



# EBRI News

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## New Research From EBRI:

### Survey of Consumer-Driven Health Plans Prompts Debate

WASHINGTON—Four issues dominated the most recent Employee Benefit Research Institute (EBRI) policy forum, which was devoted to the release of a ground-breaking nationwide survey of consumer-driven health plans and a discussion of the results, according to an account of the forum published today.

The survey was sponsored by EBRI, a nonpartisan research organization, and the Commonwealth Fund to get a fix on how consumers are reacting to consumer-driven health plans (CDHPs), the latest big idea in health insurance. The forum, which drew about 100 participants, heard 11 speakers offer widely different views while discussing the four issues. Some speakers said CDHPs are working as designed and are in large demand. Others said the plans are flawed and will fade away just as managed care did a decade ago.

As described in the February 2006 *EBRI Notes*, available at [www.ebri.org](http://www.ebri.org), the four questions were:

- **Future of consumer-driven health plans:** The survey did not ask consumers directly about the future of CDHPs, but the policy forum produced a lively discussion on the subject. Some speakers said the health insurance market is demanding CDHPs because of their cost-saving potential, and predicted they are here to stay. Others thought CDHPs will fade, like managed care. Several speakers said it is too early to draw definitive conclusions from the survey results.
- **Consumerism satisfaction levels:** The survey finding that individuals with comprehensive health insurance were more satisfied with their health plan than individuals in consumer-directed health plans or high-deductible health plans (HDHPs) prompted considerable discussion among policy forum speakers, with views often diverging on the causes and meaning of the finding.
- **Delayed or avoided care:** The survey finding that individuals in CDHPs and HDHPs were significantly more likely to avoid, skip, or delay health care because of costs troubled many policy forum speakers. The impact was particularly pronounced among individuals with health problems or incomes under \$50,000.
- **Cost-conscious decisions/information access:** While the survey showed individuals in consumer-driven plans are making cost-conscious decisions—as intended—it found that information to help consumers make those decisions is difficult to obtain. This result, which undercuts one of the core principles of consumer-driven care, produced one of the liveliest discussions at the policy forum but no agreement on the implications of the finding.

The policy forum was held Dec. 8, 2005, in Washington, DC. The December 2005 *EBRI Issue Brief*, available at [www.ebri.org](http://www.ebri.org), contains the full survey results.

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