

## Report Shows Majority of Workers Are Dissatisfied With Health Benefits

More than half of Americans under the age of 65 receive health insurance through their employer. Still, employers, in general, should consider diversifying their health benefits to improve employee satisfaction and retention, according to a new [report](#) from SureCo, an Individual Coverage Health Reimbursement Arrangement (ICHRA) administrator. This report revealed a demand for more plan options.

SureCo's 2024 State of Employee Health Benefits report surveyed employees, HR and finance leaders, and benefits consultants at companies with 150-2,500 employees. Consider these key findings:

- Eight in 10 employees prefer to select their plan from all available options instead of a company's few options.
- Six in 10 employees would leave their current company for one with better health benefits.
- One-third (38%) of people are looking for a job with better benefits.
- Roughly half (47%) of employees considered seeking alternative health insurance benefits outside of their employer's offerings.
- Half (49%) of workers avoided or delayed preventive care or medical treatment due to concerns that it wouldn't be covered.
- Nearly half (42%) of employees said they would rather receive better health insurance than a raise this year.

Employees responded that the health insurance factors that matter the most are the costs of premiums, deductibles and copays; the services covered (e.g., mental health, fertility treatment, weight loss medication and gastric bypass); and in-network providers and facilities.

**“But employees aren't just looking for the basics anymore. They want choices, they want flexibility and they want to feel like their health care needs are being heard.”**

- SureCo's 2024 State of Employee Health Benefits report

### Employer Takeaway

The traditional one-size-fits-all approach to benefits may no longer work. Today's workers want more than just the basics for health benefits; they want choices and flexibility to address their health care needs. Although rising health care costs continue to impact Americans and may influence decision-making, many workers value certain benefits, such as mental health and family-building benefits.

Employers may be challenged to provide more options while keeping costs in check. As such, SureCo recommends that employers consider alternative models for providing benefits.

Employers should continue to monitor workers' desires and adjust their health benefits strategy as needed. Contact us today for more information.