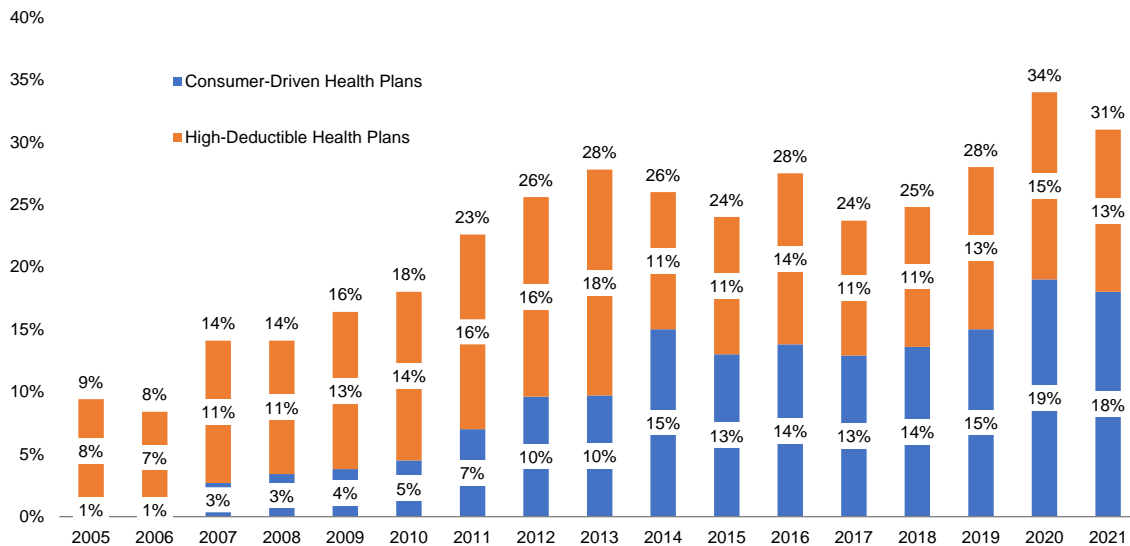


## Enrollment in High-Deductible Health Plans and Consumer-Driven Health Plans Remains Steady — Most Traditional Plan Enrollees Still Not Familiar With Them

Enrollment in consumer-directed health plans (CDHPs), health plans paired with health savings accounts and health reimbursement arrangements, was little changed in 2021 after reaching a record high. According to findings of the Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#), 18 percent of respondents reported being enrolled in such a plan last year (Figure 1). Enrollment in health plans with high deductibles that were not eligible to be paired with an account was 13 percent in 2021, according to the survey.<sup>1</sup>

Figure 1  
Enrollment in Consumer-Driven Health Plans and High-Deductible Health Plans



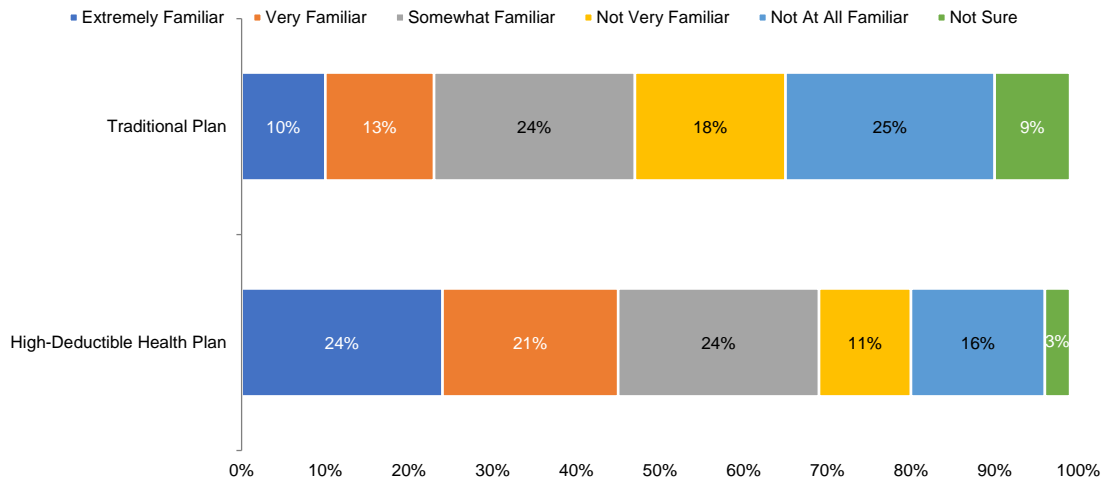
Starting in 2014, HSA eligibles (with no account) were added to the CDHP group.  
Starting in 2019, Dynata's panel was used for the sample.

Source: Employee Benefit Research Institute/Greenwald Research, 2008–2021 Consumer Engagement in Health Care Survey & 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey.

However, while nearly one-half of high-deductible health plan (HDHP) enrollees were extremely or very familiar with consumer-directed health care, only 23 percent of traditional plan enrollees said they were familiar with such coverage (Figure 2).

<sup>1</sup> None of the declines in enrollment between 2020 and 2021 were statistically significant.

**Figure 2  
Familiarity With Consumer-Directed Health Care**



Source: Employee Benefit Research Institute and Greenwald Research, 2021 Consumer Engagement in Health Care Survey.

Other findings from the survey include:

- Younger people were more likely to enroll in traditional health coverage, while older people were more likely to be in an HDHP or CDHP.
- Men were more likely to enroll in traditional health coverage, while women were more likely to be in an HDHP or CDHP.
- People in lower-income households were more likely to enroll in traditional health coverage, while those in higher-income households were more likely to be in an HDHP or CDHP.
- Married individuals were more likely than individuals who were never married to be in an HDHP or CDHP.

The survey found that enrollees in traditional health plans value low out-of-pocket costs, while HDHP enrollees value lower premiums. HDHP enrollees also report being more likely than traditional plan enrollees to make cost-conscious decisions.

More information about the EBRI/Greenwald Research Consumer Engagement in Health Care Survey can be found [online](#).

The 2021 Consumer Engagement in Health Care Survey is an online survey of 2,024 Americans ages 21–64 with private health insurance coverage. It was fielded in August and September of 2021. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, Carefirst, HealthEquity, Prudential Financial, Segal, TIAA, UMB Financial, and Voya Financial.

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