

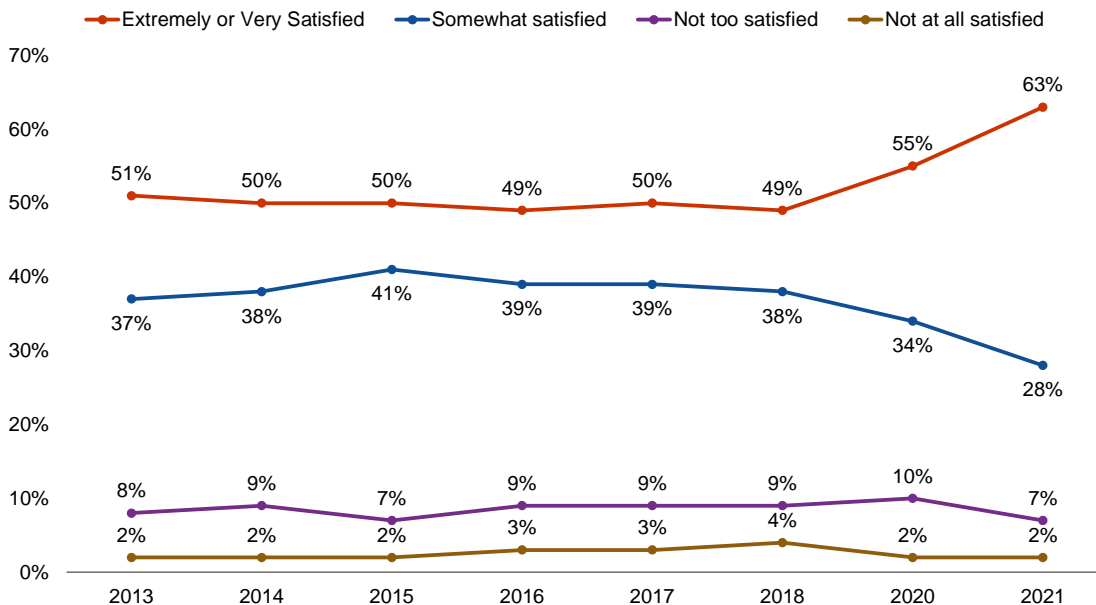
## Worker Satisfaction With Health Benefits Is Higher, but Costs Remain a Concern

Worker satisfaction with health benefits rose materially in 2021: The percentage of workers reporting that they were extremely or very satisfied with health benefits increased from 55 percent to 63 percent between 2020 and 2021 (Figure 1). The proportion of those extremely or very satisfied was essentially flat between 2013 and 2018.

Figure 1

**Nearly all employees continue to be at least somewhat satisfied with their current health plan. Up from 2020, more than six in ten are very or extremely satisfied.**

Overall, how satisfied are you with your current health insurance plan? (Has health insurance coverage: 2021 n=1,633)



Source: Employee Benefit Research Institute and Greenwald Research, 2013-2021 Workplace Wellness Surveys.

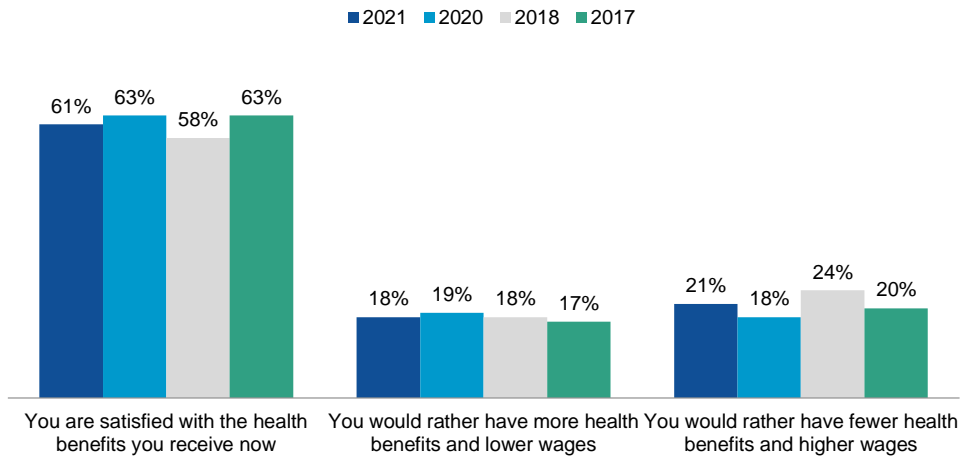
In the recently released [Workplace Wellness Survey](#), the Employee Benefit Research Institute (EBRI) and Greenwald Research examined a broad spectrum of worker attitudes toward financial wellbeing, employment-based health insurance, and retirement benefit issues. The survey found that despite the fact that many employees are satisfied with their health benefits, some are willing to make tradeoffs.

- Nearly 1 in 5 workers would rather have more health benefits and would accept lower wages in return.
- In contrast, about the same number of workers would rather have higher wages and would give up some health benefits in return.
- There has been little change in the percentage of employees willing to make such tradeoffs since 2017 (Figure 2).

Figure 2

**Six in ten employees are satisfied with the health benefits they receive now and would not want to trade their benefits with their wages.**

Which one of the following statements would you say is closest to the way you feel about the health benefits you currently receive through (your/your spouse's) employer or union? (Has healthcare coverage through employer or union: 2021 n=1,483)

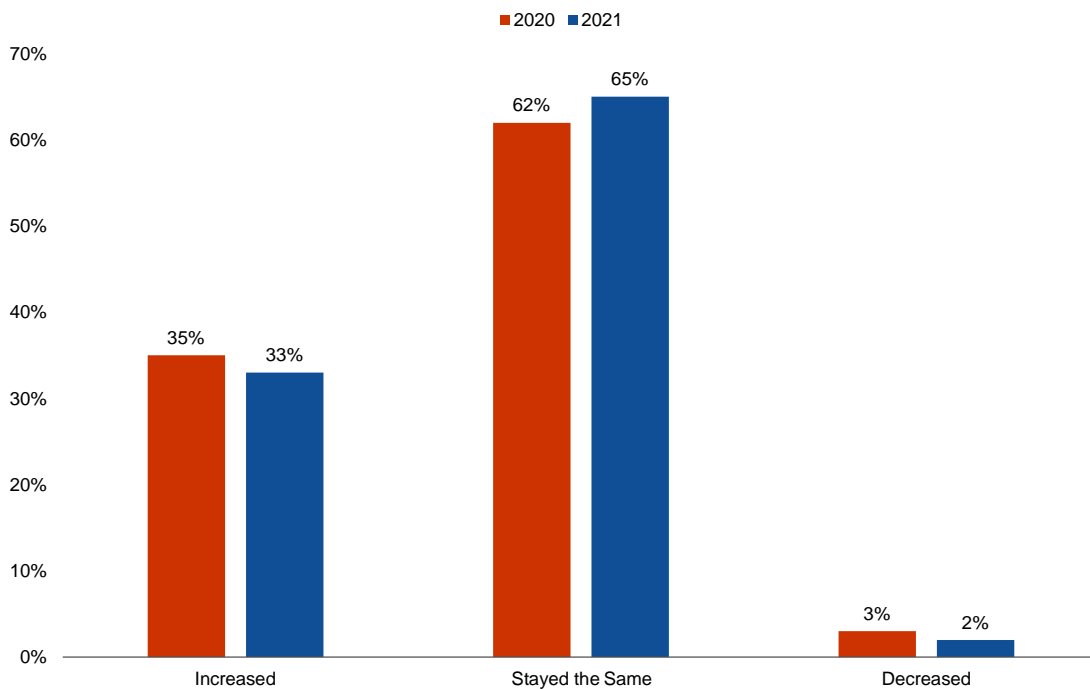


Source: Employee Benefit Research Institute and Greenwald Research, 2017-2018, 2020-2021 Workplace Wellness Surveys.

Still, cost continues to be a point of concern, and employees are making tradeoffs as a result.

- One in three employees saw their health care costs increase in 2021 — in line with 2020 reporting. (Figure 3).
- As a result of higher health care costs, employees have reduced their contributions to retirement savings plans, delayed going to the doctor, increased credit card debt, and had difficulty paying for basic necessities, among other things (Figure 4).

Figure 3  
**Annual Change in Health Care Costs**

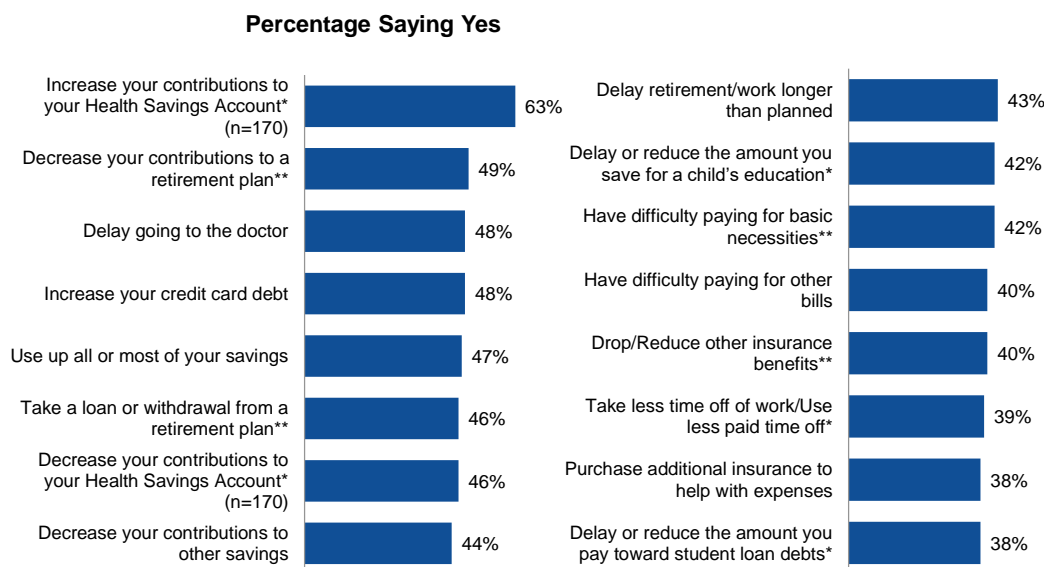


Source: Employee Benefit Research Institute and Greenwald Research, 2020–2021 Workplace Wellness Surveys.

Figure 4

**Among employees whose healthcare costs have increased, half decreased their contributions to a retirement plan, delayed seeing a doctor, increased credit card debt, or used up savings. Four in ten had difficulty paying basic expenses.**

Has increased spending on health care expenses in the past year caused you to do any of the following?  
(Had increases in healthcare costs in the last year: 2021 n=557)



Source: Employee Benefit Research Institute and Greenwald Research, 2021 Workplace Wellness Survey.

The EBRI report, “2021 Workplace Wellness Survey,” was published as the September 2021 EBRI Chartbook, and is available online [here](#).

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