

ALLIANCE TO FIGHT FOR HEALTH CARE

“The Value of Employer-Sponsored Health Insurance”

NBER Working Paper by Casey B. Mulligan, Economics Professor, University of Chicago

Employer health care coverage produces

\$1.5 trillion in annual social value for consumers every year



\$800 billion
Personal value



\$700 billion
External value



\$1.5 trillion
Annual social value

Social value includes the personal value that families receive from having access to employer-sponsored health coverage combined with the external value that families and the larger community receives from employer-sponsored health coverage due to the varied effects on work and insurance coverages

AN ECONOMIC WINNER:

Workers value ESI up to **84% more** than the total cost of health coverage

What employers and employees pay for ESI



\$100

How employees value that same coverage



\$184

ESI provides **\$100 billion in cost savings** for consumers every year, or **\$625 per person**. This equals:

218
gallons of gas



422
cartons of eggs



3,125
diapers



Employer-Sponsored Insurance Effectively Supports

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Workplace is an important setting for health protection, health promotion, and disease prevention programs. On average, Americans working full-time spend more than one-third of their day, five days per week at the workplace.

[Centers for Disease Control and Prevention](#)

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Chronic disease management



Data-driven decision-making



Fighting infectious disease



Innovative technologies