

Does your health plan leave your workers functionally uninsured?



Even insured employees are

struggling to afford care and it's taking a mental and financial toll on them.



The good news?

Most will swap plan features for cost savings.

We surveyed more than 800 employees with employer-based private health insurance. There were three major findings:

1 High deductibles and low premiums are a financial gamble that too many workers are losing.

43%



of those with a \$4k+ deductible have **less than \$4k saved.**

~2/3



of those with a significant medical expense **cut back** on household necessities to pay for their care.

1 in 3



people **delayed or skipped** care due to cost concerns.

2 The stress of healthcare affordability puts a significant strain on employees' mental health.



2/3

of those who had a significant medical expense said it had an **impact on their mental health,**

while

6 in 10

said it had an **impact on their family's well-being.**



3 Employees will make tradeoffs to lower their healthcare costs.



Nearly **3 in 4** are open to plan **feature tradeoffs** that will save them 10-30%.

The bottom line

Smart health plan design can lower costs and lessen anxiety, with features like no deductibles and simple copays.



With Centivo, primary care is always **FREE** — not just for wellness visits.

And it isn't just about doing what's right for your employees. Employers who make the switch to Centivo save 15% or more on total healthcare spend.

Ready to give your employees a health plan they can actually afford to use? Let's get the conversation started.

Want to learn more about the Centivo Healthcare and Financial Sacrifices Survey, 2021? [View the full report.](#)