

EBRI Databook on Employee Benefits

Chapter 30: Cost Management Strategies

Data on cost-management strategies are available in the Kaiser Family Foundation/Health Research and Education Trust's survey of employer-sponsored health benefits. This survey presents the data as a percentage of employers using a particular strategy, [2009 survey](#).

Another data-set with data on cost management strategies is the National Compensation Survey. The data in this survey are presented as a percentage of full-time employees participating in a health plan with the particular cost-management strategy. This data-set is maintained by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The data are available on the BLS Web page at <http://www.bls.gov/ncs/ebs/>. Preliminary data are released in a news release format. The most recent news releases are in the section titled "ECONOMIC NEWS RELEASES." More detailed tabulations are available at the above Web page under the section titled "PUBLICATIONS AND OTHER DOCUMENTATION."

Before 1999, data from the Employee Benefit Survey were released in three separate publications covering medium and large private establishments (establishments with 100 or more employees), small private establishments (establishments with 99 or fewer employees), and state and local governments. Starting with the 1999 data, the BLS began publishing data for all private industry. The section titled "PUBLICATIONS AND OTHER DOCUMENTATION" provides supplementary data for years 1999 and 2000 under the old format of medium and large private establishments and small private establishments.

Other EBRI Cost Management Strategies – Updated December 2009

► Consumer Driven Health Plans

Access

What percentages of employers are offering a Consumer Directed Health Plan?

For 2005-2009 data – see figure 1 on page 12 in the [December 2009 Notes](#) article, "[What Do We Know About Enrollment in Consumer-Driven Health Plans?](#)".

What percentages of employees are participating in a Consumer Directed Health Plan?

For 2005-2009 data – see figure 2 on page 13 in the [December 2009 Notes](#) article, "[What Do We Know About Enrollment in Consumer-Driven Health Plans?](#)".

Participant Demographics

Who participates in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005-2009 data – see figure 21 on page 23 in the [December 2009 Issue Brief](#), "[Findings From the 2009 EBRI Consumer Engagement in Health Care Survey](#)".

Data is available for the following demographics: gender, age, marital status, race/ethnicity, education, work status, job tenure, firm size.

What is the self-reported health status of individuals in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005-2009 data – see figure 21 on page 23 in the [December 2009 Issue Brief](#), "[Findings From the 2009 EBRI Consumer Engagement in Health Care Survey](#)".

Costs

What are the ranges of deductibles in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005 data -- Figure 2 on page 7 in the [December 2005 Issue Brief, "Early Experience With High-Deductible and Consumer-Driven Health Plans: Findings From the EBRI/Commonwealth Fund Consumerism in Health Care Survey"](#).

For 2006 data – see figure 5 on page 10 in the [December 2006 Issue Brief, "The 2nd Annual EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006: Early Experience With High-Deductible and Consumer-Driven Health Plans"](#).

For 2007 data – see figure 5 on page 10 in the [March 2008 Issue Brief, "Findings From the 2007 EBRI/Commonwealth Fund Consumerism in Health Survey"](#).

For 2008 data – see figure 5 on page 11 in the [November 2008 Issue Brief, "Findings From the 2008 EBRI Consumer Engagement in Health Care Survey"](#).

How do out-of-pocket costs for participants in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005 data – see figures 13-14 on pages 16-17 in the [December 2005 Issue Brief, "Early Experience With High-Deductible and Consumer-Driven Health Plans: Findings From the EBRI/Commonwealth Fund Consumerism in Health Care Survey"](#).

For 2006 data – see figure 30 on page 28 in the [December 2006 Issue Brief, "The 2nd Annual EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006: Early Experience With High-Deductible and Consumer-Driven Health Plans"](#).

Satisfaction

How satisfied with their health plan are participants in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005-2009 data – see figures 34-38 on pages 33-35 in the [December 2009 Issue Brief, "Findings From the 2009 EBRI Consumer Engagement in Health Care Survey"](#).

Cost-Related Access Problems

How do cost-related access problems for participants in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005-2009 data – see figure 40 on page 36 in the [December 2009 Issue Brief, "Findings From the 2009 EBRI Consumer Engagement in Health Care Survey"](#).

Account Finances

What are the annual employer contributions to an HRA or HSA?

To employee only plans see figure 3 on page 4 in the [November 2009 Notes article, "Availability, Contributions, Account Balances, and Rollovers in Account-Based Health Plans"](#).

To family plans see figure 4 on page 4 in the [November 2009 Notes article, "Availability, Contributions, Account Balances, and Rollovers in Account-Based Health Plans"](#).

What are the annual individual contributions to an HRA or HSA?

To employee only plans see figure 5 on page 5 in the [November 2009 Notes article, "Availability, Contributions, Account Balances, and Rollovers in Account-Based Health Plans"](#).

To family plans see figure 6 on page 6 in the [November 2009 Notes article, "Availability, Contributions, Account Balances, and Rollovers in Account-Based Health Plans"](#).

What is the amount currently held in account?

See figure 12 on page 11 in the [November 2009 Notes](#) article, “[Availability, Contributions, Account Balances, and Rollovers in Account-Based Health Plans](#)”.

What is the amount rolled over from the past year?

See figure 13 on page 11 in the [November 2009 Notes](#) article, “[Availability, Contributions, Account Balances, and Rollovers in Account-Based Health Plans](#)”.

► ***Cost Sharing Provisions***

What is the distribution of deductibles for employee-only PPO coverage?

For 2000-2006 data – see figure 6 on page 8 in the [December 2007 Issue Brief](#), “[The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?](#)”

What is the distribution of physician visit co-payments?

For 2004-2006 data – see figure 7 on page 9 in the [December 2007 Issue Brief](#), “[The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?](#)”

What is the average co-payment for prescription drugs?

For 2000-2006 data – see figure 8 on page 9 in the [December 2007 Issue Brief](#), “[The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?](#)”

What is the average percentage of premium paid by covered workers for worker-only and family coverage?

For 1988-2007 data – see figure 10 on page 11 in the [December 2007 Issue Brief](#), “[The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?](#)”

Which ways of engaging consumers in managing health care costs receive the strongest support from consumers?

For 2008 data – see figure 1 on page 3 in the [May 2009 Notes](#) article, “[Consumer Engagement in Health Care: The Use of Lower Cost Sharing](#)”

For data by health status, 2008 – see figure 2 on page 4 in the [May 2009 Notes](#) article, “[Consumer Engagement in Health Care: The Use of Lower Cost Sharing](#)”

For data by selected demographics, 2008 – see figure 3 on page 6 in the [May 2009 Notes](#) article, “[Consumer Engagement in Health Care: The Use of Lower Cost Sharing](#)”

For data by work status, 2008 – see figure 4 on page 7 in the [May 2009 Notes](#) article, “[Consumer Engagement in Health Care: The Use of Lower Cost Sharing](#)”