

Study Shows 40% of Insured Workers Delay Health Care Due to Costs

A study by employee health payment platform Paytient revealed the challenges Americans face with employer-sponsored insurance. Notably, 40% of workers admit they have delayed health care due to costs, negatively impacting their mental health, productivity and workplace culture.

“When folks are uncertain about their ability to pay for care, it shapes behaviors and changes decisions.”

- Brian Whorley, founder and CEO of Paytient

Despite having access to health benefits, many Americans are delaying care, which has consequences on physical, social and psychological well-being. Participants in the study had above-average incomes, with nearly one-fifth earning more than \$100,000 in salary annually. Consider the following key takeaways from the Paytient study:

- As many as 69 million workplace-insured Americans primarily self-paid for care, having not exceeded their deductible in 2023.
- One in 6 employees said their work suffered due to a health issue they couldn't afford to address. Of those workers:

- More than half (69%) admitted to being distracted by pain at work.
- One-third (31%) lied to their boss about what they did while dealing with delayed care consequences.
- One-fifth (19%) spent time working two jobs at the same time to make money intended for health care.
- One-sixth (17%) of workplace-insured Americans left their jobs for better health care benefits.

The Kaiser Family Foundation reported that, on average, employees pay \$8,435 out of their paychecks each year to cover their health care plans, yet many workers wonder where that money is going. Furthermore, Americans collectively have \$220 billion worth of medical debt, pressuring them to consider how much their health care will cost and weigh whether it's worth seeking care.

Employer Takeaways

For many American workers, simply having employer-sponsored health insurance doesn't guarantee they can actually afford the health care they need. Delaying health care is expected to continue as economic pressures strain Americans' finances, and unfortunately, this can result in serious negative health outcomes that may also impact employers.

The Paytient study highlights an opportunity for employers to affordably ensure employees have the confidence that they'll be able to access and pay for health care when needed. Employers should continue to monitor health care trends, utilization and spending.

Contact us today for more information.