Employees Still Highly Value Health Care. It Continues to Impact Their Finances.

Based on the 2018 Health and Workplace Benefits Survey (WBS) of 1,025 American workers ages 21–64.

The WBS examines a broad spectrum of health care issues, including workers’ satisfaction with health care today, their confidence in the health care system, and their attitudes toward benefits in the workplace.

Workers continue to rank health care as the most critical issue in the nation. After health care, the survey finds that an increased number of workers identify immigration as a critical issue. Terrorism was indicated by 9% fewer respondents in 2018.

**Most Critical Issue in the United States**

<table>
<thead>
<tr>
<th>Issue</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health care</td>
<td>31%</td>
<td>26%</td>
</tr>
<tr>
<td>Immigration</td>
<td>18%</td>
<td>16%</td>
</tr>
<tr>
<td>Jobs</td>
<td>13%</td>
<td>13%</td>
</tr>
<tr>
<td>Fed. govt. role</td>
<td>12%</td>
<td>9%</td>
</tr>
<tr>
<td>Education</td>
<td>9%</td>
<td>7%</td>
</tr>
<tr>
<td>Taxes</td>
<td>7%</td>
<td>5%</td>
</tr>
</tbody>
</table>

**Reported Changes in Use of Health Care Services and Behavior Due to Cost Increases, Among Those Experiencing Cost Increases**

- Try to take better care of myself: 73%
- Choose generic drugs more often: 55%
- See the doctor only for more serious conditions or symptoms: 52%
- Delay going to the doctor: 44%
- Talk to doctor more carefully about treatment options and costs: 45%
- Switch to over-the-counter drugs: 29%
- Obtained manufacturer coupons or discount cards for medications: 33%
- Look for cheaper health insurance: 25%
- Not fill or skip doses of prescribed medication: 25%
- Look for less expensive health care providers: 26%

**Shifts in Resources Resulting From Health Care Cost Increases, Among Those Experiencing Increases**

- Decrease contributions to:
  - Retirement savings plan: 41%
  - Other savings: 31%
  - Other bills: 39%
- Difficulty paying for:
  - Basic necessities: 31%
  - Other bills: 39%
- Other reported resource shifts:
  - Increase credit card debt: 36%
  - Use up all or most of savings: 31%
  - Delay retirement: 30%
  - Borrow money: 25%
  - Purchase additional insurance to help with expenses: 18%
  - Drop other insurance benefits: 17%
  - Take a loan or withdrawal from a retirement plan: 17%