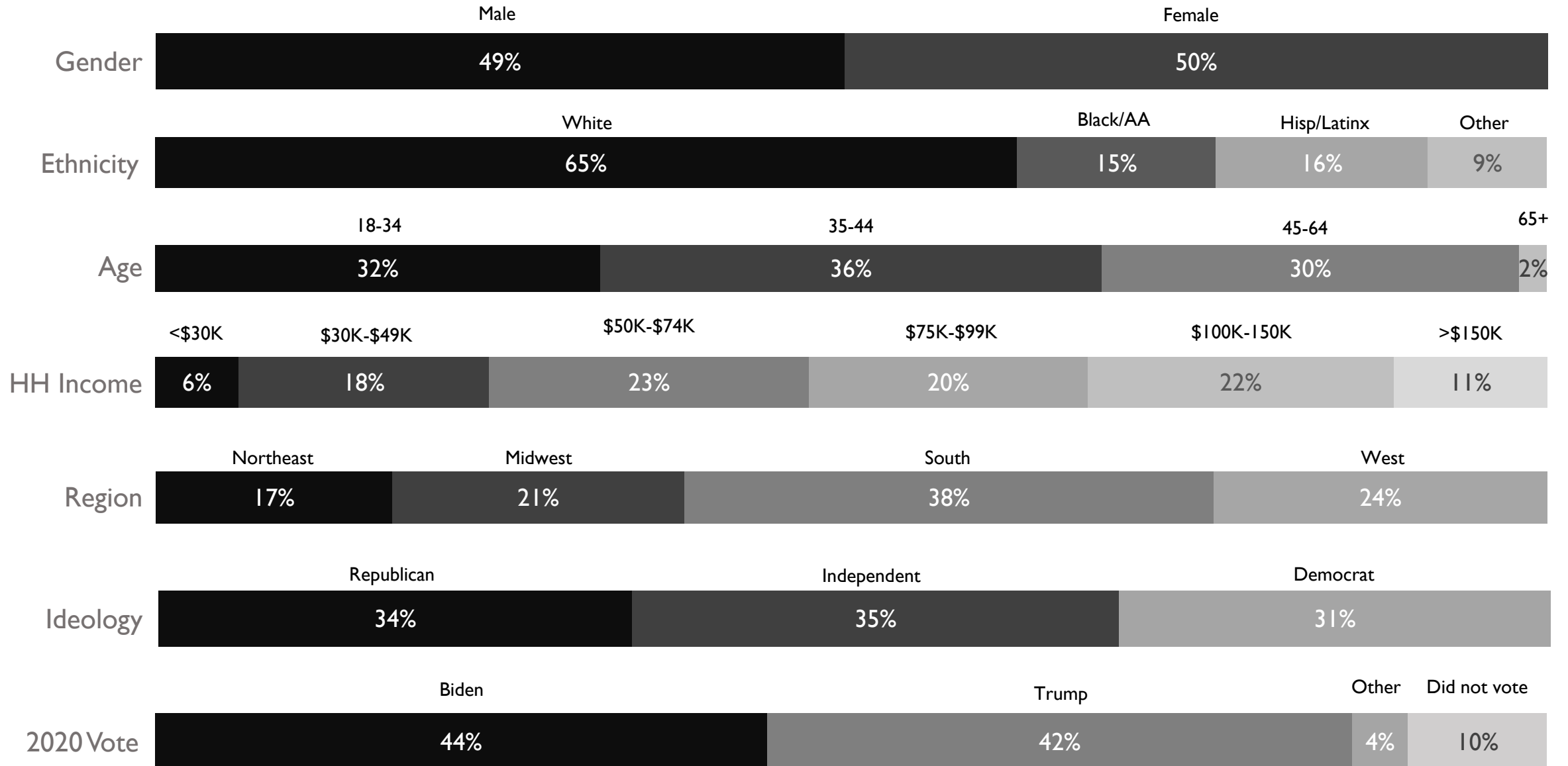


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# QUANTITATIVE: NATIONAL SAMPLE BREAKDOWN:

(N = 2334 Respondents with employer-provided health care | Fielded online 11-14-2022 to 11-19-2022 | M.o.E +/- 2.0%)



THANK YOU.

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