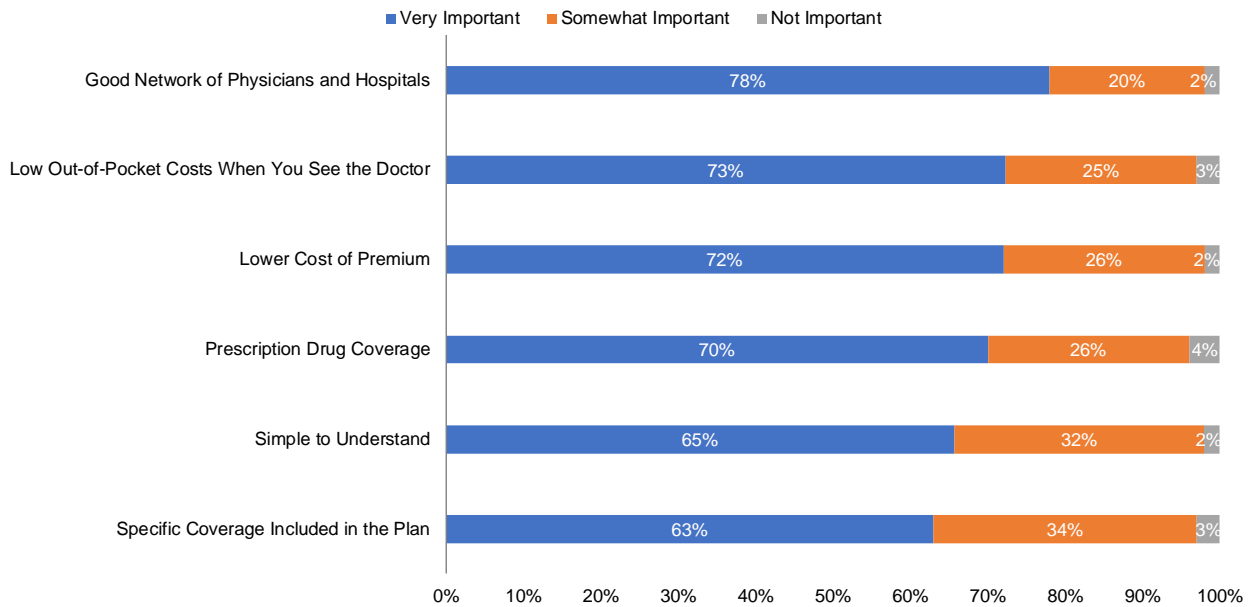


Network of Health Care Providers Is the Most Important Aspect of Plan Choice

The Employee Benefit Research Institute (EBRI) and Greenwald Research [Consumer Engagement in Health Care Survey](#) found that certain aspects of health plans are more important than others.

When it comes to their health plan, most people thought that the following aspects were very or somewhat important: the network of health care providers, low out-of-pocket costs, low premiums, prescription drug coverage, simple to understand, and specific coverage included in the plan.

Figure 1
Network Adequacy Is Slightly More Important Than Low Cost Sharing and Low Premiums



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2023.

Generally, traditional plan enrollees and high-deductible health plan (HDHP) enrollees ranked these aspects of health care in the same order, with one exception: Traditional plan enrollees reported that low out-of-pocket costs for doctor’s visits were more important. Of lesser importance was low cost of premiums when selecting a plan.

However, HDHP enrollees reported that low premiums were more important than low out-of-pocket costs when selecting a plan.

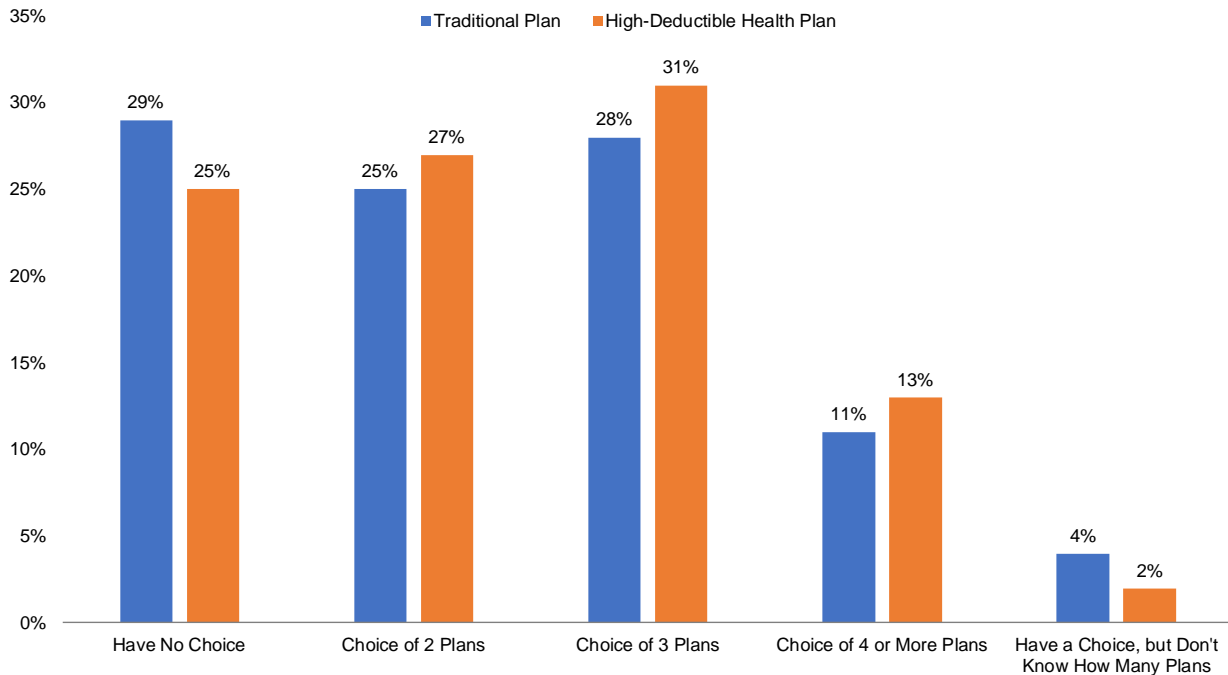
Figure 2
Top Six Aspects of a Health Plan That Are Very Important in Choice of Current Plan

Traditional Plan	Very Important	High-Deductible Health Plan	Very Important
Good network of physicians and hospitals	79%	Good network of physicians and hospitals	81%
Low out-of-pocket costs when you see the doctor	74%	Lower cost of premium	72%
Prescription drug coverage	71%	Prescription drug coverage	68%
Lower cost of premium	71%	Low out-of-pocket costs when you see the doctor	66%
Simple to understand	67%	Simple to understand	62%
Specific coverage included in the plan	65%	Specific coverage included in the plan	61%

Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2023.

About two-thirds of individuals reported that they have a choice of health plan. HDHP enrollees were slightly more likely than traditional plan enrollees to report that they had a choice. Forty-five percent of HDHP enrollees reported that they had three or more health plans to choose from, compared with 39 percent among traditional plan enrollees.

Figure 3
HDHP Enrollees are Slightly More Likely than Traditional Plan Enrollees to Have a Choice of At Least 3 Plans



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2023.

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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