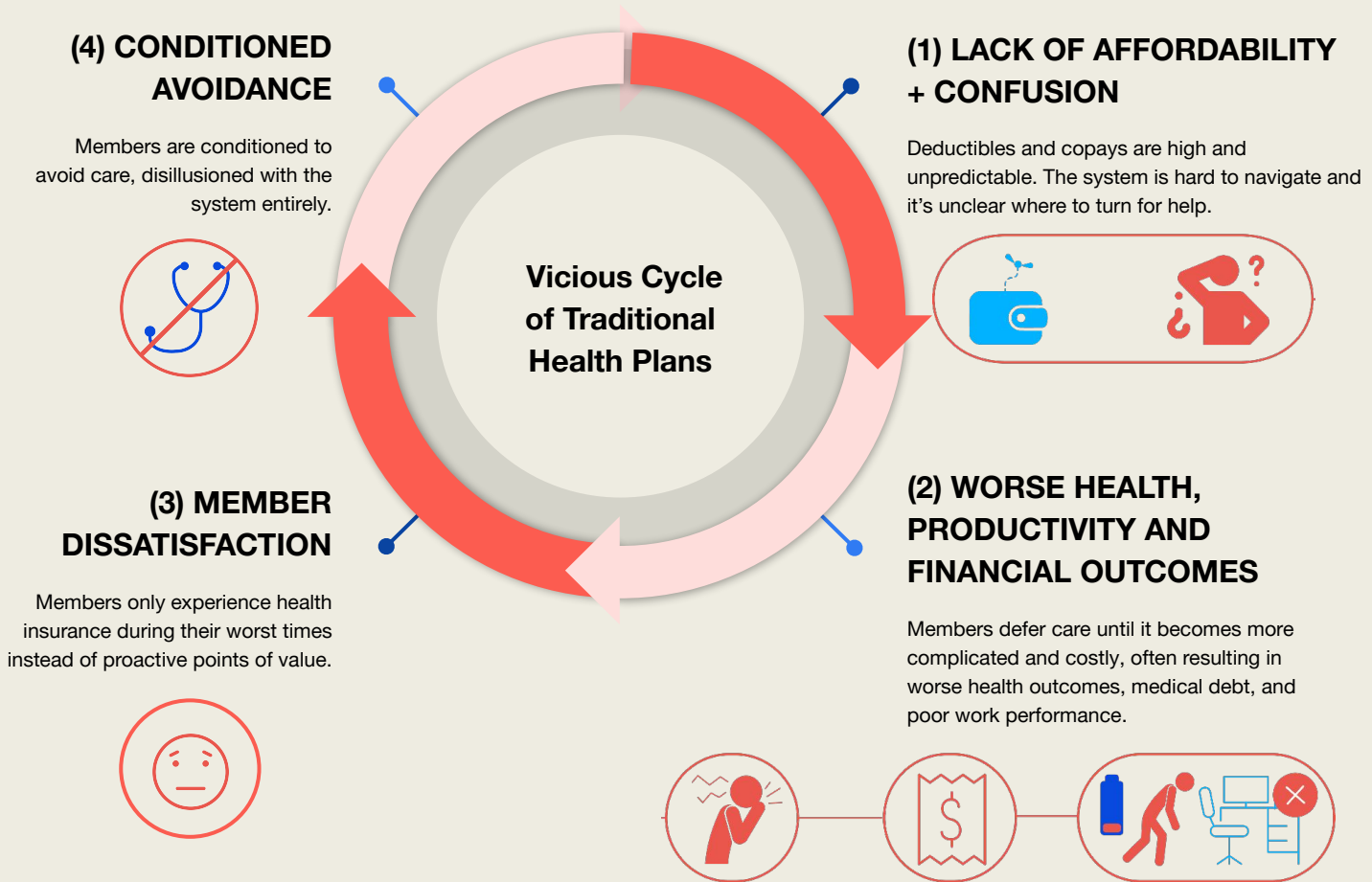


Coverage Uncovered: How Status Quo Employer-based Health Insurance Fails Texas



Metro Texas 2023 Survey Results

Texas metro-area employees report* a lack of affordability when it comes to employer-sponsored health plans, and coupled with high levels of confusion over coverage, employees are deferring care. This results in worsened health outcomes, leading to poor work performance and reduced employee satisfaction.



Lack of transparency and complex systems breed confusion

42%

don't know what's covered by their insurance company.

47%

couldn't anticipate out-of-pocket expenses for prescription medicines.



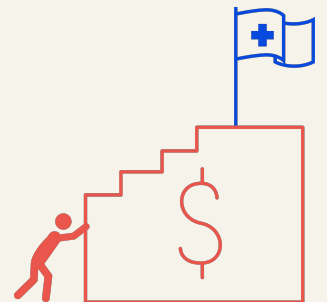
Increased cost-sharing prices out care for employees

30%

stated that their annual deductible is \$3,000 or more.

59%

have difficulty paying out-of-pocket health care expenses because their deductible is too high.





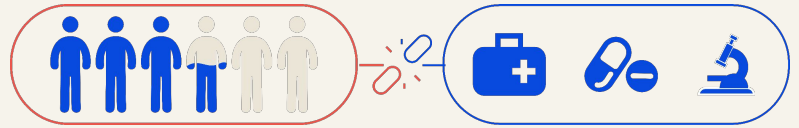
Employees' forced choice: delay or skip care, or take on medical debt

43%

have not seen a doctor or specialist due to concerns over cost.

57%

have deferred care or treatment.



26%

have increased their credit card debt to pay for health services not covered by insurance.

38%

of respondents currently have outstanding medical debt.



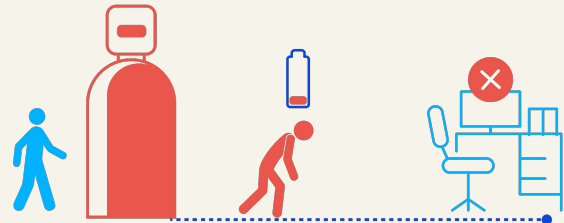
Poor health undercuts work productivity and performance

54%

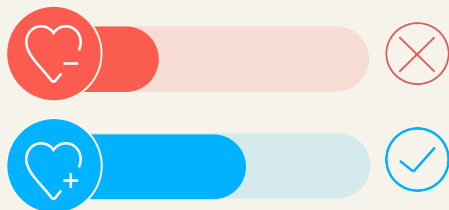
agree that their personal or family health affects their work performance.

71%

reported missing work because of illness or health-related issues.



Talent has a critical eye on their health benefits



14%

of respondents resigned from a job due to unsatisfactory health benefits.

51%

said the health benefits package offered by their place of employment influenced their decision to work there.



It's time for coverage that actually delivers better health.

Curative is an employer-sponsored health plan that focuses on affordability, engagement, and simplicity, so employees feel confident getting the care they need when they need it.

Learn more at <https://curative.com>