



America's Health Insurance Plans' 2018 Employee Survey Results The Value of Employer-Provided Coverage

The national trade organization, America's Health Insurance Plans (AHIP), has issued their annual findings on employee satisfaction with their group sponsored benefit plan. The national results are summarized below:

- Employer-provided coverage members buck national trends. Employees are satisfied with the system (63%), but even more satisfied with their plan, at 71%.
- More than half (60%) report their premiums and deductibles are reasonable, but only 30% think the cost of healthcare for other Americans is reasonable. Members think they're better off with their plan; only 13% think average Americans would do worse with their plan.
- Consumers support keeping employer plans tax-free; they believe taxing employer plans will harm Americans.
- Satisfaction is driven by comprehensive coverage, affordability, and choice. As Americans age, benefits supersede costs. Plan engagement with customers is not as important (Table 1). Comprehensive coverage even trumps affordability, though dissatisfaction is driven by costs.
- According to members, the benefits that matter most are prescription, preventive, and emergency care coverage (Table 2). Benefits that focus on smaller, specific groups of people are less important.
- Employer-provided plans play a role in recruitment: 46% say it played a role in recruiting them. They underestimate how much employers contribute, however; only 20% believe employers are contributing as much or more than they are. Employer contributions significantly improve favorability. Employers and insurers working together dramatically improves employee favorability of both groups.

1,000 US adults weighted to the demographics of the US working population. All were employed with employer-provided health coverage.

Table 1. Top five reasons why persons feel satisfied with their current health insurance plan.			
	Average	<40 years	40+ years
The benefits, care and treatment that are important to me are covered.	39%	35%	44%
The premium, deductible, and copays associated with my plan are reasonable and affordable.	36	39	33
I'm able to choose from many quality doctors, specialists, physicians' assistants, nurses, and	34	28	41

hospitals in my area to receive care.			
I'm familiar with and comfortable with my plan and have had access to the same doctors and benefits.	25	25	25
My plan covers preventive care services like annual physical, screenings, and exams at no extra cost.	23	23	22
Source: America's Health Insurance Plans, February 2018			

Table 2. Most important benefits for a health plan to provide.			
	Average	<40 years	40+ years
Covering much of the cost of prescription drugs – from antibiotics to treatments for chronic illness or rare disorders.	51%	44%	58%
Counseling, screenings, and vaccines to maintain health and wellness and spur on early detection of any potential illnesses or disorders.	47	45	50
Emergency care, from transportation in an ambulance to urgent, traumatic injury treatment in a hospital or clinic.	47	48	46
Source: America's Health Insurance Plans, February 2018			

Click [here](#) to view the full 42-page report.

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