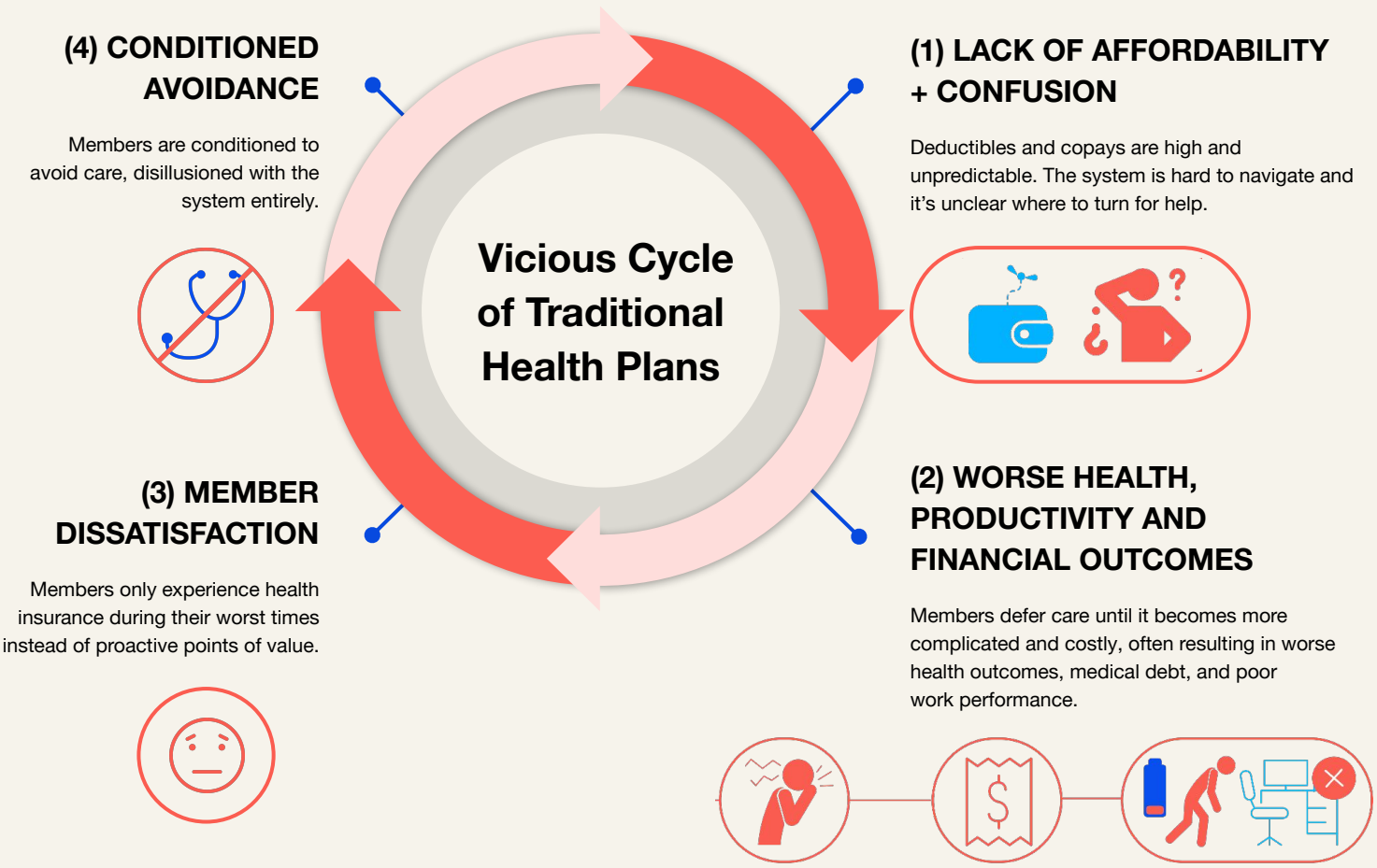


Coverage Uncovered: How Status Quo Employer-based Health Insurance Fails Americans



National 2023 Survey Results

Employees across the United States 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.

39% don't know what's covered by their insurance company.

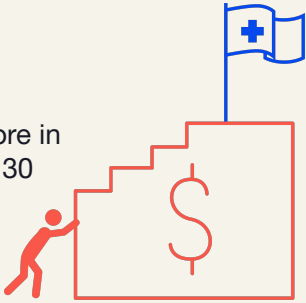
46% couldn't anticipate out-of-pocket expenses for health care services.



Increased cost-sharing prices out care for employees.

30% of insured Americans spent more in out-of-pocket costs in the last 30 days than they could afford.

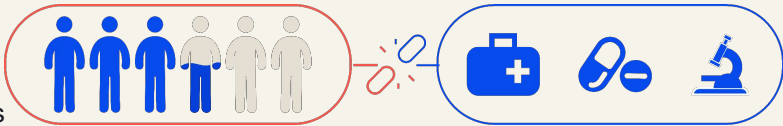
53% of those who have difficulty paying out-of-pocket healthcare expenses attribute it to their deductible.



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

42% postponed seeing a doctor or specialist due to concerns over cost.

51% of working Americans reporting financial difficulties skipped preventive health services.



42% neglected to adhere to prescribed medications due to out-of-pocket costs

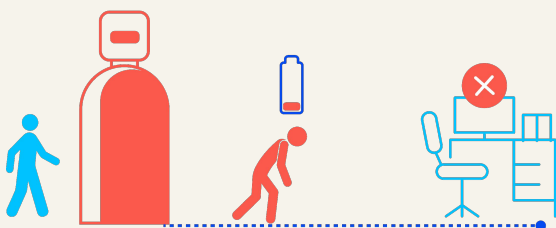
31% of respondents currently have outstanding medical debt.



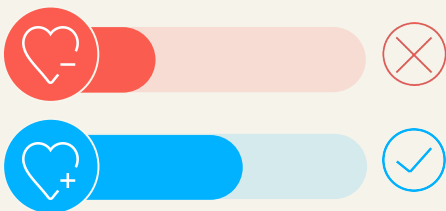
Poor health undercuts work productivity and performance.

48% agree that their personal or family health affects their work performance.

57% 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.

50% 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>



Download full survey

*Statistics taken from a 2023 Curative survey of metro Texas employees. Sample included aggregated and weighted responses of 1,602 adults (aged 18+) residing in Austin, Dallas, Houston, and San Antonio. Read the complete study on our website.