



EMPLOYER-SPONSORED COVERAGE

The foundation of America's health care system

Employer-sponsored coverage

Covers approximately
180M
Americans¹



Continuously evolves with innovative ways to control costs

Helps keep employees healthy and productive



Takes financial pressure off public programs

The majority of U.S. coverage¹

EMPLOYER-SPONSORED

56%

Employers

MEDICAID 19%

MEDICARE 17%

Government

INDIVIDUAL BUYER 16%

Individuals

The estimates by type of coverage are not mutually exclusive; people can be covered by more than one type of health insurance during the year.

Employers improve health and control costs through innovation

- › Networks designed for value
- › Incentive-based wellness programs
- › Telehealth
- › Collaborative care arrangements
- › Onsite or near-site health clinics

Sponsor cost per person



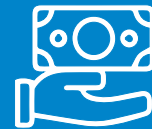
\$5,942²
Employers



\$8,031²
Government (Medicaid)



\$12,347²
Government (Medicare)



Employers pay
72%
of total premium costs for employees with family coverage.³

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Employers invest to help keep people well



people participate in employer-sponsored wellness programs⁴



\$1 invested = \$1.50 saved⁵

in employee wellness



in health plan costs

Employer-sponsored coverage benefits the American taxpayer

In 2016, employers spent **\$4.45** in health benefits...



...for every **\$1** of forgone tax revenue attributable to employer-sponsored coverage.⁶



High satisfaction with employer-sponsored coverage⁷

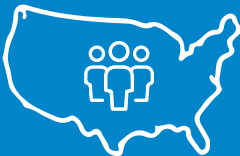
71%

of employees are satisfied with their current health insurance plan

75%

of employees feel their coverage protects them from the majority of medical costs

Employer-sponsored coverage takes the pressure off public programs



42M

people with employer-sponsored coverage would have qualified for ACA premium subsidies⁸

To ensure the future of employer-sponsored coverage, it is critical to preserve:

- › ERISA for consistent benefits
- › Tax preferences on employer-sponsored coverage to ensure financial stability
- › Regulatory flexibility to foster innovation and promote consumer satisfaction



1. Edward R. Berchick, Emily Hood and Jessica C. Barnett, U.S. Census Bureau, "Health Insurance Coverage in the United States: 2017," Sept. 2018.
2. Centers for Medicare & Medicaid Services, National Health Expenditures, Enrollment, and Per Enrollment Estimates of Health Insurance (Table 21), 2016.
3. Henry J. Kaiser Family Foundation, "2018 Employer Health Benefits Survey," Oct. 3, 2018.
4. Parks Associates, "15 Million Consumers Are Enrolled in a Corporate Wellness Program," Aug. 26, 2015.
5. RAND Corporation, "Do Workplace Wellness Programs Save Employers Money?" 2014.
6. American Benefits Council, "American Benefits Legacy: The Unique Value of Employer Sponsorship," Oct. 2018.
7. America's Health Insurance Plans (AHIP), "The Value of Employer Provided Coverage," Feb. 2018.
8. Christine Eibner, RAND Corporation, "Exchange Tax Credits or Employer Coverage: What's Better for Low-Income Americans?" Feb. 12, 2015.

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