



**EBRI** EMPLOYEE BENEFIT  
RESEARCH INSTITUTE

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## **EBRI Finds High Deductible Health Plan Enrollees More Engaged With Their Health Care Than Traditional Health Plan Enrollees**

### ***Fourteenth Annual Consumer Engagement in Health Care Survey Uncovers More Cost-Conscious, Information-Seeking Consumers***

**Washington, D.C. – December 20, 2018** — The Employee Benefit Research Institute (EBRI), a private, nonpartisan, nonprofit research group, and Greenwald & Associates, a full-service market research firm, just released their 14<sup>th</sup> annual Consumer Engagement in Health Care Survey (Consumer Engagement Survey) aimed at examining consumer engagement and value-based health insurance design. This year, the study also took a closer look at national data on the growth of high-deductible plans and their impact on the behavior and attitudes of health care consumers with employment-based coverage or individually purchased coverage.

Employers have been seeking ways to manage health care cost increases for several years. One notable trend has been the movement toward increasing deductibles. According to the Centers for Disease Control and Prevention, between 2007 and 2018, the percentage of individuals under age 65 enrolled in high-deductible health plans (HDHP) (defined as plans with deductibles of at least \$1,350 for individual coverage and \$2,700 for family coverage in 2018) increased from 17.4 percent to 46 percent, a 264 percent increase. By 2018, nearly one-half of the people enrolled in an HDHP were in a plan that was paired with a consumer-directed health plan (CDHP). This could be either a health savings account (HSA) or health reimbursement arrangement (HRA).

### **High Deductible Plan Enrollees Behave Differently Than Enrollees in Traditional Health Plans**

The 2018 Consumer Engagement Survey found that HDHP enrollees are more engaged in their health care than traditional plan enrollees. They are more likely to seek cost and quality information and to exhibit cost-conscious behavior. For instance, HDHP enrollees are more likely to research doctors and hospitals, inquire about generic drug options, seek less costly treatment solutions, negotiate lower prices for services, and ask questions about coverage for specific medications. They are also more likely to create a budget for medical expenses, use online cost-tracking tools offered by healthcare providers, and take preventative measures to preserve health, including enrolling in wellness programs.

### **Differences in Behavior May Result From Factors Beyond Plan Type**

EBRI cautions that there may be outside factors driving the health and cost-conscious behavior of those enrolled in high-deductible plans. “HDHP enrollees have a higher level of education than traditional plan enrollees, consider themselves to be in very good health, and receive a higher level of income,” said Paul Fronstin, Director of Health Education, Employee Benefits Research Institute. “It is important to remember that these advantages may drive people to select the HDHP option.” In addition, those with higher incomes indicated that they were less financially secure than those earning less. This could be due to higher expenses and student loan debt associated with higher levels of education.

### **Methodology**

The 2018 survey was conducted online August 10–23, using the Ipsos consumer panel. A total of 2,010 adults with private health insurance coverage through an employer, purchased directly from a carrier, or purchased through a government exchange participated in the survey. However, 85 percent of survey participants received coverage through an employer. The data were weighted by gender, age, education, region, income, and race/ethnicity to reflect the actual proportions in the population ages 21–64 with private health insurance coverage.

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### **About EBRI:**

The Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and financial 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, who include a broad range of public, private, for-profit, and nonprofit organizations. For more information go to [www.ebri.org](http://www.ebri.org)

### **About Greenwald & Associates:**

Founded in 1985, Greenwald & Associates is a full-service market research firm with unique industry expertise in financial services, employee benefits & healthcare. [Visit their website to learn more.](#)