Health Equity at Work:

Are Employers Reaching the Employees Who Need Support Most?

THE HEALTH PROJECT RESEARCH BRIEF

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Employers invest substantial resources in workforce health and wellbeing, yet an important question remains: **Are these investments accessible, affordable, and effective for the employees and families they are intended to serve?**

Offering the same benefits to everyone does not necessarily create the same opportunities for better health. Income, work schedules, job demands, health literacy, benefit affordability, and workplace culture can influence whether employees can realistically access and use available resources.

Recent research underscores this challenge. A Peterson-KFF Health System Tracker analysis found that 94% of workers in higher-wage occupations had access to employer-sponsored health insurance, compared with 44% in lower-wage occupations. Even when coverage was available, enrollment differed considerably.[1]

In a 2021 commentary, Kelly and colleagues highlighted the workplace itself as an important determinant of health, emphasizing how compensation, working conditions, organizational policies, and benefits design influence employee wellbeing.[2]

A 2023 scoping review further reinforces the challenge: among 37 workplace health promotion studies reporting participation rates, 20 reported average participation below 50%. The authors also identified concerns about programs disproportionately attracting employees already engaged in healthier behaviors.[3]

Lifestyle medicine research adds another perspective: Health education and individual motivation alone cannot overcome workplace, social, and environmental barriers to healthy behaviors. Access to nutritious foods, physical activity, restorative sleep, stress management, and supportive relationships must be considered within the circumstances of daily life.[4]

Five Practical Considerations for Employers

1. Eligibility does not guarantee accessibility or awareness.

A benefit may be available but difficult to access or simply overlooked. Many employees do not think about their benefits until a health need arises, at which point they may be

unaware of available resources or uncertain how to use them. Examine work schedules, transportation, digital access, language, and time away from work. Equally important, communicate benefits consistently and in ways that keep relevant resources visible and top of mind. **Can employees realistically access what is offered, and will they know where to turn when they need support?**

2. Participation does not necessarily reflect program reach or meaningful engagement.

Overall participation rates may conceal important gaps. Identify who participates, who does not, and whether programs reach employees with meaningful health needs. Registration or attendance does not necessarily translate into sustained engagement or improved health. Consider both the breadth of participation and the depth of employee engagement to better understand program effectiveness.

3. Covered benefits are not always affordable benefits.

Premiums, deductibles, copayments, and lost wages influence healthcare decisions. Consider affordability as part of benefits effectiveness, not simply benefits design. Health insurance literacy also plays an important role in helping employees understand and navigate their coverage. For example, knowing how to identify in-network providers, access appropriate preventive services, and utilize Centers of Excellence may help employees make more informed, cost-effective healthcare decisions.

4. Workplace conditions can enable, or undermine, healthy behaviors.

Job demands, shift schedules, chronic stress, leave policies, and organizational culture influence opportunities for healthier lifestyles. Before expecting behavior change, consider whether workplace practices support it. Leadership and management practices are particularly important, as supervisors can either reinforce or unintentionally create barriers to the healthy behaviors employers seek to promote.

5. Measure who is missing, not just who is participating.

Move beyond registrations and utilization rates. Assess unmet needs, employee experiences, barriers to access, and measurable health outcomes while maintaining appropriate confidentiality and privacy protections. Examine how employees engage with benefits—including communication channels, service delivery methods, and participation patterns—to identify opportunities to reach underserved groups and improve engagement across the workforce.

The Bottom Line:

Advancing health equity does not necessarily require more programs or greater expenditures. It begins with understanding workforce needs, identifying barriers, supporting health literacy, and making existing investments more effective.

One practical place to start is by listening to employees. Engaging a representative cross-section of the workforce through conversations, interviews, or brief surveys can reveal unmet needs, barriers to accessing benefits, and opportunities to better connect employees with the services and support available to them.

The goal is not for every employee to participate in every program, but to ensure employees can access the services and support that best meet their individual health and well-being needs. Employers should move beyond asking, “What benefits do we offer?” to asking, “Who can use them, who benefits, who are we missing, and what can we improve?”

Making workforce health investments more accessible, affordable, relevant, salient, and effective supports employee wellbeing, organizational performance, and measurable value.

References

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