

FOR IMMEDIATE RELEASE: August 28, 2013

Contact: Stephen Blakely, EBRI: 202/775-6341, blakely@ebri.org
Paul Fronstin, EBRI (author): 202/775-6352, fronstin@ebri.org

New Research from EBRI:

Satisfaction Levels Rise for Consumer-Driven Health Plans, Slip for Traditional Coverage

WASHINGTON—Americans with health insurance appear to be warming up to so-called consumer-driven health plans, even as the traditionally greater popularity of traditional health plans is slipping, according to new research from the nonpartisan Employee Benefit Research Institute (EBRI).

Based on seven years of surveys, the EBRI/MGA 2012 Consumer Engagement in Health Care Survey finds that traditional-plan enrollees were more likely than those in consumer-driven health plans (CDHPs) and high-deductible health plans (HDHPs) to be extremely or very satisfied with the overall plan in all years of the survey. However, satisfaction levels trended up in most years of the survey among CDHP enrollees and trended down among traditional-plan enrollees.

Enrollees in CDHPs and HDHPs were much more likely to report that they were not too or not at all satisfied with their health plan, but those dissatisfaction levels appeared to be trending downward in most years of the survey, said Paul Fronstin, director of EBRI's Health Research and Education program, and author of the report.

"Dissatisfaction with out-of-pocket costs may have been driving these overall satisfaction trends," Fronstin explained. In 2012, 44 percent of traditional-plan participants were extremely or very satisfied with out-of-pocket costs for health care services other than for prescription drugs, while 18 percent of HDHP enrollees and 27 percent of CDHP participants were extremely or very satisfied.

"Satisfaction rates for out-of-pocket costs were much higher among those with traditional coverage than among those with either an HDHP or CDHP, though regardless of plan type, satisfaction with out-of-pocket costs was consistently low," noted Fronstin. "However, satisfaction rates do appear to be trending upward for those with a CDHP".

Yet, in 2012, the survey continued to find that individuals in a CDHP or an HDHP were less likely than those in a traditional plan both to recommend their health plan to friends or co-workers and to say they would stay with their current plan if they had the opportunity to switch. Those findings may have been driven more by out-of-pocket spending than by quality or access to care, noted Fronstin.

The full report is published in the August *EBRI Notes*, "Satisfaction With Health Coverage and Care: Findings from the 2012 EBRI/MGA Consumer Engagement in Health Care Survey," online at www.ebri.org

Commemorating its 35th anniversary in 2013, the Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which includes a broad range of public, private, for-profit and nonprofit organizations. For more information go to www.ebri.org or www.asec.org

PR 1038

EBRI on Twitter: @EBRI or <http://twitter.com/EBRI> Blog: <https://ebri.org.wordpress.com/> EBRI RSS: <http://feeds.feedburner.com/EBRI-RSS>