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**EBRI Policy Forum:**

**Innovations in Employment-Based Health Benefits**

WASHINGTON—The future of employment-based health programs in the wake of the 2010 November election and the enactment of the Patient Protection and Affordable Care Act (PPACA) was just one of the topics addressed by human resource and health policy experts at the Employee Benefit Research Institute's (EBRI) 67<sup>th</sup> Fall policy forum last December.

The forum was held in Washington, DC, and attended by nearly 100 health policy experts, senior private-sector-HR representatives, insurance and health officials, policy experts, and senior health officials. A summary of the forum appears in the April 2011 *EBRI Notes* "Innovations in Employment-Based Health Benefits," online at [www.ebri.org](http://www.ebri.org).

Employee-health benefit plans structured to give workers the ability to take control of their health, while controlling costs brought the panelists together to address a common goal: how to better manage spending on health care through consumer engagement. A few speakers gave an overview of their new and innovative health benefit plan designs, which included wellness programs, health reimbursement arrangements (HRAs), and other new tools and technology that have been implemented to encourage participants to stay healthy.

The report includes top-line results of the 2010 Consumer Engagement in Health Care Survey, which found that enrollment in high-deductible health plans (HDHPs) continues its slow growth. In 2010, 14 percent of the population was enrolled in a HDHP and 5 percent was enrolled in a consumer-driven health plan (CDHP); and a total of 22 million individuals were in CDHPs or plans eligible for a health savings account (HSA).

Another finding from the survey was that there are statistically significant differences between people with CDHPs and those with traditional insurance. It also found that when it comes to cost-conscious decision making, between 2009 and 2010 the percentage of people with CDHPs who reported cost-conscious decisions dropped significantly.

The Employee Benefit Research Institute (EBRI) is a private, 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.

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