

What employees want from employer-sponsored health plans



Nearly 160 million Americans receive health coverage through their employer, but many are

unhappy and confused

with aspects of their health benefits.

Did you know?

4 in 10

people with a high deductible employer-sponsored health plan said they feel **"frustrated", "angry", and "confused" with their plan.**¹



82%

of employees said they **spend more**



but get **less value** each year from their health plan.²

49%

of people with employer-provided plans said they



need more help understanding and navigating their healthcare options.³

Only **29%**

of people are able to correctly define all three of the most common healthcare expenses –

**Premiums
Copay
Deductibles**⁴



78%

of people said they wish their health plans would provide **more accurate information** about out-of-pocket costs for services.⁵



Over **half**

of adults with employer health coverage report that they or someone in their household has **skipped or delayed some type of medical care or prescription drugs** in the past 12 months because of the cost.⁶

More than **1 in 4**

people (27%) have **avoided care or treatment** because they were unsure of what their health insurance covered.⁷



Only **52%**

of people trust their health insurance company



while **74%** trust their primary care provider – the **highest among all healthcare related entities.**⁸

Health benefits are critically important for both recruiting and retention:



55%

of Americans with employer-sponsored health insurance said their **health benefits were a factor in their choice to work at their current employer.**

✓ **9%** said they were the **deciding factor.**⁹

78%

said their health benefits impact their choice to **stay at their current job.**¹⁰



Centivo addresses these issues

through a self-funded health plan solution that allows employers to offer affordable health benefits without sacrificing coverage.



Centivo accomplishes this by building local networks with **trusted health systems and practices** from the ground up...

...then providing employees with a plan option in which they coordinate their care through their **selected Primary Care Team...**

...in exchange for **free primary care and simple, predictable copays** for all other care.

Centivo's easy-to-use plan also ensures a **great member experience** through

clear member communications

concierge customer service

modern, mobile-first technology

Interested in learning more about Centivo?
Visit centivo.com or contact us at info@centivo.com.

1. Kaiser Family Foundation/LA Times Survey of Adults with Employer-Sponsored Insurance, May 2, 2019.
2. "The Value of Employer-Provided Coverage," AHIP survey, February 2018.
3. 2020 Annual Consumer Sentiment Benchmark Study, HealthSparq.
4. "Health Insurance Confusion is Growing in America, Finds Annual Survey", Healthcare Finance News, Nov. 1, 2019.
5. 2020 Annual Consumer Sentiment Benchmark Study, HealthSparq.
6. Kaiser Family Foundation/LA Times Survey of Adults with Employer-Sponsored Insurance, May 2, 2019.
7. "Health Insurance Confusion is Growing in America, Finds Annual Survey", Healthcare Finance News, Nov. 1, 2019.
8. 2020 Annual Consumer Sentiment Benchmark Study, HealthSparq.
9. "The Value of Employer-Provided Coverage," AHIP survey, February 2018.
10. "The Value of Employer-Provided Coverage," AHIP survey, February 2018.