

## Portrait of America's Health Care Workers

### Overall Satisfaction with Benefits Packages

- ◆ 82% are offered insurance benefits.
- ◆ Almost 4 in 10 (39%) are very/extremely satisfied with their overall benefits packages, compared to 46% of all employees.
- ◆ 18% say they are not very/not at all satisfied with their benefits packages.
- ◆ 46% say their current benefits packages meet their families' needs; 20% say their needs are not very/not at all well met.
- ◆ 56% strongly agree they would be more informed about health insurance choices if an insurance consultant were present during enrollment.

### Benefits Communications

- ◆ 44% strongly agree that a well-communicated benefits program would make them less likely to leave their jobs.
- ◆ 16% say their HR departments communicate about employee benefits twice per year; 70% say the communication takes place during open enrollment or new-hire enrollment.
- ◆ Almost half (48%) say their HR departments communicate too little about employee benefits.
- ◆ More than half (54%) receive benefits advice and information by word of mouth from colleagues, friends and family, the smallest percentage among industries surveyed.

- ◆ 31% believe that their HR departments communicate extremely/very effectively about employer benefits; 32% rate the communication as not very/not at all effective.
- ◆ 26% say they are not very/not at all informed about benefits offered at their companies. Just 36% say they are extremely/very informed.

### Benefits Effectiveness/Engagement

- ◆ 48% strongly agree they need to be more engaged in making health insurance coverage decisions.
- ◆ 67% strongly agree they would be more likely to take advantage of benefits packages tailored to their personal situations.
- ◆ 51% say having adequate insurance coverage would significantly affect their ability to cope with personal health issues.
- ◆ Health care workers say that, on average, 21.4% of work productivity is lost due to concerns about personal issues, the highest percentage among workers in all industries surveyed.

### Level of Protection, Preparedness

- ◆ 48% say they are not very/not at all prepared to pay out-of-pocket expenses that aren't covered by major medical/health insurance.

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- ◆ 39% have less than \$500 available to pay out-of-pocket expenses associated with an unexpected serious illness or accident.
- ◆ 43% are experiencing a health issue that has affected their ability to get work done.
- ◆ 54% strongly or somewhat agree they feel protected by their current insurance coverage.

### Role of Voluntary Benefits

- ◆ 31% say they are offered voluntary benefits and 14% are enrolled.
- ◆ 29% say adding voluntary insurance benefits to their insurance plans would provide more coverage options; 16% say voluntary benefits would help them meet their needs and 12% say voluntary benefits would give them more comprehensive insurance protection.
- ◆ 61% say they would be likely to purchase voluntary insurance offered by their employers.
- ◆ Just 5% say their HR departments are not very/not at all knowledgeable about voluntary benefits, the smallest percentage among all employee groups surveyed; 36% rate their HR representatives as extremely/very knowledgeable.

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