

# THE 2017 ALEX BENEFITS COMMUNICATION SURVEY

New Research from Jellyvision  
Conducted by Harris Poll

**alex**<sup>®</sup>





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# Introduction

Hi. We're Jellyvision.

We make ALEX®, and we're here to be helpful.

**We make interactive software designed to simplify complicated topics, from choosing the right health insurance benefits to saving for retirement or navigating a career. We work hard to figure out what makes a complex subject so hard to understand, then replace all those complicated chunks with simple, easy-to-follow bites.**

In the spirit of being helpful, we're sharing the findings of a benefits communication survey (conducted by the fine folks at Harris Poll) with you.

We wanted to know what employees think of the ways their companies talk to them about their benefits.

Specifically, we focused on these questions:

- Do employees understand the material that's put in front of them?

- Are they able to make informed decisions about their health care options?
- Do they have a grasp on the different factors that go into making those decisions?
- Is any particular communication channel better at engaging employees than another?
- Do people need a little help along the way as they make their decisions?

Since we asked many of these questions in 2016, we wanted to see if employee opinions or understandings had changed. So, if there's a statistically relevant finding, we'll let you know.

FYI: For this particular study, we defined "employees" as "people aged 18 or older who work full time and who are eligible for company-provided benefits."

# Method

The survey was conducted online from February 24 to March 17, 2017 by Harris Poll on behalf of Jellyvision. It surveyed 2,043 US adults (ages 18+) who are employed full-time, eligible for company provided benefits, and do not currently have health insurance through Medicare, Medicaid, or the VA.

Data are weighted where necessary by age, gender, race/ethnicity, region, education, income, marital status, household size, and propensity to be online in order to align them with their actual proportions in the population.

Results of this research are compared with results from a similar April 2016 study conducted online by Harris Poll on behalf of Jellyvision among 2,105 employed adults.

Also, please note when reading the report that some responses may not add up to 100% due to weighting, computer rounding, or the acceptance of multiple responses.

# Executive Summary

## Trust and Understanding

First, here's the *biggest* insight we gained from this study: 55% of employees whose companies offer health insurance say they would like help from their employer when choosing a health plan. Honestly, it's not hard to understand why—36% say the open enrollment process at their company is extremely confusing, and 49% of employees whose companies offer health insurance say making health insurance decisions is always very stressful for them.

Despite the stress and confusion, though, employees are generally very trusting of their employers—79% say that their company has their best interests at heart when providing benefit information. And while 74% of employees trust their company's communication, only 28% say they trust their company's communications "a lot" or "a great deal," so there may still be room to continue to build and enhance that trust.

## Employee Knowledge Gaps

While 89% of employees whose companies offer health insurance say they *generally* understand their options, they are far more aware of certain plan details than they are of others. For example, when asked to identify the different elements involved in the full cost of health care—we're talking the employee insurance contribution, employer insurance contribution, and the cost of care itself—only 59% of those who use their company's health insurance get it right.

Other knowledge gaps include 54% of employees being unsure of when they can make changes to their insurance during qualified life events, and a whopping 43% of them unclear on where to direct their health insurance questions. Age appears to factor into the health care confusion, too, as younger employees are less knowledgeable about insurance plan details than their older colleagues.

## HDHPs

Employees are split 50/50 on knowledge about high deductible health plans (HDHPs), and their feelings about them seem to run the gamut from negative (using words like “risky,” “disappointing,” and “confusing” [see page 31]) to positive (using words like “affordable,” and “a good value” [see page 32]). Importantly, those with a greater understanding of how HDHPs work are more likely to give positive reviews.

Speaking of greater understanding—one HDHP topic employers may want to work on with employees is costs, as 72% of employees whose companies offer HDHPs say that HDHPs feel more expensive than other plan options like HMOs and PPOs. Among employees whose companies only offer HDHPs, 82% wish they had other plan types to choose from, but 76% of employees whose company offers HDHPs say that they appreciate having HDHPs as an option.

## Communication Quality

The good news about the quality of communication in 2017? Eighty-two percent of employees say they’re satisfied with their employer’s benefits communication, and 86% feel that their company has provided them with enough information to make informed decisions. On top of that, 69% of employees say they personally have spent either “a great deal” or “a lot” of time learning about their company’s benefits offerings.

Now, for the not-so-great news: 21% of employees say they often regret the benefit choices they make. Also, only 36% of employees say that they pay attention to all the benefit information they receive, with 20% admitting that they aren’t always as diligent as they could be with benefits correspondence (ex. 7% skip meetings, 9% file or throw away material without reading it, etc.).

## Employee Communication Preferences

It’s no surprise that in 2017, 60% of employees prefer to receive information about company benefits electronically, while 52% prefer that

information in print is provided. Interestingly, in-person assistance isn't super popular with employees: only 32% prefer one-on-one consultations, 30% prefer group consultations, and just 22% prefer to get help at a benefits fair.

As to *where* folks want to hunker down and review their benefit enrollment instructions, 65% of employees whose companies offer health insurance prefer to look over benefit enrollment instructions outside of working hours. And speaking of home: 67% of employees think it's at least somewhat important that their employer provide benefits communication to their partners as well, since picking out plans can be a two-person job.

## ACA Supplement

While benefits communication around health plans is the main focus of our study, we were also curious as to what employees think about a possible repeal of the Affordable Health Act (ACA), particularly as it relates to their employer-provided health insurance plans.

In general, most employees believe that it is vital that their employer-provided health insurance

include many of the central characteristics of the Affordable Care Act. For example, among those who use their own company health insurance, the majorities feel it is at least somewhat important that their employer-provided health insurance:

- 96% has no caveats for pre-existing conditions
- 96% has free preventative care
- 96% has no annual coverage limits
- 94% has no lifetime coverage limits
- 87% has the ability to cover children until age 26 (among those who have children under the age of 26)

Feelings about a possible repeal of the ACA range from indifference to concern: 61% of employees don't think a repeal would affect them personally, but 52% express strong concern about a repeal in general, and 53% worry that some of their employer-provided benefits may be taken away.

As such, it's not surprising that 83% of employees who use their company's health insurance feel that it is "absolutely essential" or "very important" for their employer to explain how their insurance might change (if a change occurs on a national scale),



and that 55% say they wish their employer would offer more explanation about the ACA. But despite widespread interest in open communication, only 10% of employees have actually received any information from their employer about the potential impact a repeal of the ACA would have on their coverage.

## **Section 1:** Trust and Understanding

**We think the number-one  
biggest takeaway of this  
entire survey is...**

# Employees want your help when choosing their health plans!

In fact, **55%** are saying so.

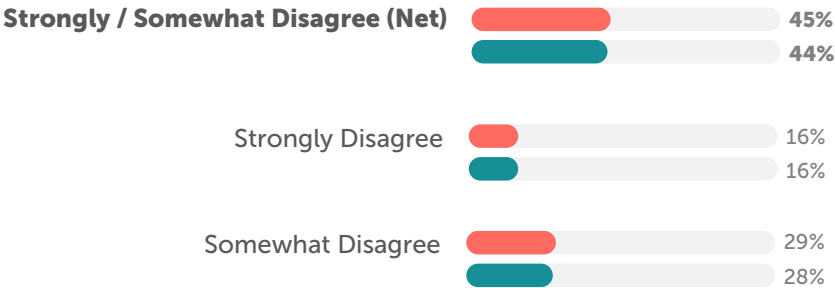
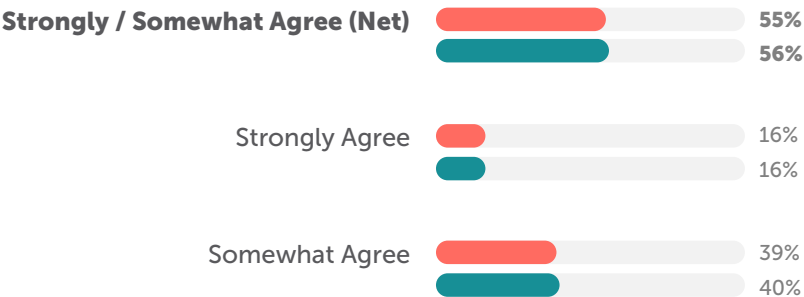
More than half of all employees whose company offers health insurance (55%) say they would like help from their employer when choosing a health plan.



***"I would like help from my employer when choosing a health plan."***

**2017 Total**  
2,024 people surveyed

**2016 Total**  
2,079 people surveyed



**Base:** Company offers health insurance.

# And that might be in no small part because...

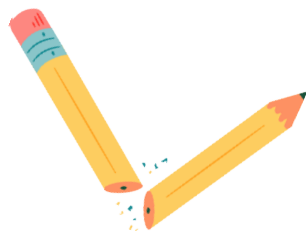
Picking the right health plan and signing up for it during open enrollment can be *very stressful* and *extremely confusing*.

"Making health insurance decisions is **always very stressful for me.**"

"The open enrollment process (i.e., signing up for benefits) at my company is **extremely confusing.**"

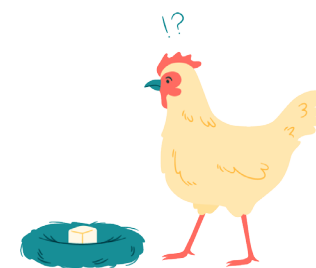
In fact, **49%** are saying so.

Half of employees (49%) say making health insurance decisions is always very stressful for them.



In fact, **36%** are saying so.

Among those whose company offers health insurance, 36% feel the open enrollment process at their company is extremely confusing.



# Younger employees are especially likely to find the open enrollment process baffling.

"The open enrollment process at my company is **extremely confusing.**"

<b>49%</b>	<b>35%</b>	<b>27%</b>
Age 18–34	Age 35–49	Age 50+

Finding the open enrollment process confusing is more common for 18–34 year olds and declines with age.



**Super-Practical  
Advice on Reaching  
Your Employees  
Better This Year**

Getting your employees to truly engage with their benefits come open enrollment is tricky. But by approaching your communications the way a savvy advertising exec would (and the way some of our successful customers have), you'll seriously boost your chances of getting your workforce to perk up—and take action—like never before. Download [3 Secrets to Creating the Most Engaging Open Enrollment Ever](#) today.

**But there's also another  
important factor behind why  
your employees might want  
your help: they trust you.**

# Employees feel like you have their best interests in mind.

Nearly **4 in 5 employees (79%)** believe their company has their best interests at heart when providing information on benefits.

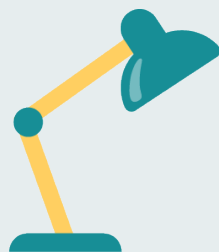
*(This is especially true for)*



Younger  
Employees



Those Making  
\$75K +



Traditional  
Office Workers

**Younger employees ages 18–34** (84% vs. 76% ages 50+)

**Those with \$75K+ in household income**  
(82% vs. 75% less affluent)

**Those who work in a traditional office**  
(81% vs. 72% not in an office)



Get time-tested  
advice on keeping  
your remote  
employees engaged

If you don't take steps to ensure your off-site workers feel valued and connected to your team, you risk making them feel unappreciated, disengaged, and you could even lose them to another employer.

Discover the five simple, surprising things 30-year HR pro Kevin Sheridan recommends you do in order to make sure everybody in your department is feelin' the love in *5 Ways to Engage Your Remote Employees Like Never Before*.

# They even trust you more than their insurance companies.

In fact, **65%** are saying so.

Among employees whose company offers health insurance, nearly two-thirds (65%) trust the information their employer provides more than information provided by health insurance providers.

(This is especially true for)



**73%**  
Younger  
Employees



**69%**  
Those Making  
\$75K +

Younger employees ages 18–34 (73% vs. 60% ages 50+)

Those with \$75K+ in household income (69% vs. 61% less affluent)

*"I trust the information my employer provides more than information provided by health insurance providers."*

● **2017 Total**  
2,024 people surveyed

● **2016 Total**  
2,079 people surveyed

**Strongly / Somewhat Agree (Net)** 65%  
62%

Strongly Agree 23%  
17%

Somewhat Agree 42%  
45%

**Strongly / Somewhat Disagree (Net)** 35%  
38%

Strongly Disagree 8%  
8%

Somewhat Disagree 27%  
30%

*Base: Company offers health insurance.*



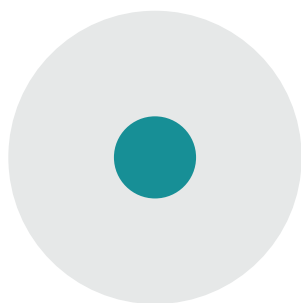
# And they trust your benefits communication.

In fact, **74%** are saying so.

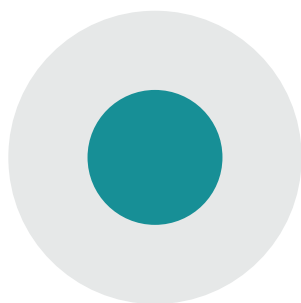
Over 7 in 10 employees (74%) trust their company's communication a lot/a great deal regarding the benefits they provide.

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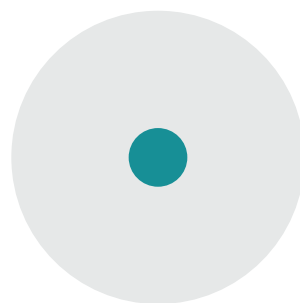
*How much do you trust your company's communication regarding the benefits they provide?*



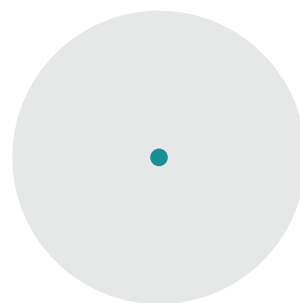
**28%**  
A Great Deal



**46%**  
A Lot



**20%**  
A Little

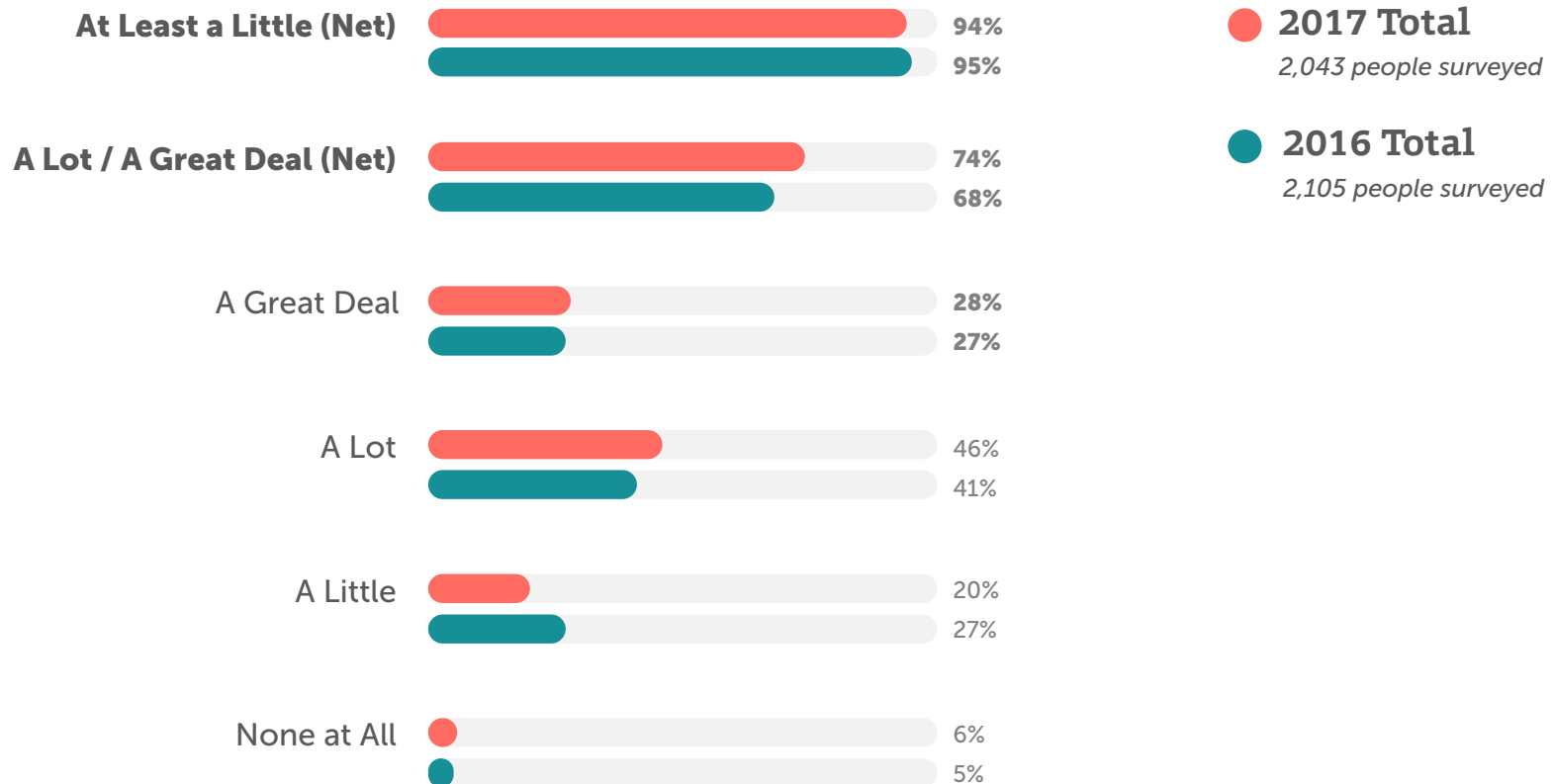


**6%**  
Not at All

# Of course, things could be better....

After all, **only 28%** of employees say they trust you “a great deal.”

*How much do you trust your company’s communication regarding the benefits they provide?*



**But, for the most part,  
people are happy with  
you and your offerings.**

# They're OK with the health insurance options they're getting.

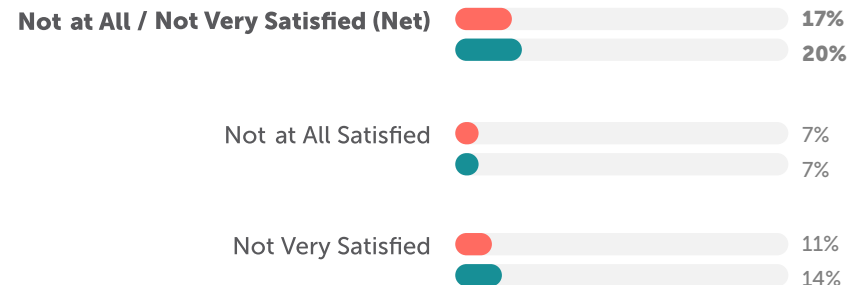
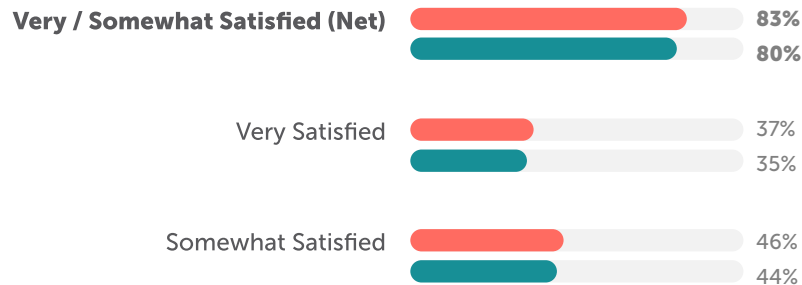
In fact, **83%** are saying so.

Over 8 in 10 employees whose company offers health insurance (83%) are satisfied with the health insurance options available from their company. But, less than 4 in 10 (37%) are very satisfied, on par with last year (80% satisfied; 35% very satisfied in 2016).

**Overall, how satisfied are you with the health insurance options available from your company?**

● **2017 Total**  
2,024 people surveyed

● **2016 Total**  
2,079 people surveyed



# And they say they understand their options too.

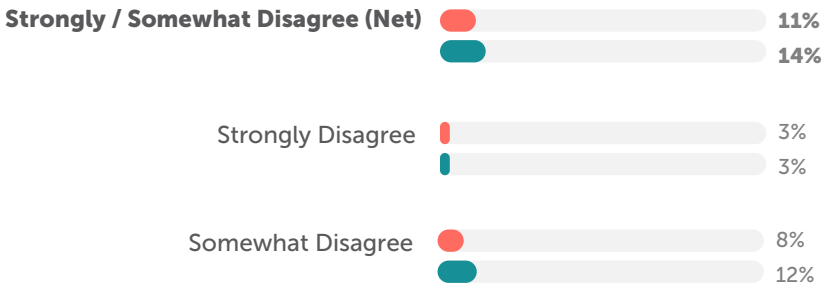
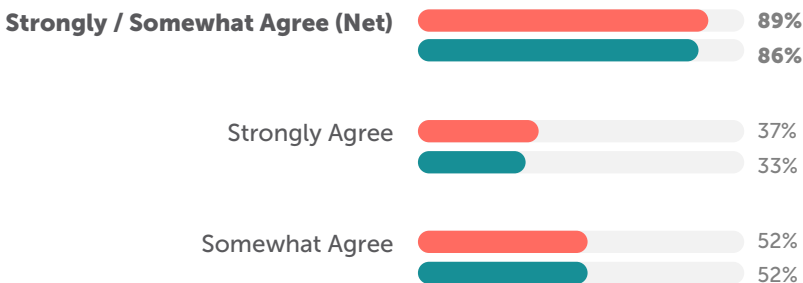
In fact, **89%** are saying so.

Of employees whose company offers health insurance, 89% say they understand their company's overall health insurance plan offerings, an uptick from last year at 86%.

*"I understand my company's overall health insurance plan offerings."*

● **2017 Total**  
2,024 people surveyed

● **2016 Total**  
2,079 people surveyed



**Base:** Employees who use their own company's health insurance.

## **Section 2:** Employee Knowledge Gaps

**At least that's what they say.**

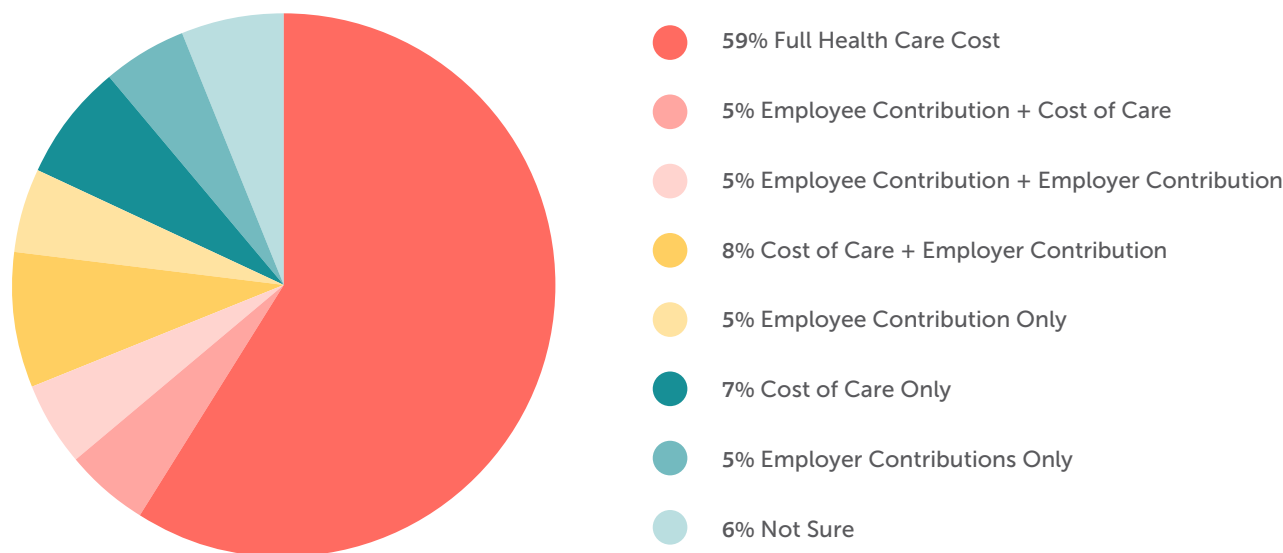
**We happen to think they have  
a few holes in their benefits  
knowledge.**

# Holes like...how to properly calculate the full cost of their health care.

In fact, only **59%** get it right.

Those of us in the benefits space know that the full cost of health care includes employer contributions, employee contributions, and the cost of health care services, but is that getting through to employees? According to our survey, only 59% of employees with health insurance correctly identify all three options as going into the cost of care.

*What do you think goes into the cost of health care? Please select all that apply.*



**Base:** Employees who use their own company's health insurance.

Or when they can change their health plans outside of Open Enrollment\*.

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In fact, only **46%** say they know.

Or who to go to with questions about their health insurance.

---

In fact, only **57%** say they know.

Or how much their employer contributes to the cost of their health insurance.

In fact, only **45%** say they know.

*\*Base: Employees who use their own company's health insurance.*

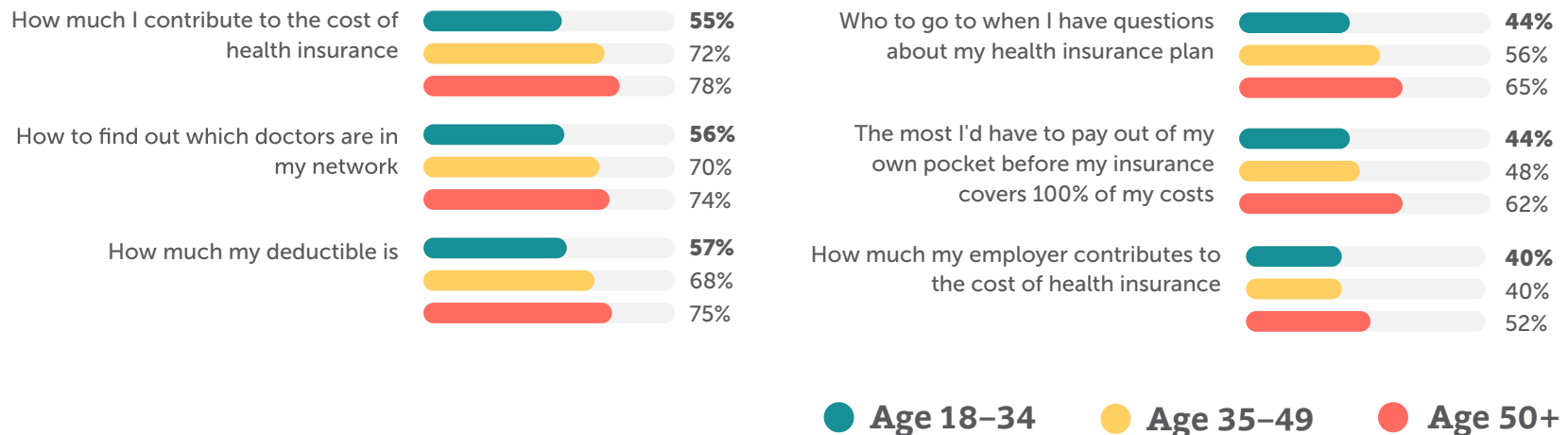


# Did you know your younger employees are noticeably less knowledgeable about their benefits?

For the most part younger employees (age 18–34) tend to feel less knowledgeable about the details of their health insurance plan.

*Regarding your health insurance, which of the following, if any, apply to you?  
Please select all that apply.*

*"I know..."*



**Base:** Employees who use their own company's health insurance.

# Another small—but noticeable—hole concerns employees not knowing how many health plans their company offers.

In fact, **13%** can't remember all their options.

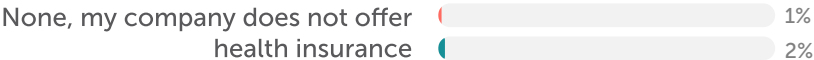
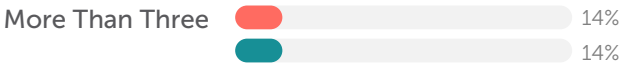
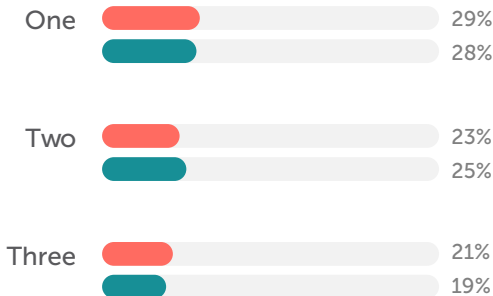
Almost all benefits-eligible employees (99%) say their company offers health insurance, including nearly 6 in 10 (57%) who say their company offers more than one option, but there are some (13%) who can't say how many plans are available to them.

*How many different health insurance plans does your company offer its employees?*

● **2017 Total**  
2,043 people surveyed

● **2016 Total**  
2,105 people surveyed

**Company Offers**  
**Health Insurance Plan (Net)**



Employees at larger companies with at least 2,000 employees are more likely to have more than one plan (68% vs. 49% of employees with less than 2,000 employees).

**Yikes!**

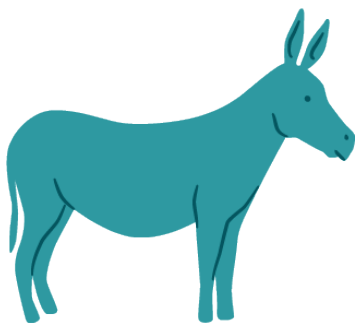
**And then there are the folks who think a possible repeal of the Affordable Care Act won't affect them in any way.**

In fact, **61%** are saying so.

See the ACA Supplement  
on page 60.

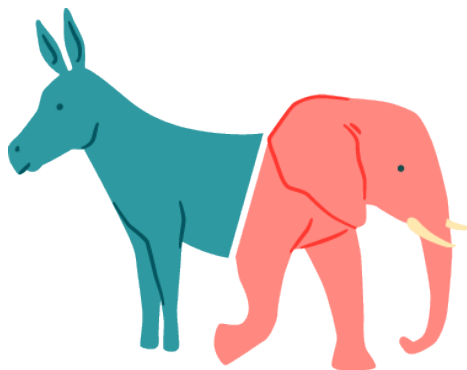
*"A repeal of the Affordable Care Act would not affect me in any way."*

**55%**



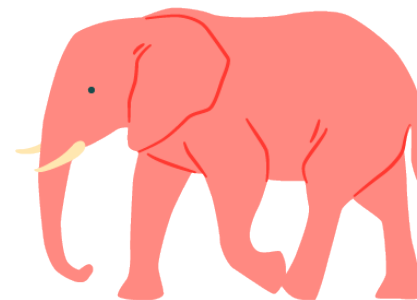
Democrats

**60%**



Independents/Other

**68%**



Republicans

Republicans are generally less likely to feel that they will be personally affected by a repeal of the ACA. Democrats land on the other end of the spectrum, with Independents in the middle.

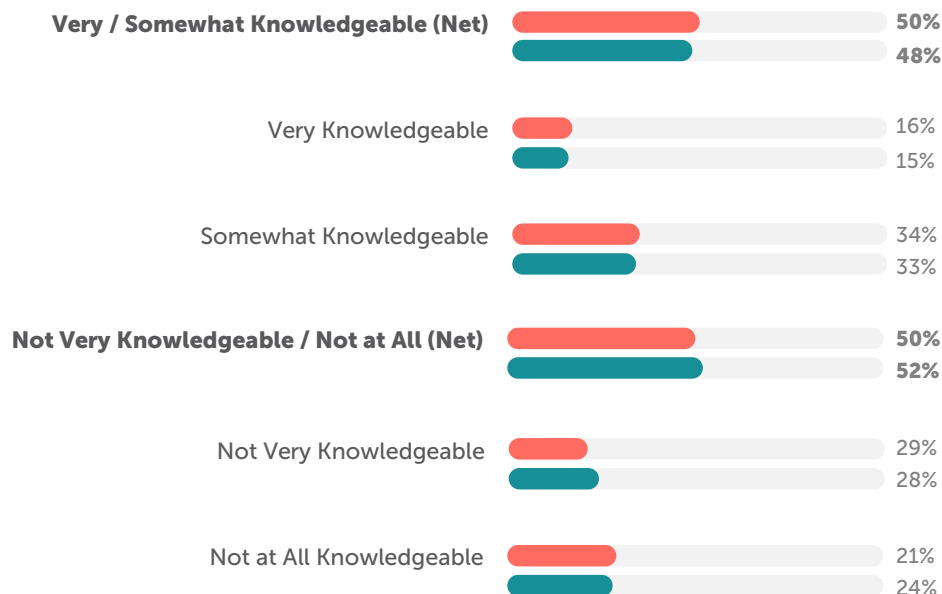


# To start, half of all employees aren't that knowledgeable about them.

In fact, **50%** are saying so.

Half of employees (50%) say they are not very or not at all knowledgeable about high deductible health plans (HDHPs) and only 16% consider themselves very knowledgeable.

## How knowledgeable are you about HDHPs?



● **2017 Total**  
*2,043 people surveyed*

● **2016 Total**  
*2,105 people surveyed*

## But lack of knowledge doesn't necessarily stop anybody from having strong HDHP feelings.

"HDHPs are  
**risky.**"

In fact, **28%\***  
are saying so.

"HDHPs are  
**disappointing.**"

In fact, **19%**  
are saying so.

"HDHPs are  
**confusing.**"

In fact, **18%**  
are saying so.

*\* "HDHPs are risky" was the most frequently chosen description among 9 positive and negative options.*

**Those feelings aren't all bad, though.  
Some people have positive things to say.**

"HDHPs are  
**affordable.**"

In fact, **18%**  
are saying so.



"HDHPs are **a  
good value.**"

In fact, **17%**  
are saying so.





**Also, younger employees are generally more positive about HDHPs than their older colleagues.**

"HDHPs are **a good value.**"

**24%**

Age 18–34

**14%**

Age 35–49

**16%**

Age 50+

"HDHPs **provide great coverage.**"

**21%**

Age 18–34

**8%**

Age 35–49

**7%**

Age 50+

**But it's worth noting that employees are more likely to describe HDHPs as being "overly complicated" than being "dependable" or as "providing great coverage."**

"HDHPs are **overly complicated.**"

In fact, **15%**  
are saying so.

"HDHPs are **dependable.**"

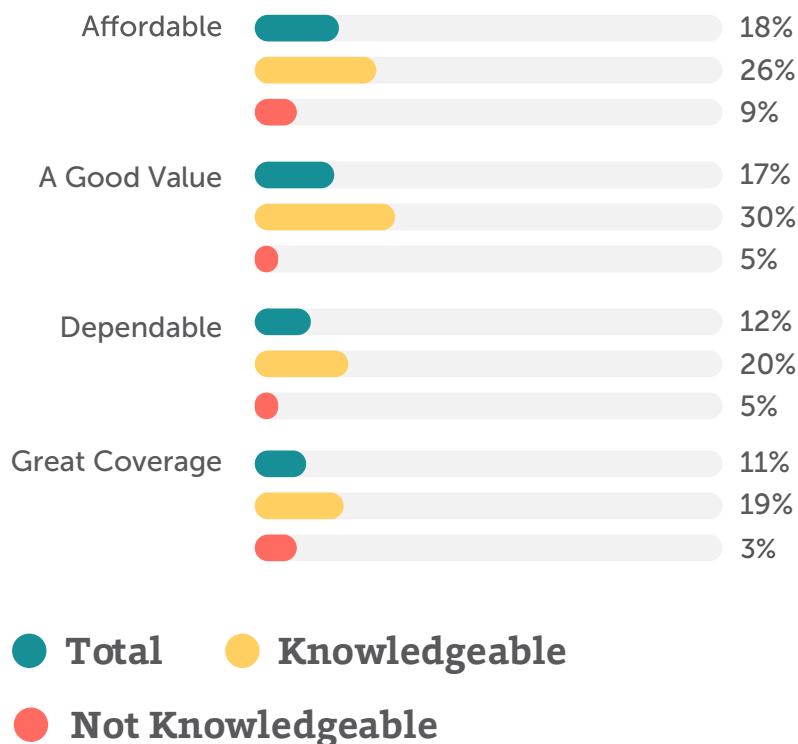
In fact, **12%**  
are saying so.

"HDHPs **provide great coverage.**"

In fact, **11%**  
are saying so.

# That said, employees are more likely to be positive about HDHPs when they know more about them.

As was the case in 2016, those who are knowledgeable on HDHPs are much more likely to positively describe HDHPs than those who have less knowledge:



The best way to announce your new high-deductible health plan

New things can be scary, even to the adultiest of adults...especially when the new thing is a high-deductible health plan (HDHP).

To find out how to talk about what the new plan is, how it's different than what came before, and what it has to offer employees in the most direct and helpful way possible, download our new short and practical eBook, [5 Tips for Introducing an HDHP to Your Employees \(So They Don't Freak Out\)!](#)

**Now, some employees  
say their company  
offers an HDHP.**

---

**In fact, 47% are saying so.**

About half of employees whose company offers health insurance (47%) say their company offers an HDHP.

**And some employees say  
they don't.**

---

**In fact, 28% are saying so.**

**But nearly 1 in 4 aren't sure.**

---

**In fact, 24% are saying so.**

Notably, the proportion of employees who are unsure has declined from last year (24% vs. 29% in 2016).

And when they're sure about having an HDHP and only an HDHP, they get grumpy.

"I wish my employer provided a choice of health insurance plans **apart from HDHPs**"

In fact, **82%** are saying so.

Among those employees whose company does not offer other, non-HDHP plan options, 82% wish their employer provided a choice of health insurance plans apart from HDHPs.

---

And employees whose companies do offer HDHPs say HDHPs feel more expensive than other plan types.

"HDHPs **feel more expensive** than other plan types (e.g., HMO, PPO)."

In fact, **72%\*** are saying so.

*\*Base: Company offers HDHP.*

# Or it might be because employees appreciate having choices.

Employees do say they're glad to have the option of an HDHP.

Among employees whose company offers HDHPs, 76% say they appreciate having an HDHP option.

"I appreciate having the  
**option of HDHPs.**"

In fact, **76%** are saying so.

## **Section 4:** Communication Quality

**To bridge the gap between knowledge and feelings, employers have to rely on quality communication.**

**Fortunately, employees trust their employer's HDHP communication.**

---

**In fact, 81% are saying so.**

Among those whose company offers an HDHP, the majority (81%) say that they trust their employer's communication about HDHPs.

**They're pretty satisfied with their employers' benefits communication in general.**

---

**In fact, 82% are saying so.**

Similar to last year, about 8 in 10 employees (82% 2017; 81% 2016) are "very/somewhat" satisfied with their company's communication regarding the benefits they provide.

**And they feel like they're getting enough information to make good decisions.**

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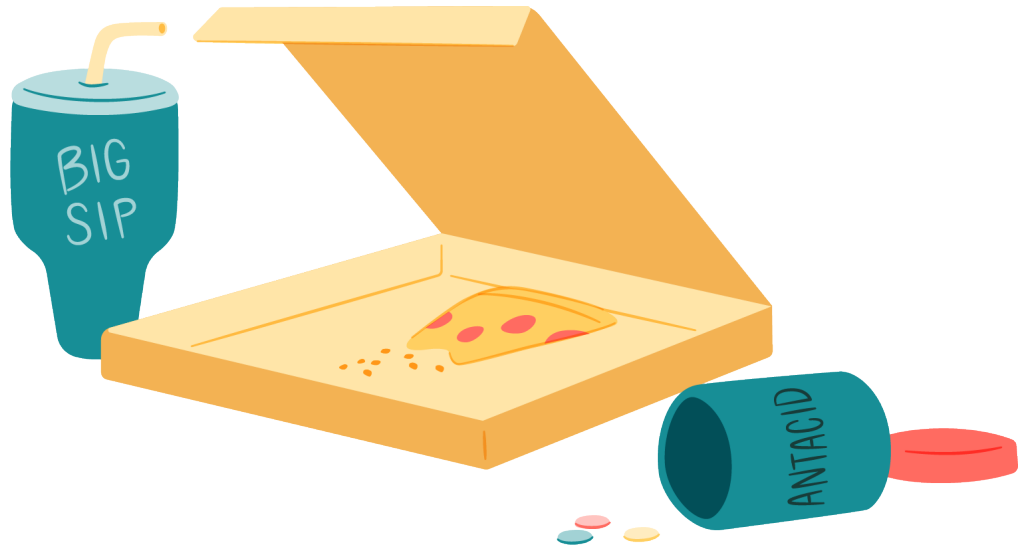
**In fact, 86% are saying so.**

More than 4 in 5 (86% 2017; 83% 2016) feel their company has provided enough information to allow them to make informed decisions about benefits.



# Not that everybody makes good decisions...

In fact, **21%** of employees often regret the benefit choices they make.



**Younger employees, for instance, are more likely to regret their choices than their more seasoned colleagues.**

**"I often regret the benefit choices I make."**

**33%**

Age 18–34

**22%**

Age 35–49

**13%**

Age 50+



**Whiz-bang tips  
on engaging your  
Millennials about  
benefits**

Your employees in their twenties and early thirties are the new workforce majority (!)—and if you want them to give a hoot about your benefits messaging, now's the time to add to your bag of tricks. Curious where to start? Worried you don't have the time, innate creativity, or budget to make changes in time for next year? Download our free eBook, [6 Tips for Communicating Benefits to Millennials!](#)

# Bad decisions aside, most people put a good deal of effort into learning about their benefits.

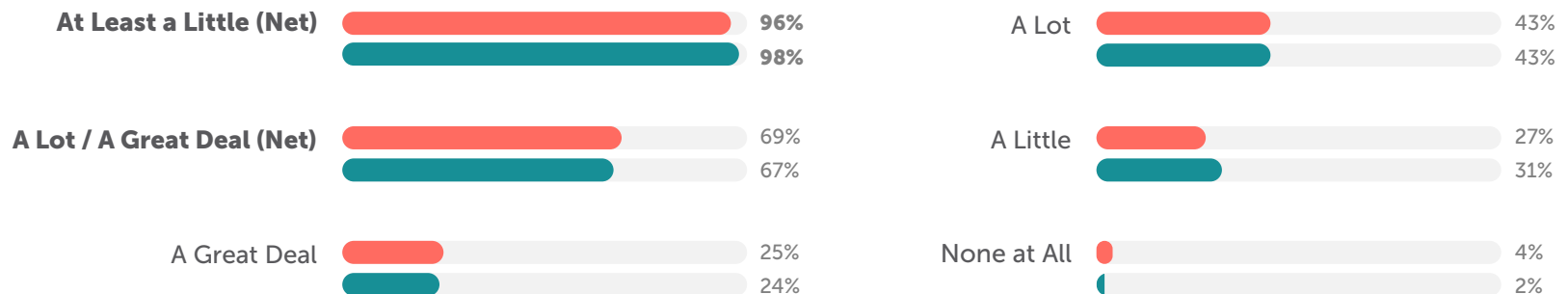
In fact, **69%** are saying so.

Just like last year, over two-thirds of employees (69% 2017; 67% 2016) say they personally have put in either a lot or a great deal of effort learning about their company's benefits.

*How much effort have you spent learning about your company's benefits?*

● **2017 Total**  
2,043 people surveyed

● **2016 Total**  
2,105 people surveyed



*This is especially true among employees with household incomes of at least \$75K (72% vs. 64% less affluent).*

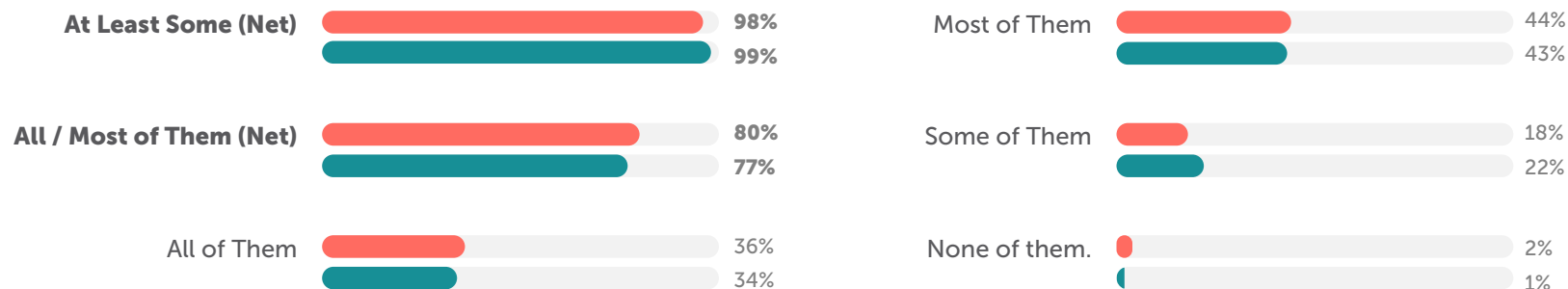
# They'll look over at least some of the stuff you make to help them figure it out.

In fact, **98%** are saying so.

*Thinking about all of the communications you receive about company benefits, what proportion of those materials do you pay attention to?*

● **2017 Total**  
2,043 people surveyed

● **2016 Total**  
2,105 people surveyed



## But they won't look at all of it.

In fact, only **36%** say they look at everything.

## Unfortunately, some employees blow off meetings or throw away content unread.

One in 5 (20%\*) admit they often skip benefits meetings/presentations, don't read communications that come in the mail, and/or file or throw away the information they receive without reading it, or have never read their company's benefit summary plan description. Younger employees under age 35 are especially likely to engage in these "bad" behaviors (27% 18-34 vs. 19% 35-49, 16% 50+).

"I typically file or throw away company benefit communications that come in the mail without reading them."

In fact, **9%**  
are saying so.

"I often skip company benefits meetings/presentations."

In fact, **7%**  
are saying so.

"I have never read my company's benefit summary plan description."

In fact, **7%**  
are saying so.

*\*Respondents were able to choose more than one option. This reflects those who selected at least one of these actions.*

**Employees just seem more likely to engage with benefits communication when it doesn't feel boring or complex.**

**Go figure.**

# Who wants to sit through a boring benefits meeting?

"I often skip company benefits meetings/presentations."

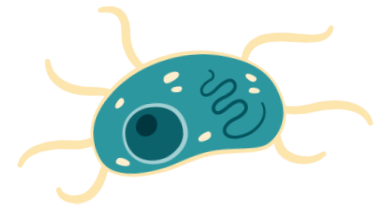
6%

Among those who **do not** describe company benefit information as boring.



6%

Among those who **do not** describe company benefit information as complex.



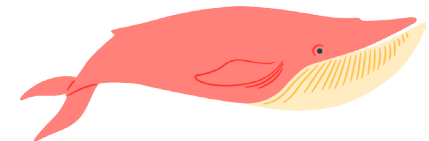
20%

Among those who describe company benefit information as boring.



14%

Among those who describe company benefit information as complex.



\* Green and red responses indicate a significant difference between employees who find company benefit communications boring or complex. (Green notes a positive engagement with communications, and red notes negative engagement.)

# Or slog through complicated packets that come in the mail?

"I typically file or throw away company benefit communications that come in the mail without reading them."

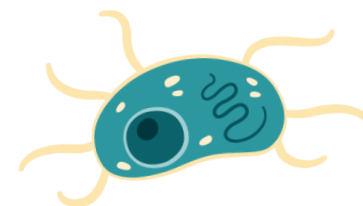
7%

Among those who **do not** describe company benefit information as boring.



7%

Among those who **do not** describe company benefit information as complex.



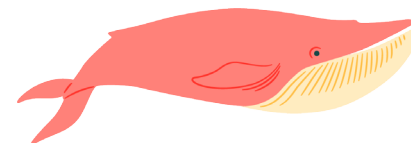
22%

Among those who describe company benefit information as boring.



15%

Among those who describe company benefit information as complex.



\* Green and red responses indicate a significant difference between employees who find company benefit communications boring or complex. (Green notes a positive engagement with communications, and red notes negative engagement.)



# For that matter, who wants to slog through boring email, web portals, or other content?

"I pay attention to most/all communications received about company benefits."

82%

Among those who **do not** describe company benefit information as boring.



52%

Among those who describe company benefit information as boring.



*\* Green and red responses indicate a significant difference between employees who find company benefit communications boring. (Green notes a positive engagement with communications, and red notes negative engagement.)*

**Now, employees also have positive things to say about their employer's benefits communication.**

*"My company's benefits communication is ...."*

**Informative**

In fact, **57%\***  
are saying so.

**Beneficial**

In fact, **51%**  
are saying so.

\* "Informative" was the most frequently chosen description among 7 positive and negative listed options.

## But some use more critical language as well.

*"My company's benefits communication is ...."*

**Complex**

In fact, **17%**  
are saying so.

**Dissapointing**

In fact, **12%**  
are saying so.

**Boring**

In fact, **9%**  
are saying so.

**A waste**

In fact, **6%**  
are saying so.

**That said, they're much more likely to describe their company's benefits communication positively than negatively.**

*"My company's benefits communication is ...."*

**Fabulous**

In fact, **14%**  
are saying so.

**Good**

In fact, **47%**  
are saying so.

**OK**

In fact, **30%**  
are saying so.

**Terrible**

In fact, **8%**  
are saying so.

**Atrocious**

In fact, **2%**  
are saying so.

Employees are much more likely to describe their company's communication regarding the benefits they provide positively (61% good/fabulous) than negatively (9% terrible/atrocious), about the same proportions as last year (2016: 60% good/fabulous, 11% terrible/atrocious).

## **Section 5:** Employee Communication

**So how does benefits  
communication go from  
“good” to “fabulous”?**

## We suggest using an online tool, as most employees prefer getting information that way.

In fact, **60%** are saying so.

Like last year, most employees prefer to receive information about company benefits electronically (60% 2017; 62% 2016), followed by print (52% 2017; 54% 2016).

**60%**

**Electronic**

Email, webpages, videos, calculators, and interactive tools

**52%**

**Print**

Brochures, newsletters, packets, letters, and postcards

**32%**

**Personal Consultations**

Private, one-on-one conversations with a benefits expert

**30%**

**Live Group Presentations**

A benefits expert explains your benefits in front of a large group of employees

**22%**

**Benefit Fairs**

Benefits vendors set up booths so employees can ask questions in-person about the different benefits options

*Note: One percent of employees chose "Other," and 4% chose "None, I would rather figure it out on my own."*

# Online tools are easy to access after hours, which employees really like.

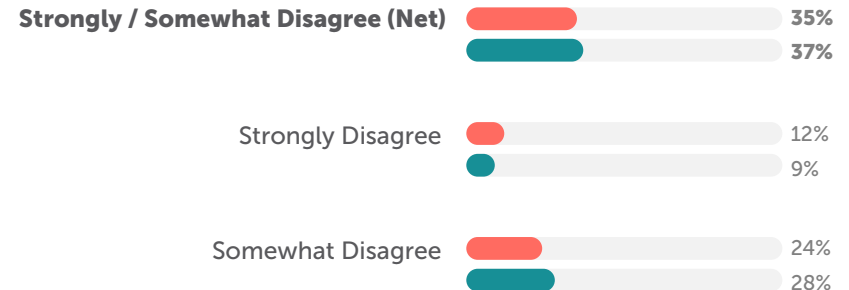
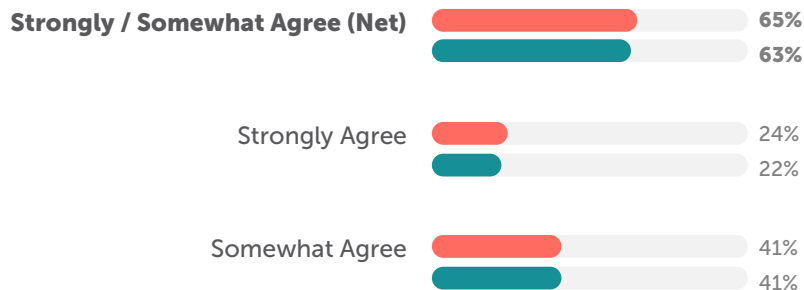
In fact, **65%** are saying so.

More than 6 in 10 employees whose company offers health insurance (65%) prefer to review benefit enrollment instructions outside of working hours.

*"I prefer to review benefit enrollment instructions outside of working hours."*

● **2017 Total**  
2,024 people surveyed

● **2016 Total**  
2,079 people surveyed



**Base:** Company offers health insurance.

**Online communication tools also make it easy to share information with spouses and partners, which is important for the people who have them.**

**Most employees say it's important to include their partner when making benefits decisions.**

**In fact, 90% are saying so.**

90% of employees who have a spouse/are living with a partner think it is at least somewhat important that their spouse/partner is included in their benefits decisions.

---

**And they want their partners to understand their options too.**

**In fact, 91% are saying so.**

91% of employees who have a spouse/are living with a partner say it's at least somewhat important that their spouse/partner understands their company's benefits offerings.



# Also, you might consider preparing content specifically for your employees' spouses (if you don't already).

Including spouses and partners in your communication efforts might be a pretty good idea.

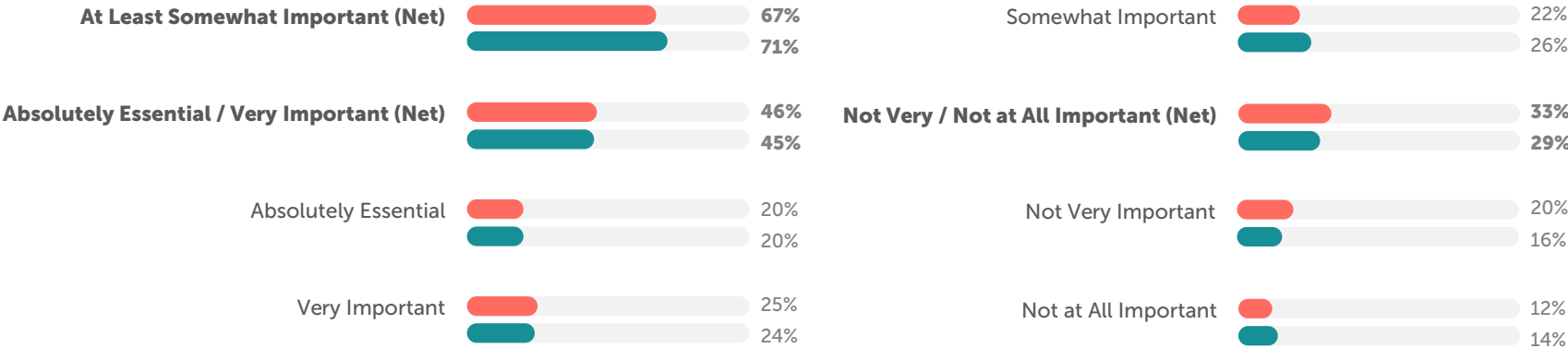
In fact, **67%** are saying so.

67% of employees who have a spouse/are living with a partner say it's at least somewhat important that their spouse/partner receives benefits communication from their employers.

*How important is it that your spouse/partner receives benefits communication from your employer?*

**2017 Total**  
1,354 people surveyed

**2016 Total**  
1,368 people surveyed



*Base: Married/Living with Partner.*

**Sadly, we forgot to include a “Would you like your employer to provide you with an engaging benefits communication tool that you can use along with your special someone on any desktop, tablet, or smartphone so you can have complicated insurance gobbledegook explained to you in plain English while getting specific guidance on choosing the health plan that will be the best for you and your family?” question.**

**But if we did....**

**alex<sup>®</sup>**

## **Section 6:** ACA Supplement

**And now for a special  
Affordable Care Act  
(ACA) supplement.**

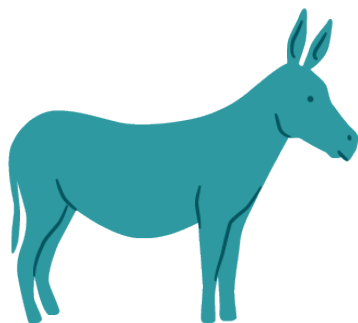
**As we mentioned earlier, many employees think a repeal of the ACA won't affect them in any way.**

In fact, **61%** are saying so.

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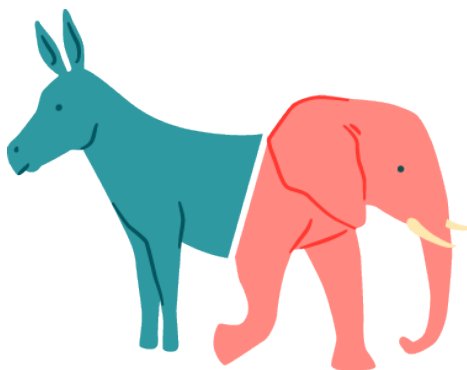
*"A repeal of the Affordable Care Act would not affect me in any way."*

**55%**



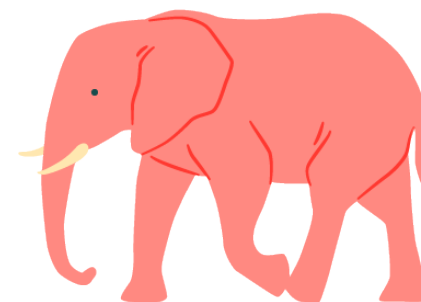
Democrats

**60%**



Independents/Other

**68%**



Republicans

Republicans are generally less likely to feel that they will be personally affected by a repeal of the ACA. Democrats land on the other end of the spectrum, with Independents in the middle.

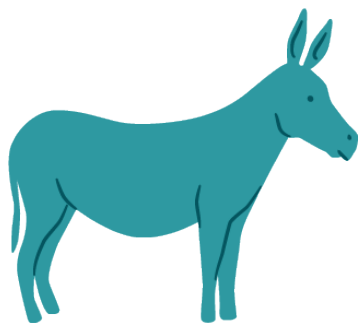
**But a similar percentage are, in fact, very worried that it will be repealed.**

In fact, **52%** are saying so.

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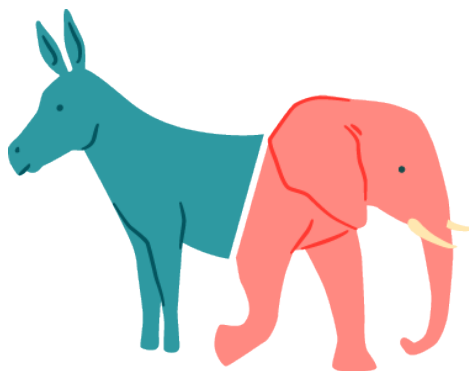
*"I'm very worried about the possible repeal of the Affordable Care Act."*

**72%**



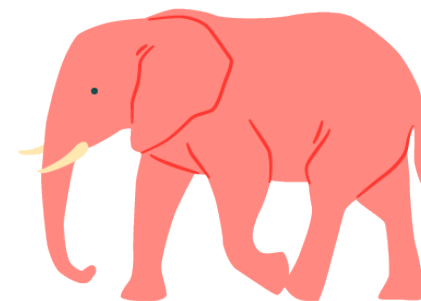
Democrats

**50%**



Independents/Other

**30%**



Republicans

Republicans and independents are less likely than Democrats to be very worried about the possible repeal of the ACA.

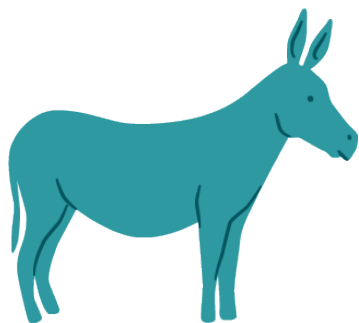
**Specifically, they're worried about losing aspects of their employer-provided health insurance coverage.**

In fact, **53%** are saying so.

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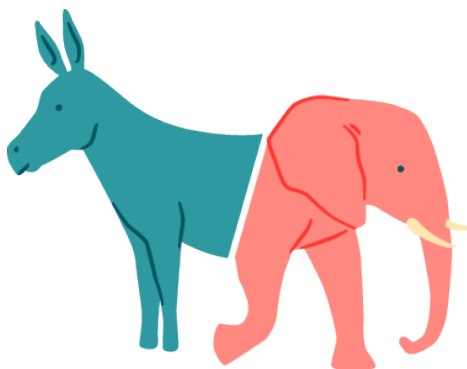
*"I'm worried that some of my employer-provided health insurance benefits will be taken away if there are changes to the Affordable Care Act."*

**65%**



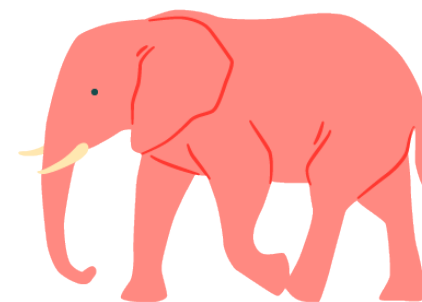
Democrats

**53%**



Independents/Other

**36%**



Republicans

Republicans and independents are less likely than Democrats to worry about losing some of their employer-provided health insurance benefits if the ACA is repealed or changed.

**In general, most employees (regardless of their politics) who sign up for their company's health insurance want their employer-provided health insurance to include many of features made possible by the Affordable Care Act.**



## They don't want annual coverage limits.

"Thinking of your current employer, how important is it to you that your employer-provided health insurance has **no annual coverage limits** (i.e., requires you to pay for health care costs if you exceed a certain dollar amount of health care costs) within a given year?"

**At Least Somewhat  
Important**

In fact, **96%**  
are saying so.

**Absolutely Essential/  
Very Important**

In fact, **72%**  
are saying so.

***Base:** Employees who use their own company's health insurance.*

## Or lifetime coverage limits (duh).

"Thinking of your current employer, how important is it to you that your employer-provided health insurance has **no lifetime coverage limits** (i.e., requires you to pay for health care costs if you exceed a certain dollar amount over the course of time while covered under the plan)?"

**At Least Somewhat  
Important**

In fact, **94%**  
are saying so.

**Absolutely Essential/  
Very Important**

In fact, **74%**  
are saying so.

*Base: Employees who use their own company's health insurance.*

# They want to cover their adult children up to age 26.

"Thinking of your current employer, how important is it to you that your employer-provided health insurance **allows you to cover your children until age 26?**"

**At Least Somewhat  
Important**

In fact, **87%**  
are saying so.

**Absolutely Essential/  
Very Important**

In fact, **67%**  
are saying so.

**Base:** Employees who use their own company's health insurance and have children under age 26.

## They want to receive free preventive care.

"Thinking of your current employer, how important is it to you that your employer-provided health insurance **allows you to receive free preventive care services** (e.g., annual check-ups, health screenings, flu shots, breast-feeding supplies, contraception, etc.)?"

**At Least Somewhat  
Important**

In fact, **96%**  
are saying so.

**Absolutely Essential/  
Very Important**

In fact, **78%**  
are saying so.

***Base:** Employees who use their own company's health insurance.*

## And they would like their employer-provided health insurance to provide coverage regardless of any pre-existing conditions.

"Thinking of your current employer, how important is it to you that your employer-provided health insurance **provides coverage regardless of any pre-existing conditions you or your covered dependents may have?**"

**At Least Somewhat Important**

In fact, **96%**  
are saying so.

**Absolutely Essential/  
Very Important**

In fact, **80%**  
are saying so.

*Base: Employees who use their own company's health insurance.*

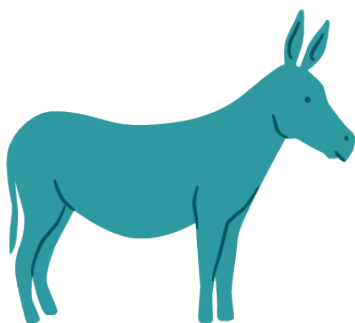
**Also, many employees would like their employers to talk to them about ACA issues.**

In fact, **55%** are saying so.

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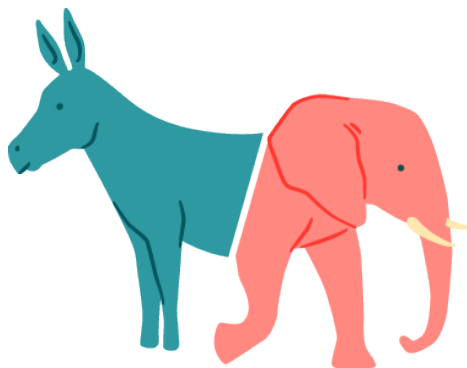
*"I wish my employer would offer more explanation about the Affordable Care Act."*

**64%**



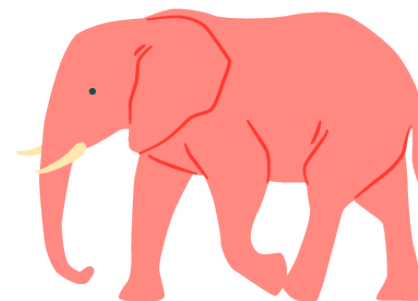
Democrats

**55%**



Independents/Other

**44%**



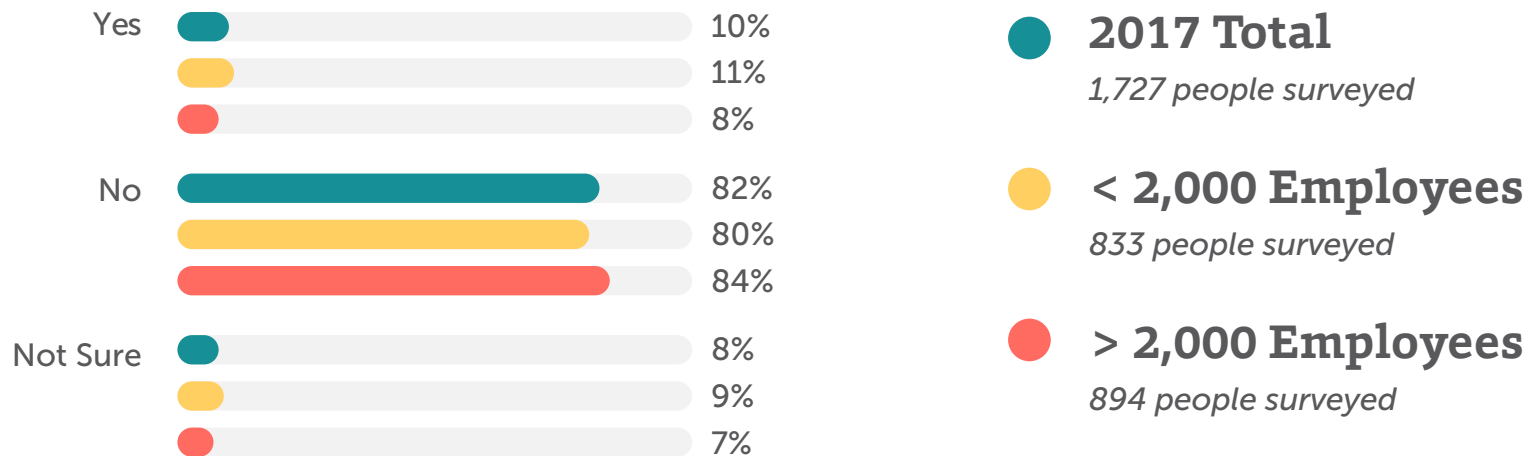
Republicans

Republicans are generally less likely to say they want their employers to provide more explanation about a possible repeal of the ACA than Democrats or independents.

## But so far, most employers haven't.

In fact, only 10% have gotten any information related to possible ACA changes from their employer.

*Has your employer communicated any possible changes to your health insurance coverage that may or may not occur as a result of the possible repeal, replacement, or defunding of the Affordable Care Act (ACA)?*



*Base: Employees who use their own company's health insurance.*

# More Resources

If you found the insights in this survey report helpful, you can learn even more about benefit communication trends, tips, and best practices by [talking to us directly](#), [reviewing our blogs](#), or perusing the useful—and free!—survey reports and eBooks below.

## Surveys



[What Your Employees Think About Your Benefits Communication \(2016\)](#)



[What Your Employees Think about Financial Wellness Programs \(2015\)](#)



[ALEX Asks: What Employees Think About Your Onboarding \(2014\)](#)

## eBooks



[9 Tips for an Engaging, Readable, Not-Boring Benefits Guide](#)



[The Ultimate Guide to Getting the Right HR Tech for Your Company](#)



[9 Tips for Communicating 401\(k\) and Financial Wellness Topics to Millennials](#)



# About ALEX

ALEX—the best SaaS employee communication platform in the universe—saves HR leaders time and money by guiding employees through difficult health insurance, retirement savings, leave of absence, and wellness decisions. Hundreds of companies, including 91 of the Fortune 500, with more than 15 million employees in total, trust ALEX to transform confusing jargon, legalese, and gobbledygook into useful information and helpful advice. To learn more, please visit [meetalex.com](https://meetalex.com)

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