

2026-2027

Aflac WorkForces Report®

Private sector insights

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

Employees are feeling more confident about both their healthcare understanding (51%) and their overall financial situation compared to last year (43%). Yet many in the private sector remain unprepared to absorb acute medical expenses with 46% reporting they couldn't cover $1,000 in unexpected health costs, causing 30% to delay or avoid treatment. More than half (51%) of U.S. workers feel they underestimate the total cost of an injury or illness, and nearly half lack the financial resilience to manage unforeseen medical bills (48%).

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

29% of employees state their personal mental health negatively affected their job performance last year. **Public sector: 26%.**

46% of private sector employees say they couldn't cover even $1,000 in out-of-pocket costs. **Public sector: 52%.**

79% of private sector employers believe their employees can financially meet their healthcare obligations. **Public sector: 89%.**

57% of workers have high anxiety about healthcare costs beyond what their insurance covers. **Public sector: 51%.**

Aflac® WorkForces Report

THE STATE OF WORKPLACE BENEFITS

95% of employees say their supplemental insurance policy helps to protect their income. **Public sector: 97%.**

79% of employers say working with their broker has improved their benefits packages. **Public sector: 80%.**

65% of employers experienced an increase in benefits costs in the past year. **Public sector: 71%.**

44% of employers report benefits claims increased; top selected reasons were rising prescription drug prices, medical care and mental health issues. **Public sector: 60%.**

BENEFITS ENROLLMENT + THE INFORMED BENEFITS CONSUMER

74% of the workforce say it's important to have access to a benefits advisor. **Public sector: 76%.**

- **59%** prefer in-person meetings. **Public sector: 56%.**
- **54%** prefer speaking on the phone. **Public sector: 45%.**

50% of employees say medical bill negotiation is stressful. **Public sector: 54%.**

48% of employees say the same about trying to understand what insurance or benefits they need. **Public sector: 52%.**

59% of employees believe their organizations care about their overall mental health at least a moderate amount. **Public sector: 52%.**

Aflac® WorkForces Report

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.**