

2026-2027

Aflac WorkForces Report®

Healthcare industry insights

GOOD NEWS, BAD NEWS: Financial confidence up, financial preparedness at risk

Employees are feeling confident about both their healthcare understanding and their overall financial situation compared to last year. Yet many in the healthcare industry remain unprepared to absorb acute medical expenses with nearly 3 in 5 reporting they couldn't cover $1,000 in unexpected health costs and 28% delay treatment due to such costs.

Nearly half (48%) of employees reported that rising medical expenses heightened workplace stress and emerged as the second highest strain on employee finances (38%), followed by costs not covered by health insurance (23%) in the last year.

KEY TAKEAWAY: Health insurance wasn't designed to help cover everything you may encounter during an illness or accident. The Aflac WorkForces Report reveals a growing demand for comprehensive health coverage and supplemental insurance as valuable components of a benefits package. These offerings can help with rising medical costs and provide employees with added peace of mind by helping to reduce financial stress when needed most.

HEALTH + WELLNESS + THE POWER OF BENEFITS

57% of employees in the healthcare sector say they couldn't cover even $1,000 in out-of-pocket costs. **All industries: 47%.**

71% of healthcare employers believe their employees can financially meet their healthcare obligations. **All industries: 80%.**

54% of workers have high anxiety about healthcare costs beyond what their insurance covers. **All industries: 56%.**

52% of healthcare employees rank increased time off as the top solution to overcome workplace burnout with 42% equally prioritizing mental healthcare and self-care programs. **All industries: 44% and 34%.**

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THE STATE OF WORKPLACE BENEFITS



90% of healthcare employees say their supplemental insurance policy helps to protect their income. **All industries: 95%.**



92% of healthcare employers view supplemental benefits as a key part of a comprehensive benefits program. **All industries: 95%.**



61% of employers experienced an increase in benefits costs in the past year. **All industries: 66%.**

39% of employers report benefits claims increased; top selected reasons were rising prescription drug prices, medical care and mental health issues. **All industries: 46%.**

BENEFITS ENROLLMENT + THE INFORMED BENEFITS CONSUMER



67% of the workforce say it's important to have access to a benefits advisor. **All industries: 74%.**

- **48%** prefer in-person meetings. **All industries: 58%.**
- **51%** prefer speaking on the phone. **All industries: 53%.**



52% of employees say medical bill negotiation is stressful. **All industries: 51%.**

47% of employees say the same about trying to understand what insurance or benefits they need. **All industries: 49%.**



50% of employees believe their organizations care about their overall mental health at least a moderate amount. **All industries: 58%.**

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About the study

The 2026-2027 Aflac WorkForces Report is the 16th annual employee study examining benefits trends and attitudes. Conducted by Kantar on behalf of Aflac, the employer survey took place online between April 20 and May 10, 2026, and the employee survey took place online between April 20 and May 29, 2026. Throughout this report, some percentages may not add up to 100% due to rounding. The surveys captured responses from 1,000 employers and 2,001 employees across the United States. For more information, visit Aflac.com/AWR. **Aflac includes American Family Life Assurance Company of Columbus and/or American Family Life Assurance Company of New York and/or Continental American Insurance Company and /or Continental American Life Insurance Company.**