

# Health Care Costs Continue to Burden American Workers

## Workers are in economic distress



**61%** of workers cannot go a month or less without a paycheck.

↑ **17% higher** compared to 2021

## Anxiety over health care costs is growing



**57%** of American workers have high anxiety about out-of-pocket health care costs.

↑ **12% increase** compared to 2021

## Americans struggle to pay for out-of-pocket health care costs



**58%** of employed Americans cannot pay over \$1,000 in out-of-pocket costs for an unexpected illness or injury.

↑ **26% higher** compared to 2021

## Women and millennials in the workforce face the greatest financial risk

Over half of women and millennials are unable to bear the cost of unexpected medical expenses of \$1,000 or more.



## Rising costs are causing workers to delay medical treatment

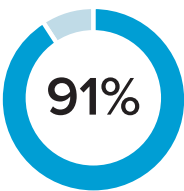


**44%** of workers have delayed medical treatment because they were worried about their ability to pay for it.

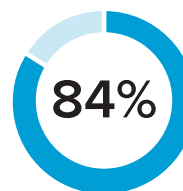


**34%** of workers have either canceled medical appointments or chosen not to purchase medications due to the rising cost of consumer goods and household bills.

## Employees view supplemental insurance as a solution to rising health care costs



Supplemental insurance is becoming increasingly important to employees, with **over 9 in 10** seeing a need for supplemental benefits.



**84%** of employees agree that supplemental benefits are an important part of a comprehensive benefits program.

**Aflac's supplemental insurance products help people pay for out-of-pocket health care costs that are not intended to be covered by major medical insurance. This additional layer of financial protection helps Americans focus on recovery during life's most challenging moments.**

**About the study:** The 2022-2023 Aflac WorkForces Report is the 12th annual Aflac employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between Sept. 7, 2022, and Sept. 22, 2022, and the employee survey took place online between Aug. 31, 2022, and Sept. 20, 2022. The survey captured responses from 1,200 employers and 2,001 employees across the U.S. in various industries. For more information, visit [aflacworkforcesreport.com](https://aflacworkforcesreport.com).

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