

What Leads to Greater Satisfaction With Health Plan Coverage?

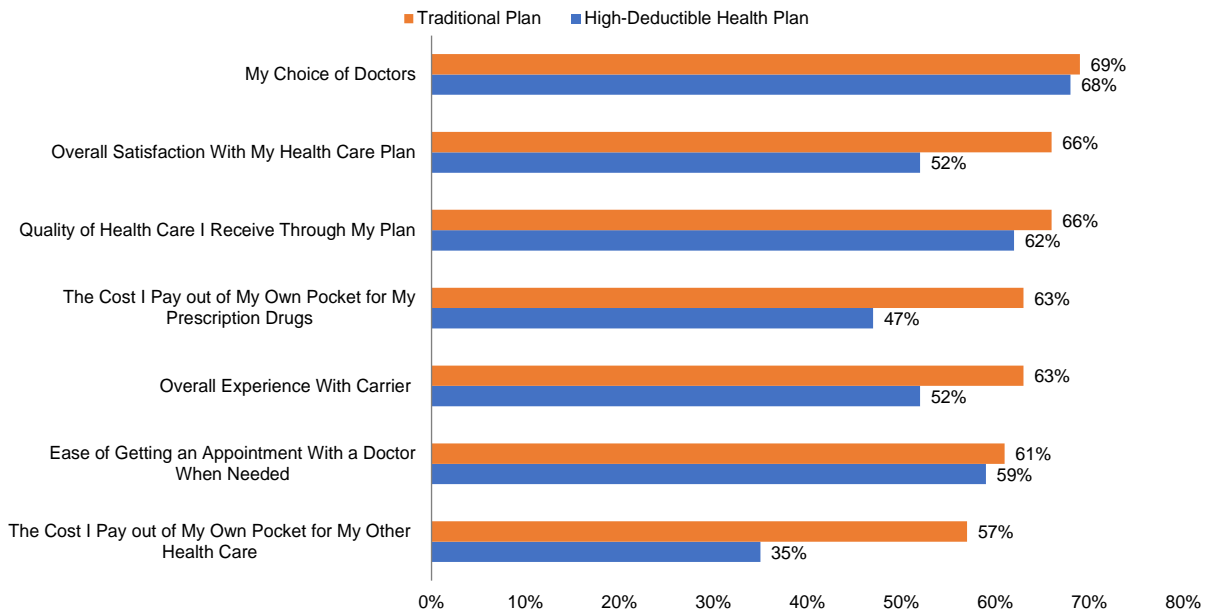
Overall satisfaction with health coverage is lower among high-deductible health plan (HDHP) participants than among traditional plan enrollees. Lack of experience with their health coverage may account — at least in part — for this difference. Higher out-of-pocket costs may also contribute to the difference in satisfaction, but other disconnects exist.

According to findings of the Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#), two-thirds (66 percent) of traditional plan enrollees were extremely or very satisfied with their overall health plan, compared with 52 percent of HDHP enrollees.

Part of the difference in satisfaction appears to be due to out-of-pocket spending for prescription drugs and medical services. Sixty-three percent of traditional plan enrollees were satisfied with the cost they pay for prescription drugs, and 57 percent were satisfied with the cost they pay for other health care services. In contrast, only 47 percent of HDHP enrollees were satisfied with what they pay for prescription drugs, and only 35 percent were satisfied with the cost they pay for other health care services.

There was no notable difference in satisfaction between traditional and HDHP enrollees with respect to quality of care received, ease of getting appointments, or choice of doctor (Figure 1).

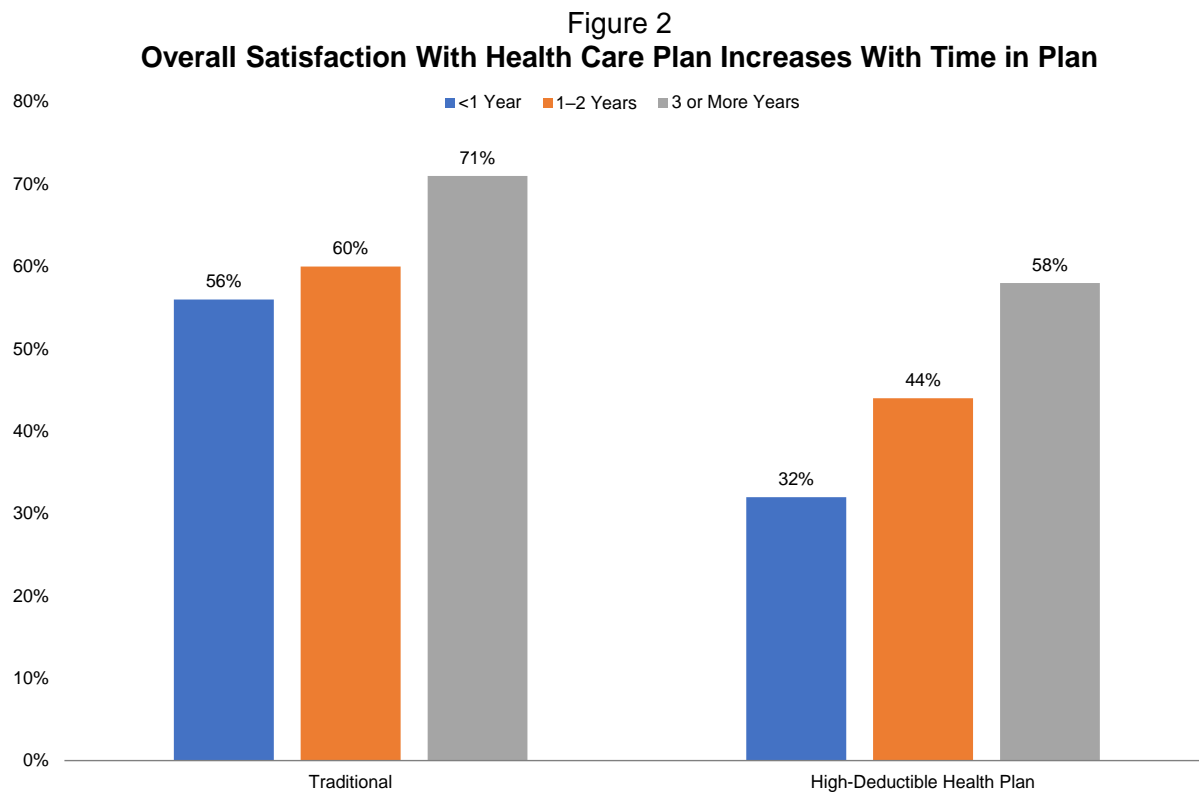
Figure 1
Cost Aspects Drive Differences in Satisfaction Between Traditional Plan and High-Deductible Health Plan Enrollees



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

HDHP Enrollee Satisfaction Increases With Time on Their Health Plan

However, notably, satisfaction levels among HDHP enrollees almost doubled when tenure with their health plan went from less than one year to three or more years. The percentage reporting that they were extremely or very satisfied with their HDHP increased from 32 percent to 58 percent. In contrast, among traditional plan enrollees, satisfaction increased from 56 percent to 71 percent (Figure 2).



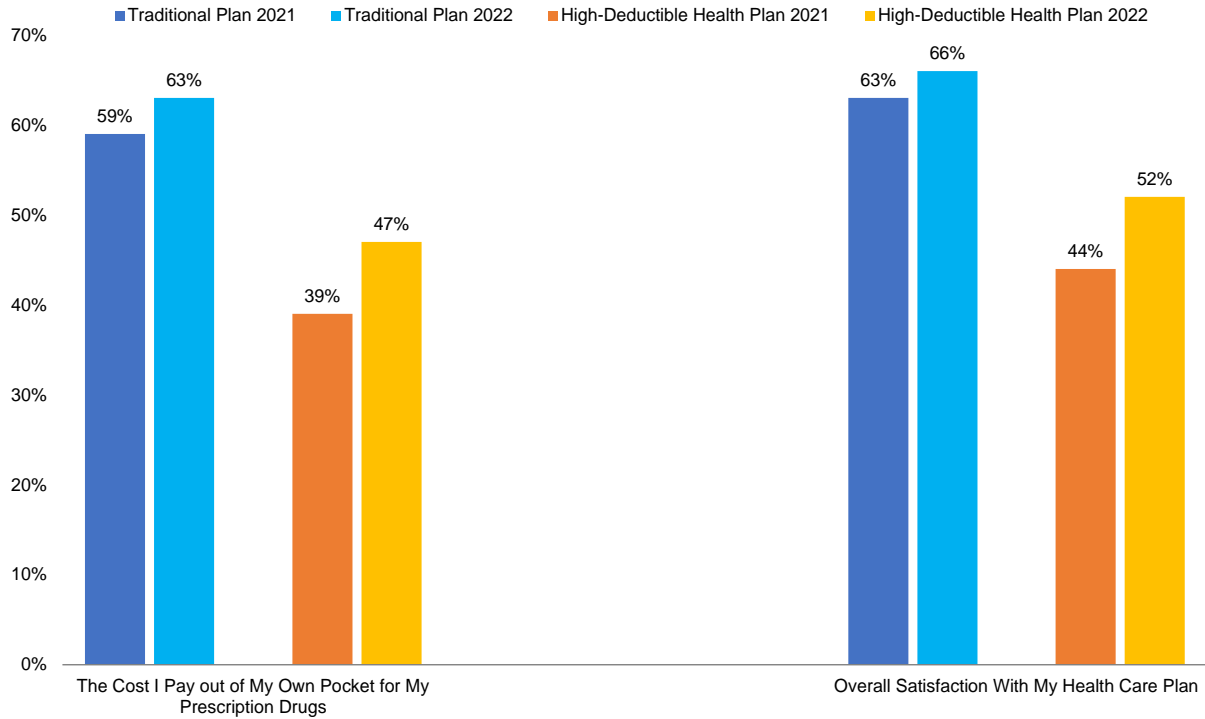
Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

Yet, satisfaction levels have been increasing among both traditional plan and HDHP enrollees. It is interesting that satisfaction levels are increasing faster among HDHP enrollees (Figure 3).

There is another disconnect when it comes to respondent answers. High-deductible health plan (HDHP) enrollees were more likely than traditional plan enrollees to report that they had a choice of health plan. Twenty-nine percent of HDHP enrollees reported that they had three health plans to choose from, compared with 17 percent among traditional plan enrollees. Yet, HDHP enrollees were less likely than traditional plan enrollees to be extremely or very satisfied with the number of health plans they were offered during open enrollment (Figure 4).

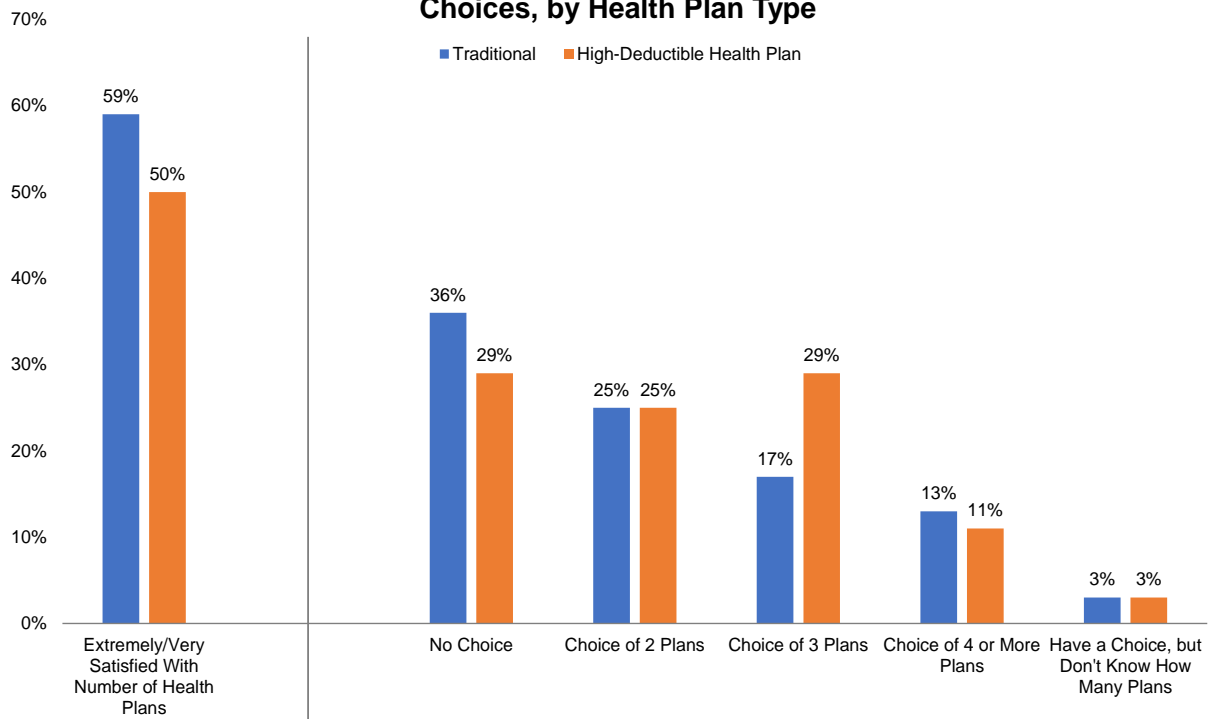
More information about the EBRI/Greenwald Research Consumer Engagement in Health Care Survey can be found [online](#).

Figure 3
Comparison of Satisfaction in 2021 and 2022, by Health Plan Type



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

Figure 4
Satisfaction With Number of Plan Choices, and Number of Plan Choices, by Health Plan Type



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

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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