



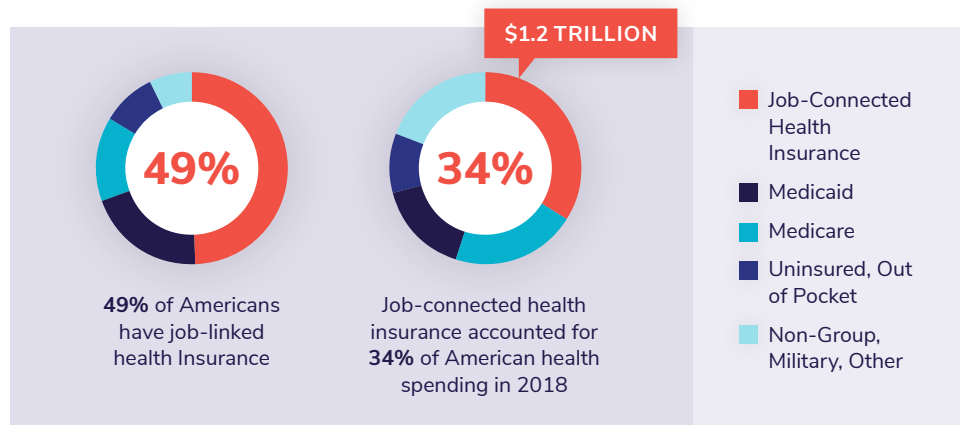
SHOULD HEALTH INSURANCE BE CONNECTED TO YOUR JOB?

At United States of Care, we believe people should have the security and freedom that dependable health care coverage provides as life changes. We also believe solutions to job-connected health insurance are not one-size-fits-all, and come with significant economic implications for individuals and American businesses. That is why solutions must be carefully developed with the input of everyone affected. **The bottom line is that job-connected health insurance is increasingly expensive for both people and businesses, and equally impedes the prosperity of our workers and the growth of our companies.**



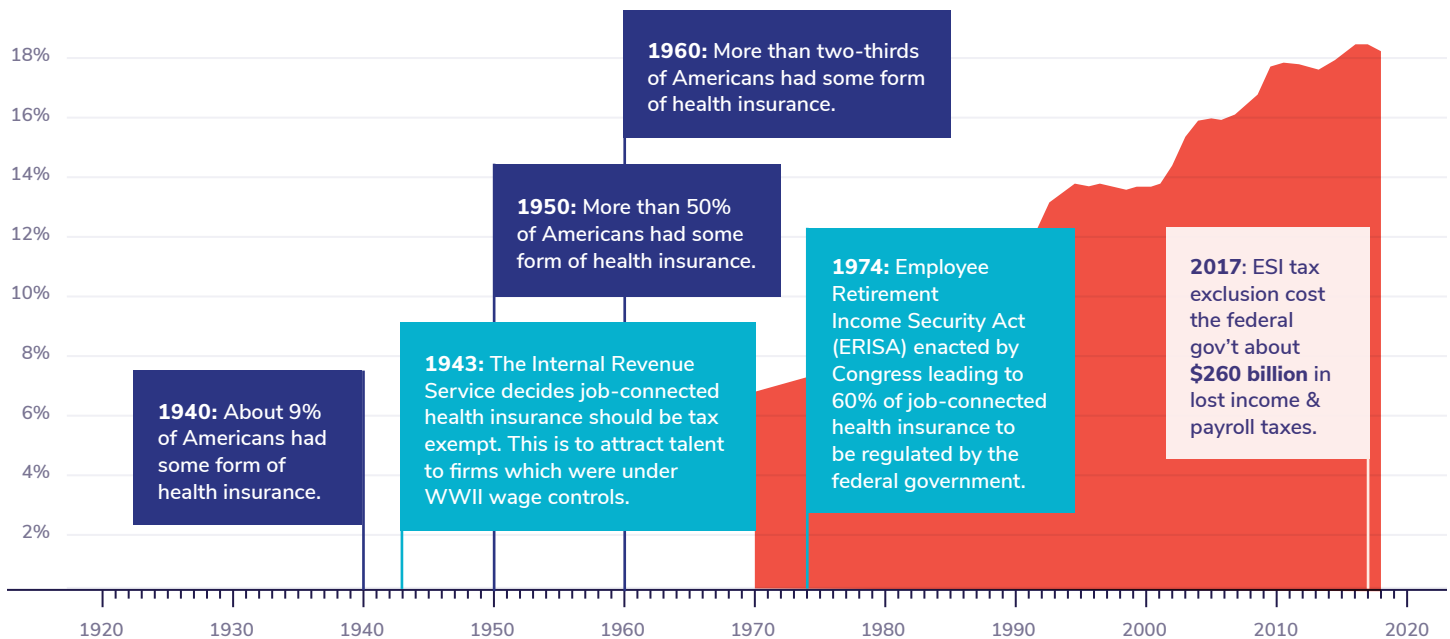
OVERVIEW

Our national health care debate has traditionally revolved around the status and future of government programs including Medicare, Medicaid, and the Affordable Care Act. However, most Americans rely on **job-connected health insurance, which accounts for the single largest share of American health spending at 34%, or \$1.2 trillion in 2018.**



Kaiser Family Foundation estimates based on the Census Bureau's American Community Survey, 2008-2018. National Health Expenditures 2018 Highlights

HISTORIC TIMELINE



■ Total National Health Expenditures as a Percent of Gross Domestic Product, 1970-2018

32%

of workers didn't get job-connected health insurance offered to them through work in 2018

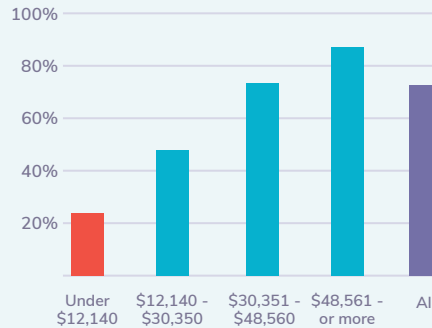


WHO DOES IT AFFECT?

Our current system is expensive for employees and employers. Lower income families and workers are much less likely to be covered by an job-connected health insurance plan.

Job-connected health insurance is not only expensive for employees but is a significant cost for both businesses and state taxpayers who fund the benefits of their public employees. There is also evidence job-connected health insurance limits both entrepreneurship and personal happiness by contributing to "job lock" which occurs when workers hesitate to leave a job offering health benefits because they cannot otherwise obtain affordable insurance.

The less you earn, the less likely you have job-connected health insurance.



KFF analysis of National Health Interview Survey, 2018

And the more it costs you.

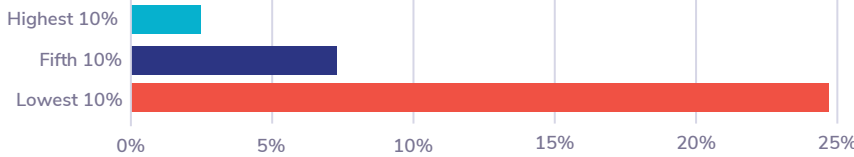
For the bottom 50% of workers in 2018, employers' health care contributions made up an average of 30-35% of their total compensation package.

30-35%



Willis Towers Watson Study, 1980-2015

Share of Pre-Tax Income Spent on Health Insurance

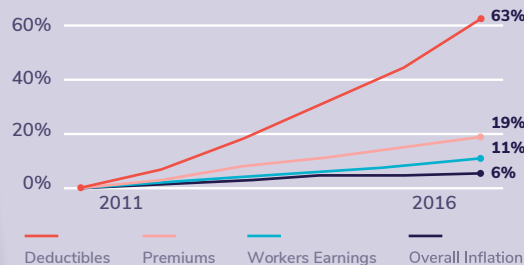


Bureau of Labor Statistics

EFFECTS

The value of health insurance has been eroding and some who have it can't even afford to use it. The graph to the left shows the percent of pre-tax income spent on health care based upon income distribution and shows that the less you earn the greater percentage of your income you pay for employer coverage.

Cumulative Increases in Health Premiums, Deductibles, Inflation, and Wages



Note: Premiums and deductibles reflect individual coverage. Kaiser Family Foundation

LOOKING FOR ANSWERS

Even before the COVID-19 pandemic, this 75 year old structure was under stress as unsustainable costs for small and large businesses and crippling out-of-pocket expenses for patients have increasingly forced those seeking medical care, even when they have insurance, to ask the question, "can I afford to get care?" rather than, "how do I access the right care for me?"

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Learn more about our approach to job-connected health insurance at UnitedStatesOfCare.org →