

# Pandemic Underlines Open Enrollment Decisions

The **COVID-19 pandemic** may be the impetus for American workers to take a closer look at benefits during open enrollment, but growing concerns about financial security and challenges with health care choices still remain.



The **2020-2021 Aflac WorkForces Report\*** found that for employers, these challenges will come to the forefront during open enrollment, as employees expect more from their benefits packages.



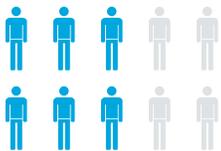
A large majority of employees, **92%**, choose the same benefits year after year and on average spend 33 minutes on the task.

**Half of employees** surveyed said the pandemic has been a wake-up call to invest more time researching and selecting the best coverage options for their situation.



**33%**

One-third of employees (**33%**) either do not feel confident or are unsure if their health benefits will protect them or their family in the event they are affected by COVID-19.

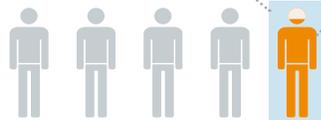


**Six out of 10** employees believe their share of medical costs will increase in the next year.

**54%**

More than half (**54%**) of employees surveyed experienced some anxiety about health care costs that are not covered by their health insurance.

**One in five employees** (22%) reported they or an immediate family member suffered a major health event or accident in the past year ...



... and of those, **92%** experienced at least one surprise cost, and a growing share report that they missed a paycheck (59%) or took a leave of absence (69%).



**51%**

of employees could not go more than one month without a paycheck, and **63%** would have difficulty going more than two months without a paycheck before relying on credit.

**63%**

Expect at least one expanded benefit such as supplemental insurance or telemedicine options as a result of COVID-19.

**45%**

Expressed great interest in pandemic insurance to help protect their income.

**35%**

Say improving their benefits package is the one thing their employer could do to keep them in their jobs – second only to increasing their pay.

**61%**

of employees ranked health benefits as one of the top-three factors when looking for a new job.

\***2020-2021 Aflac WorkForces Report.** The employer survey, conducted by Kantar on behalf of Aflac, took place online between June 8 and July 1, 2020. The survey captured responses from 1,200 employers across the United States in various industries. For more, visit [aflac.com/awr](https://aflac.com/awr).

Aflac includes Aflac and/or Aflac New York and/or Continental American Insurance Company and /or Continental American Life Insurance Company.