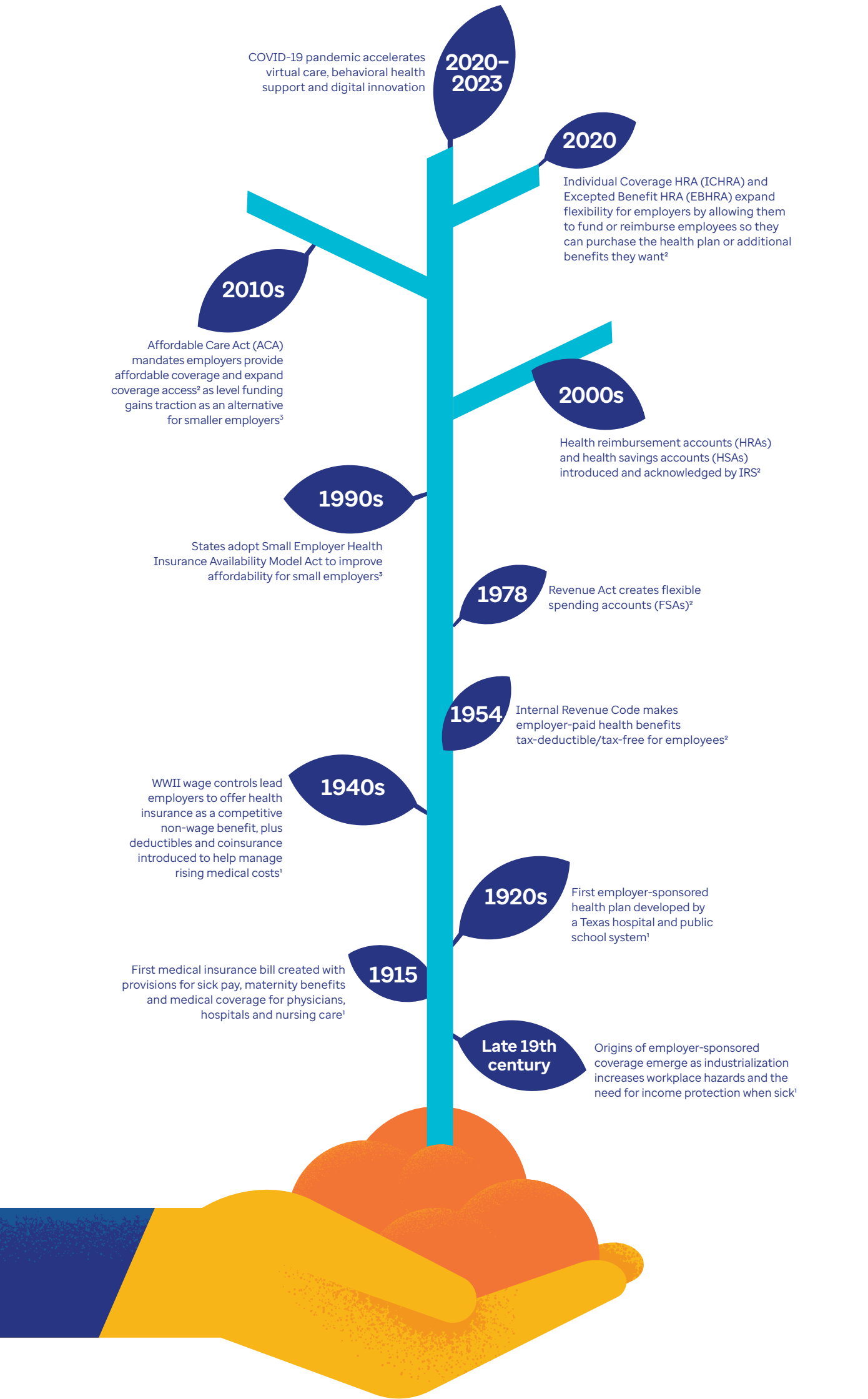




Employer health benefits: Growing to meet the moment

Employer-sponsored health insurance has evolved in the U.S. over the past century, built piece by piece to meet the changing needs of employers and employees. From early tax incentives to today’s digital-first plans, these shifts set the stage for continued innovation.



Planting the seeds for future innovation



Simpler experiences

Making it easier to navigate the health system with greater transparency, cost certainty and personalization at every step



More choice and flexibility

Providing more ways for employers and employees to shop for and purchase health and wellness offerings as a complement to their more traditional core benefits



Greater affordability

Reimagining health plan designs, alternative funding options and programs that aim to maximize every health care dollar spent

≈154M

Americans covered by employer-sponsored insurance⁴

“The future of health care is built by learning from the moments that transformed it most, while innovating to deliver more value, flexibility and a simpler experience for consumers.”

Samantha Baker
Chief Growth Officer
UnitedHealthcare Employer & Individual

Learn about the value of working with UnitedHealthcare >

¹ Origins and Evolution of Employment-Based Health Benefits. Employment and Health Benefits. Available: <https://www.ncbi.nlm.nih.gov/books/NBK235989/#ddd00059>. Accessed: Dec. 2, 2025.

² The complete history of employer-provided health insurance. People Keep. October 2023. Available: <https://www.peoplekeep.com/blog/the-complete-history-of-employer-provided-health-insurance>. Accessed: Nov. 11, 2025.

³ Small Business Insurance and the ACA: Views from the Market. Urban Institute, July 2017. Available: https://www.urban.org/sites/default/files/publication/92291/2001459_small_business_health_insurance_and_the_aca_views_from_the_market_2017_0.pdf. Accessed: Dec. 9, 2025.

⁴ Employer-Sponsored Health Insurance 101. KFF, Oct. 8, 2025. Available: <https://www.kff.org/health-costs/health-policy-101-employer-sponsored-health-insurance/>.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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