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## **New Research from EBRI:**

# **Satisfaction Levels Rising For Consumer-Driven Health Plans, Slipping for Traditional Plans**

WASHINGTON—Satisfaction levels are rising among people enrolled in “consumer-driven” health plans, while they are declining among those in traditional health plans, according to a new report by the nonpartisan Employee Benefit Research Institute (EBRI).

However, traditional-health plan enrollees remained more likely than CDHP or HDHP (high deductible health plan) enrollees to be extremely or very satisfied with their overall plan. The EBRI report notes that dissatisfaction with out-of-pocket costs may be driving more recent satisfaction trends.

“Similar to overall rates, satisfaction rates for out-of-pocket costs appear to be trending downward among those with traditional coverage and upward for those with consumer-driven plans,” said Paul Fronstin, director of EBRI’s Health Research and Education Program and author of the report.

The findings are from the 2011 EBRI/MGA Consumer Engagement in Health Care Survey (CEHCS), an online survey that examines issues surrounding consumer-directed health care, including the cost of insurance, the cost of care, satisfaction with health care, satisfaction with health care plans, reasons for choosing a plan, and sources of health information. EBRI’s report also incorporates findings from earlier years of the survey to provide a time-series of results.

Within those overall trends Fronstin noted several other divergent findings:

- Individuals in CDHPs and HDHPs were less likely than those in traditional plans both to recommend their health plan, and to indicate a desire to stay with their current plan, if given an opportunity to switch.
- Early survey differences in satisfaction rates with respect to quality of care disappeared between traditional plan and CDHP enrollees, and there were high satisfaction rates with respect to access to doctors regardless of plan type.

Full results are published in the August 2012 *EBRI Notes*, “Satisfaction With Health Coverage and Care: Findings from the 2011 EBRI/MGA Consumer Engagement in Health Care Survey,” online at [www.ebri.org](http://www.ebri.org).

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PR 983