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## **New Research from EBRI:**

### **Consumer-Driven Health Plan Participants More Cost-Conscious**

WASHINGTON—Adults in a consumer-driven health plan (CDHP) were more likely than those in a traditional plan to exhibit a number of cost-conscious behaviors, according to new research from the nonpartisan Employee Benefit Research Institute (EBRI).

While CDHP enrollees, high-deductible health plan (HDHP) enrollees, and traditional-plan enrollees were about equally likely to report that they made use of quality information provided by their health plan, CDHP enrollees were more likely to use cost information and to try to find information about their doctors' costs and quality from sources other than the health plan, according to the report. Moreover, CDHP enrollees were more likely than traditional-plan enrollees to take advantage of various wellness programs, such as health-risk assessments, health-promotion programs, and biometric screenings. In addition, financial incentives mattered more to CDHP enrollees than to traditional-plan enrollees.

More Americans are continuing to enroll in so-called "consumer-driven" health plans: In 2012, 12 percent of the population was enrolled in a CDHP, up 3 percentage points from last year, according to the new EBRI research, while enrollment in so-called "high deductible" health plans was unchanged, at 16 percent, EBRI found. HDHPs have lower premiums but higher deductibles (at least \$1,000 for employee-only coverage) than traditional health plans.

"It is clear that the underlying characteristics of the populations enrolled in these plans are different," noted Paul Fronstin, director of EBRI's Health Research and Education Program and author of the report. "Adults in a CDHP were significantly more likely to report being in excellent or very good health, and they were significantly more likely to exercise." He noted that those in a CDHP and those in a HDHP were significantly less likely to smoke than were adults in a traditional plan—and that CDHP and HDHP enrollees were also more likely than traditional-plan enrollees to be highly educated.

Overall, 18.6 million adults ages 21–64 with private insurance, representing 15.4 percent of that market, were either in a CDHP or were in an HDHP that was eligible for an health savings account. When their children were counted, about 25 million individuals with private insurance, representing about 14.6 percent of the market, were either in a CDHP or an health savings account-eligible plan.

These and other findings are from the 2012 EBRI/MGA Consumer Engagement in Health Care Survey (CEHCS), the latest in eight years of surveys by EBRI designed to track the evolution of these relatively new types of health care plans.

Fronstin noted that consumer-driven and high-deductible health plans represent a shift to “account-based” health plans by employers seeking to control the spiraling health care costs of recent years. So far, it’s too early to tell how effective these plans have been, he adds.

“As the CDHP and HDHP markets continue to expand and more enrollees are enrolled for longer periods of time, this survey will help us understand what sustained impact that these plans are having on cost, quality, and access to health care services,” Fronstin said.

The 2012 CEHCS also found that a significant portion of the CDHP population reported using a smartphone or a tablet. Among them, as many as one-third reported using an application (app) for health-related purposes. Among those not using an app, about one-half were very interested in using one.

Full results of the 2012 Consumer Engagement in Health Care Survey are published in the December 2012 *EBRI Issue Brief*, online at [www.ebri.org](http://www.ebri.org)

Consumer-driven health plans are plans that include either a health savings account (HSA, a tax-exempt trust or custodial account that an individual can use to pay for health care expenses) or a health reimbursement arrangement (HRA, an employer-funded health plan that reimburses employees for qualified medical expenses that is typically combined with a high-deductible health plan, or HDHP).

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