

Press Releases

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Insure.com Study: Companies Risk Retaining Staff over Health Insurance

By [Insure.com](https://insure.com) Posted on November 7, 2019

A new survey shows that although health insurance is a very important consideration for employees, many employers don't offer more than one health plan option.

Foster City, CA – November 5, 2019 – insure.com, a one-stop destination for unbiased, expert advice on health, life and home insurance, just published results from a new survey on health insurance preferences to coincide with open enrollment periods.

A majority of respondents (82%) report that health insurance is an important or very important component of their decision to join or stay with an employer. Despite that, 50% of consumers say their employer offers only one health plan.

Survey respondents are split as to what's most important when choosing a health plan. Below is a breakdown of those favoring:

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- Low premiums -- 27%

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- Low deductibles -- 22%
 - Breadth of services -- 19%
 - No referral requirements (such as a PPO or HMO) -- 10%

One change to health care over the past two years is the availability of short-term health plans. The low-cost/low-coverage plans are available to most Americans. Only people who live in states that forbid the plans lack the option. Survey respondents express little interest in those plans:

- 45% don't expect to change to a short-term plan
- 41% don't know about short-term plans
- 9% plan to switch to a short-term plan next year
- 4% already changed to a short-term plan

Respondents overwhelmingly support the Affordable Care Act (ACA) provision that requires health insurers to cover people regardless of health condition or age. Before the ACA, individual health insurers could reject members or offer much higher rates to people with pre-existing conditions. The survey shows that 86% support the ACA requirement. Only 14% say they support ending the provision, although support dissipated a bit when those surveyed were told that rates may increase.

"Though Congress ended the individual mandate penalty, which required nearly all Americans to have health insurance, we find that the vast majority of people are keeping their health coverage," reports Les Masterson, managing editor and spokesperson for Insure.com, a QuinStreet website. "Seventy-five percent say they're maintaining health coverage. Twelve percent indicate they're dropping health insurance because they can't afford it, while 7 percent say they can afford it, but have decided to discontinue health coverage."

The complete study is published here: </health-insurance/open-enrollment-survey>

Les Masterson is available to elaborate on the health insurance preferences discovered in these survey findings.

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For more than 20 years, [Insure.com](#) has served as a comprehensive consumer resource for insurance

information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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