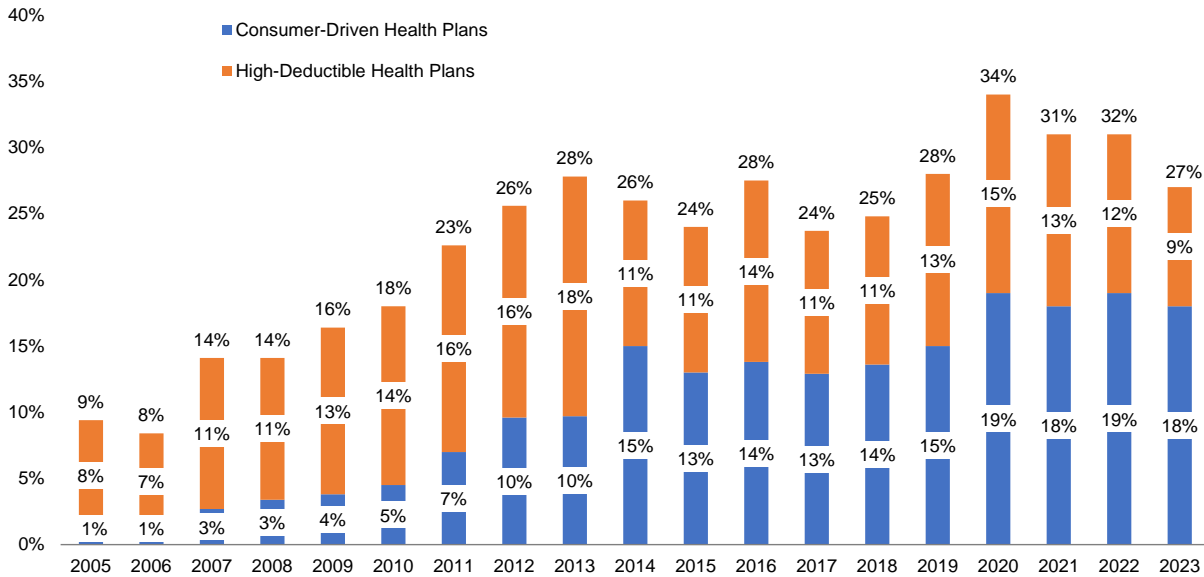


## Enrollment in High-Deductible Health Plans and Consumer-Driven Health Plans Remains Steady — Over One-Half of Traditional Plan Enrollees Offered HDHP

Enrollment in consumer-directed health plans (CDHPs), health plans paired with health savings accounts and health reimbursement arrangements, appears to have leveled off, bouncing around between 18 and 19 percent between 2020 and 2023. According to findings from 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. Enrollment in health plans with high deductibles that were not eligible to be paired with an account fell from 12 percent to 9 percent between 2022 and 2023, after having reached 15 percent in 2020, according to the survey.

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

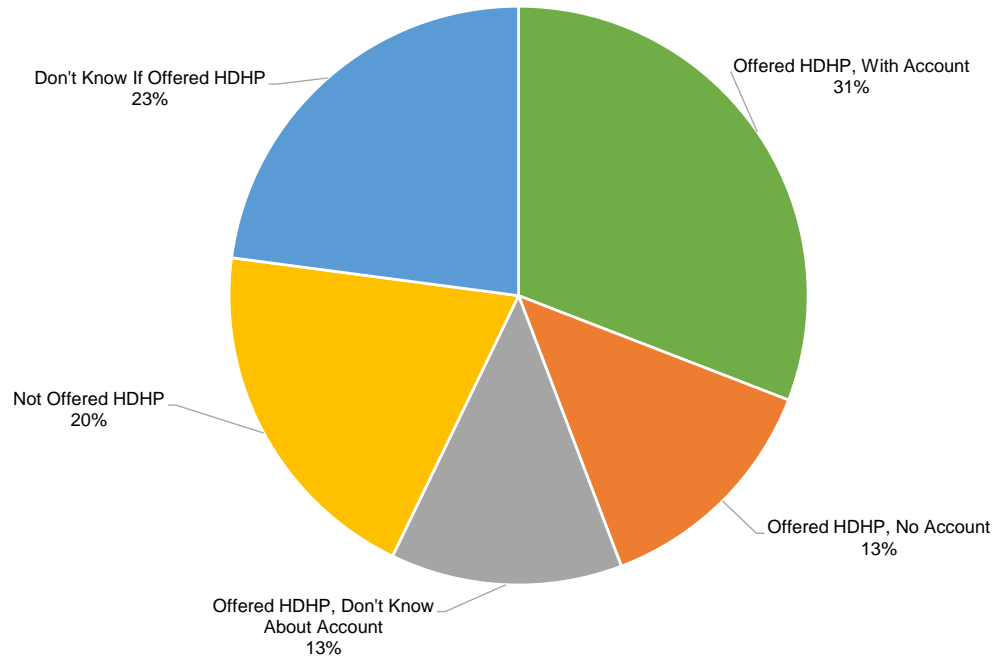


Starting in 2014, HSA eligibles (with no account) were added to the CDHP group.  
 Starting in 2019, Dynata's panel was used for the sample.

Source: Employee Benefit Research Institute/Greenwald Research, 2008–2023 Consumer Engagement in Health Care Survey and 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey.

Many traditional plan enrollees have access to an HDHP. Overall, availability of HDHPs among traditional plan enrollees reached three in five in 2023. Three in 10 traditional plan enrollees were offered an HDHP with an account, 13 percent were offered one without an account, and 13 percent were offered one and do not know about the account.

Figure 2  
**Availability of HDHP Among Traditional Plan Enrollees**



Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey.

The survey found that enrollees in traditional health plans value low out-of-pocket costs, while HDHP enrollees value lower premiums.

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

The 2023 Consumer Engagement in Health Care Survey is an online survey of 2,020 Americans ages 21–64 with private health insurance coverage. It was fielded between October and December 2023. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, HealthEquity, Inspira Financial, Segal, TIAA, and Voya Financial.

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