

How Has Health Care Behavior Changed Over Time?

Among the key reasons that employers adopt high-deductible health plans (HDHPs) is the hope that such cost sharing will lead to more cost-conscious health care behavior. Evidence from the Employee Benefit Research Institute (EBRI) and Greenwald Research [Consumer Engagement in Health Care Survey](#) shows that participants in such plans generally *were* more cost conscious than participants in traditional health care plans in [past](#) years of the survey. That was no longer the case in 2022.

The survey asked a number of questions about cost-conscious behavior. It asked whether the health plan participant did any of the following:

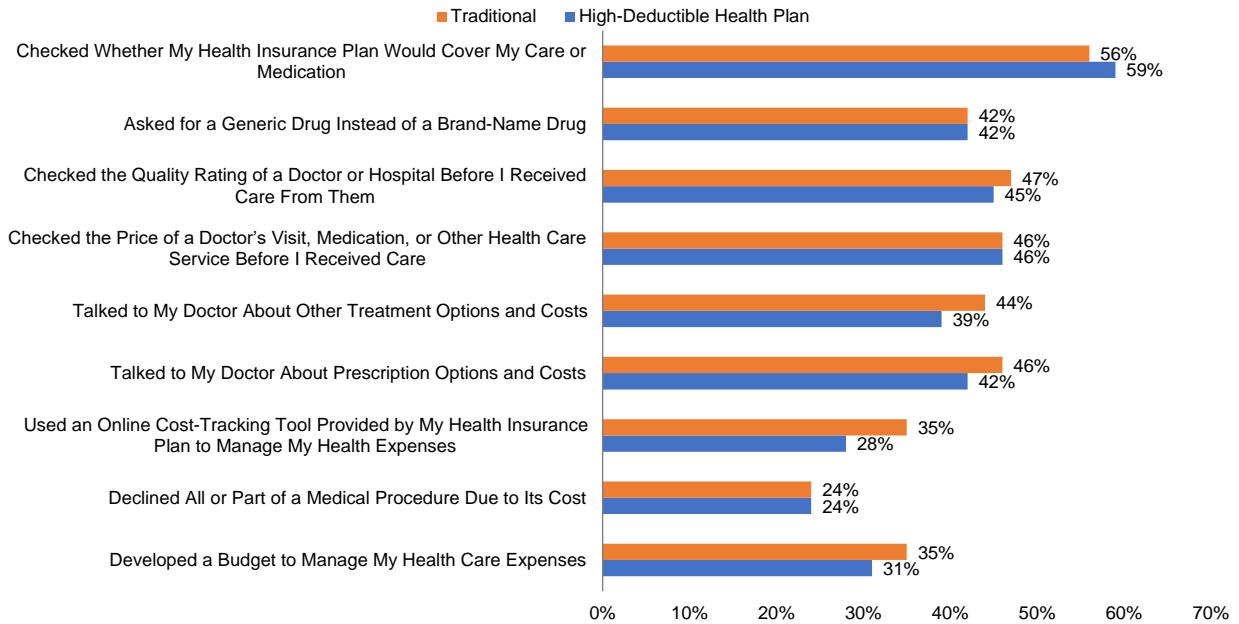
- Checked whether their health insurance plan would cover care or medication.
- Checked the price of a doctor's visit, medication, or other health care service before receiving care.
- Checked the quality rating of a doctor or hospital before receiving care.
- Talked to their doctor about prescription options and costs.
- Talked to their doctor about other treatment options and costs.
- Used an online cost-tracking tool provided by their health insurance plan to manage health expenses.
- Developed a budget to manage health care expenses.
- Declined all or part of a medical procedure due to its cost.
- Asked for a generic drug instead of a brand-name drug.

In 2021, the survey found that HDHP enrollees were more likely than traditional health plan enrollees to have taken most of the above actions. However, while these differences were not found in 2022, there are two important findings related to these questions. First, the percentage of plan enrollees who took these actions increased across the board for both traditional plan and HDHP enrollees. Second, the increase in the percentage of enrollees reporting that they took these actions was much larger among traditional plan enrollees than it was for HDHP enrollees.

Essentially, traditional plan enrollees caught up to HDHP enrollees in terms of their cost-conscious decision making. This is not a surprise for two reasons. Even among traditional plan enrollees, cost sharing has been increasing. In fact, when adjusted for inflation, [deductibles for employee-only coverage in preferred provider organizations \(PPOs\) and point-of-service \(POS\) plans have been increasing, while those in HDHPs have been declining](#). Second, regardless of health plan, enrollees tend to have access to the same tools and resources. So, it should come as no surprise that traditional plan enrollees are now using those tools and resources at the same rate as HDHP enrollees.

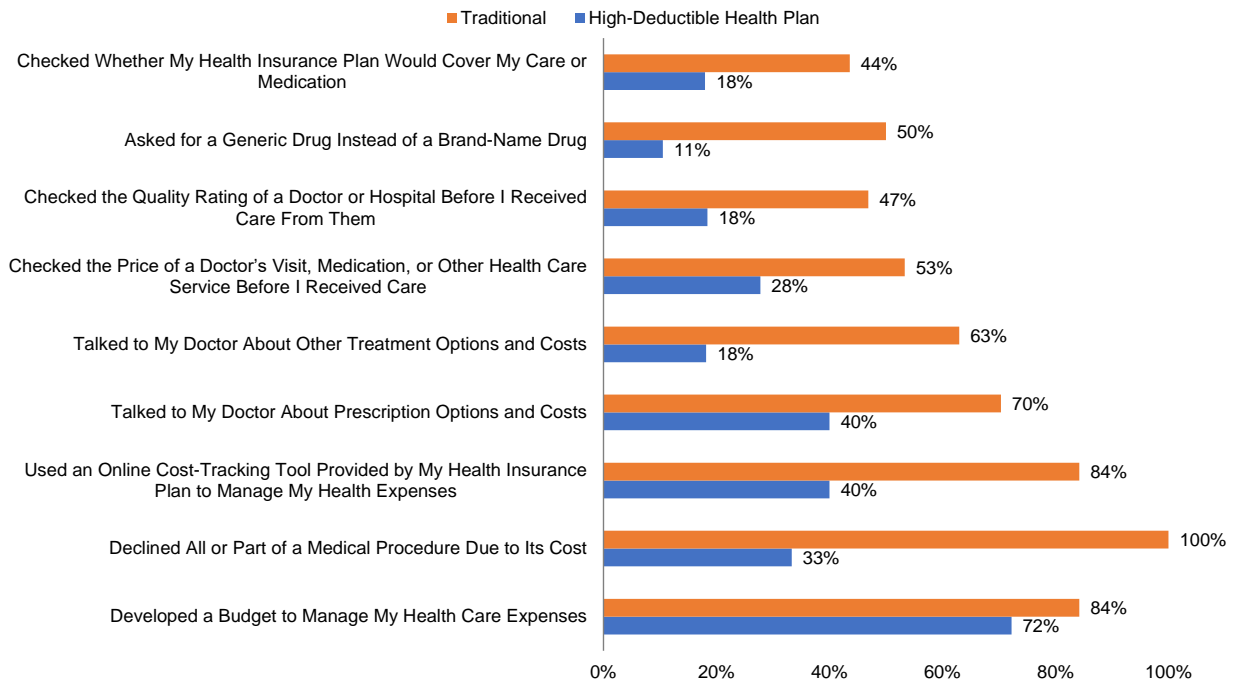
Figure 1
High-Deductible Health Plan (HDHP) and Traditional Plan Enrollees
Equally Likely to Report Making Cost-Conscious Decisions

In the last 12 months/Since you joined your current health plan, did you do any of the following?
 Percentage Yes



Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey.

Figure 2
Percentage Increase in High-Deductible Health Plan (HDHP) and
Traditional Plan Enrollees Reporting Making Cost-Conscious
Decisions



Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey.

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

The 2022 Consumer Engagement in Health Care Survey was an online survey of 2,015 Americans ages 21–64 with private health insurance coverage. It was fielded in October and November of 2022. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, HealthEquity, Millennium Trust Company, Segal, TIAA, UMB Financial, and Voya Financial.

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