

Health care tops employee concerns — the opportunity for employers is clear



Health care has reclaimed its spot as the number one concern for Americans.¹ That alone is telling. But what's even more revealing is what's happening beneath the surface. Even with health insurance, ongoing discussions around cost and access remain a topic of importance for many employees.

According to a recent Gallup research poll, 60% of Americans worry a great deal about the availability and affordability of health care, ranking it above every other domestic issue.¹ The reasons may differ from person to person, but the outcome is the same. Rising out-of-pocket costs may contribute to real financial stress for working families, and employers are seeing the impact play out.

This moment may present a challenge for employers, but it also presents a real opportunity to evaluate the level of protection they are providing their employees. The issue isn't whether employers offer benefits; it's whether employees truly feel protected when it matters most.

Coverage isn't the problem. Confidence is

On paper, most employees have some form of health insurance coverage, yet many still worry about what would happen if they or a loved one needed care.

Traditional health insurance plans generally do not cover all expenses related to a health event. Expenses can quickly pile up, turning a medical issue into a possible financial one. Nearly half of all employees say they couldn't even afford a \$1,000 out-of-pocket medical expense, and more than half of American workers report high anxiety about health care costs that fall outside of what insurance covers.²

When people are worried about how they'll pay for care or keep up with necessary expenses, that worry typically doesn't stay neatly contained in their personal lives. It can follow them to work, affecting focus, engagement and their overall well-being.

Benefits are valued, but some gaps may still be felt

Employers already understand the importance of benefits. More than three quarters say their benefits programs support employee satisfaction, retention, and productivity.² Yet there can still be some disconnect between what benefits are designed to do and what employees actually experience when life throws them a curveball.

Health insurance is foundational, but many plans don't always cover all of the out-of-pocket expenses that come with an illness or injury. Pair potential time away from work along with mounting expenses from deductibles, copays, coinsurance and transportation for treatment, and it can all very quickly contribute to shattering a budget. When those situations appear, coverage can turn into uncertainty.



Helping close the gap employees are talking about

Employees are not silent about what they need. In fact, the message is becoming clearer. Nine in ten employees see a growing need for supplemental insurance, and just as many say supplemental benefits help protect their financial security.²

Aflac is the No. 1 provider of supplemental health insurance in the U.S.³ Aflac insurance plans work alongside major medical plans and are designed to pay cash benefits directly to employees, unless otherwise assigned. That flexibility matters. It allows people to decide best how to manage their out-of-pocket expenses based on their individual needs, whether that means helping cover medical bills or deductibles, prescriptions, or other costs while they focus on getting better.

For employees, such flexibility can translate into less worry and more stability. For employers, it means offering meaningful support without adding administrative complexity.

Doing more without doing too much

At a time when benefits costs are rising, employers are understandably cautious. At the same time, employees are looking for support that feels tangible and relevant to their lives.

That's where Aflac supplemental insurance plans can be a practical solution to help provide added financial protection to employees. Our plans can be offered at little to no direct cost to your business, and often employee payroll deductions may be taken on a pretax basis, subject to applicable tax rules, which may lead to possible tax savings. When positioned thoughtfully and strategically, these benefits can become part of a powerful addition to a total rewards strategy — helping enhance the perceived value of benefits, supporting financial well-being, strengthening loyalty and retention and respecting budget realities.

It's a way to do more for employees without taking on more financial strain.

Leading with care, confidence and choice

Health care concerns aren't abstract or theoretical. They're personal. And when employees feel protected, they can show up differently. They're more focused, more resilient, and more confident in their ability to navigate whatever comes next.

At Aflac, we believe benefits are most effective when understood and function in real-life situations, not just on paper. Improving coverage isn't just about adding additional insurance offerings — it's about helping people feel prepared when it matters most. For employers, that kind of leadership isn't just good benefits strategy. It's a smarter way to do business.

Start the conversation today. Contact your Aflac benefits advisor or visit [Aflac.com/business](https://www.aflac.com/business).



¹ BenefitsPRO. "Health care reclaims top spot as Americans' leading concern." Published 4.1.26. [Accessed 4.17.26](#).

² Aflac. "Workplace benefits trends: executive summary 2025-2026." Published 2025. [Accessed 4.17.26](#).

³ LIMRA. "Q4 2025 U.S. Workplace Supplemental Health Final Sales Report" Published 3.13.26.

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