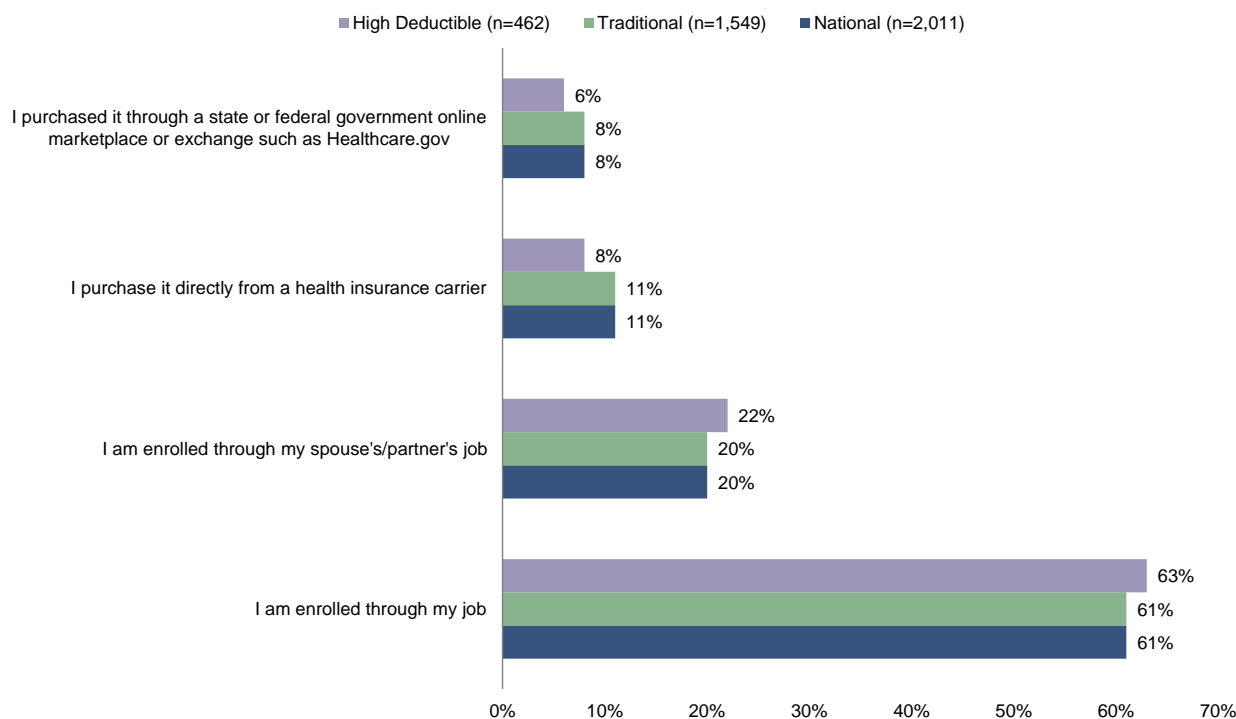


## Health Insurance in America: Where We Get It, How Long We Keep It, and the Evolving HDHP Landscape

The Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#) found that the majority of insured individuals still receive their health insurance through their employer.

Most people with private health insurance reported getting their coverage through their own job (61 percent) or through a spouse's job (20 percent). Only 19 percent said they get it directly from a health insurance carrier (11 percent) or from a government exchange (8 percent).

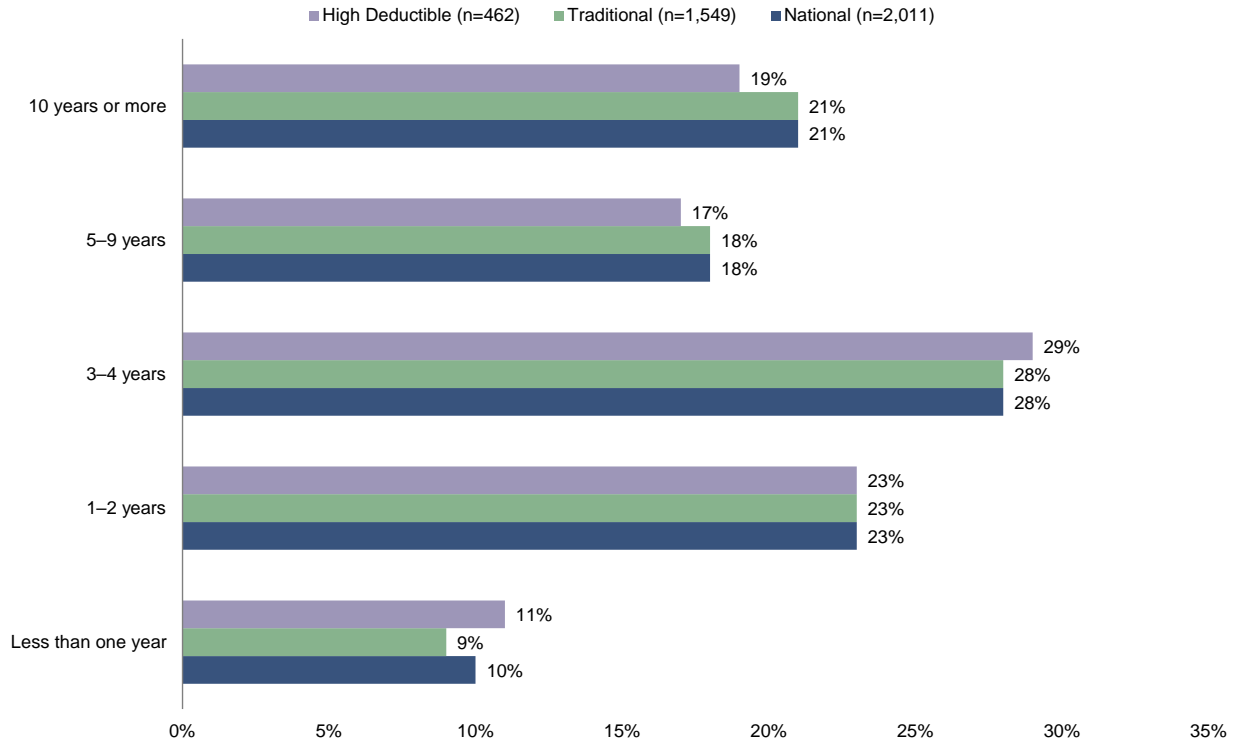
Figure 1  
Which of the following best describes how you obtain your health insurance coverage?



Source: 2024 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

Few individuals with private health insurance said they have had their plan for less than one year (10 percent). One-half reported having had it for one to two years (23 percent) or three to four years (28 percent). About one-fifth had it at least 10 years.

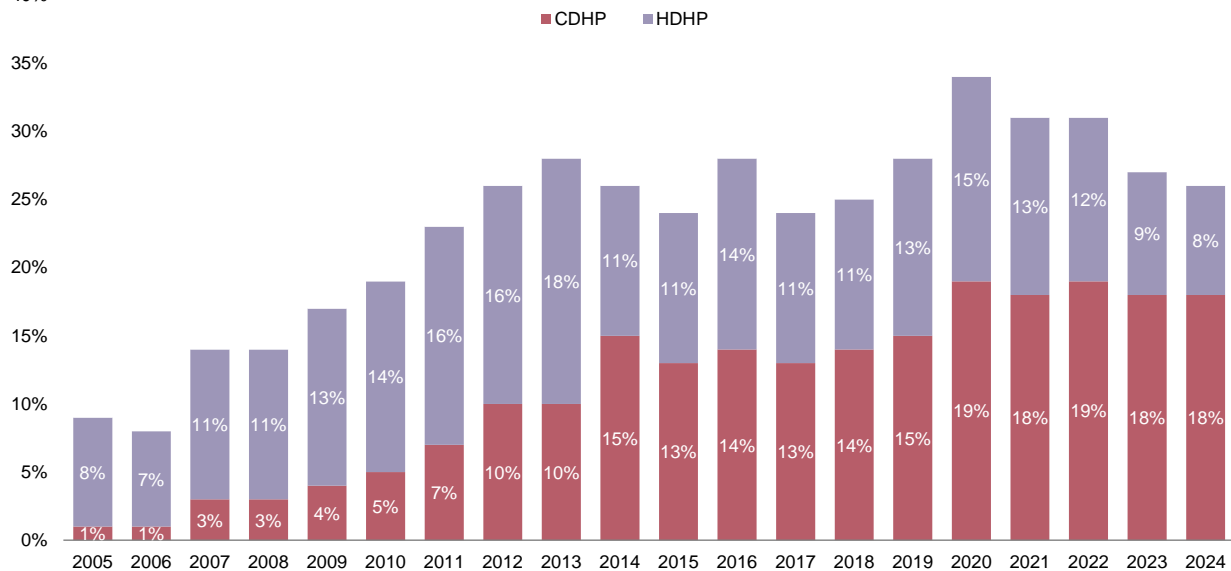
**Figure 2**  
**How long have you been covered by your current health insurance plan?**



Source: 2024 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

Enrollment in health savings account (HSA)-eligible health plans and health reimbursement arrangements appears to have leveled off. Enrollment in high-deductible health plans (HDHPs) that were not eligible to be paired with an HSA continued to fall, reaching 8 percent in 2024, after having reached 15 percent in 2020.

**Figure 3**  
**Percentage of Enrollees in High-Deductible Health Plans (HDHPs) and Consumer-Driven Health Plans (CDHPs)**



Source: 2024 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

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

The 2024 Consumer Engagement in Health Care Survey was an online survey of 2,011 Americans ages 21–64 with private health insurance coverage. It was fielded between October and November 2024. The survey is made possible with funding support from the following organizations: Blue Cross and Blue Shield Association, CareFirst, The Cigna Group, HealthEquity, Inspira Financial, Johnson & Johnson, Segal, TIAA, and WEX.

The Employee Benefit Research Institute is a private, nonpartisan, and nonprofit research institute based in Washington, D.C., that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public and private organizations. For more information, visit [www.ebri.org](http://www.ebri.org).

Greenwald Research is a leading independent custom research firm and consulting partner to the health and wealth industries that applies creative quantitative and qualitative methods to help companies stay competitive and navigate industry change. Leveraging deep subject matter expertise and a consultative approach, Greenwald offers comprehensive services to answer strategic business questions. For more information, go to [www.greenwaldresearch.com](http://www.greenwaldresearch.com)

###