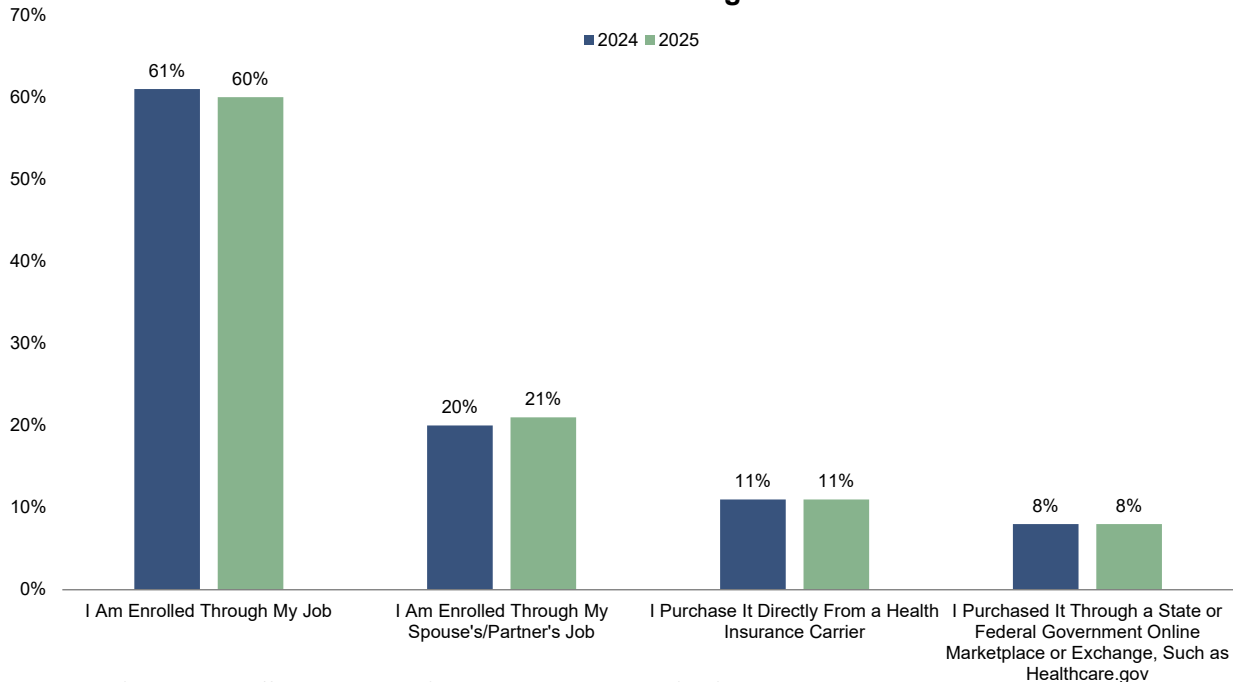


Employment-Based Coverage Remains Dominant as Deductibles Become More Widespread

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

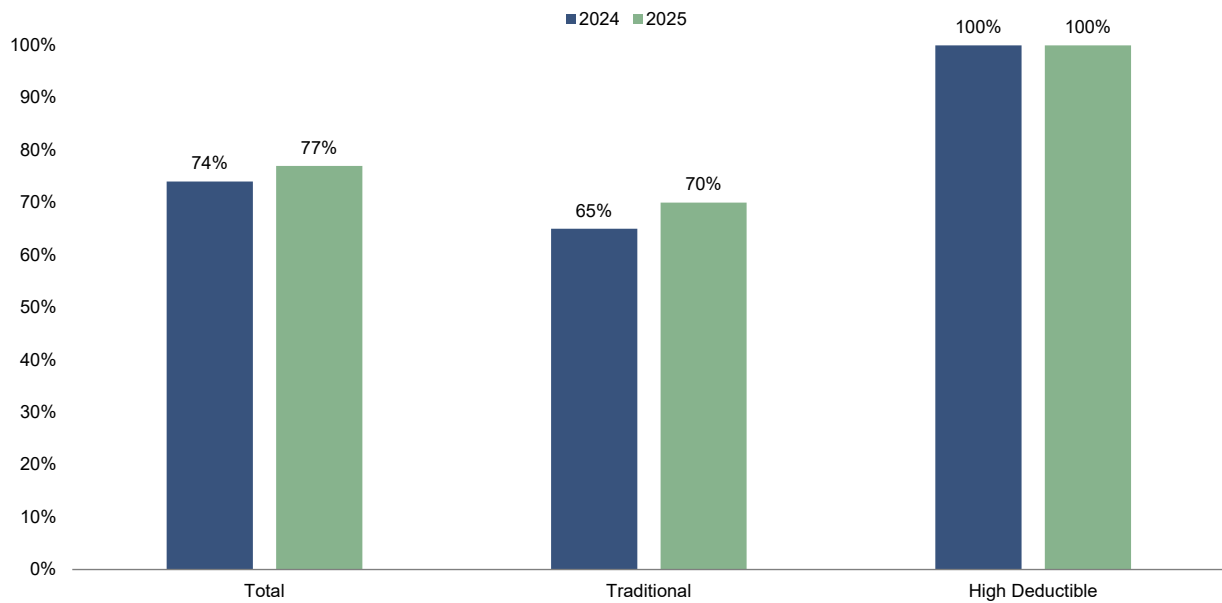
Employment-based health coverage remained the dominant source of health insurance for privately insured adults, with six in 10 receiving coverage through their own job. Coverage patterns have been largely stable, with about one-third enrolled in individual-only coverage and most others covering a spouse or partner.

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



Deductibles remained a common feature of health coverage. More than three-quarters of enrollees had a deductible for medical care, including 70 percent of traditional plan enrollees. The share of traditional plan enrollees with deductibles increased in 2025, reinforcing the idea that exposure to upfront costs is not limited to high-deductible plans.

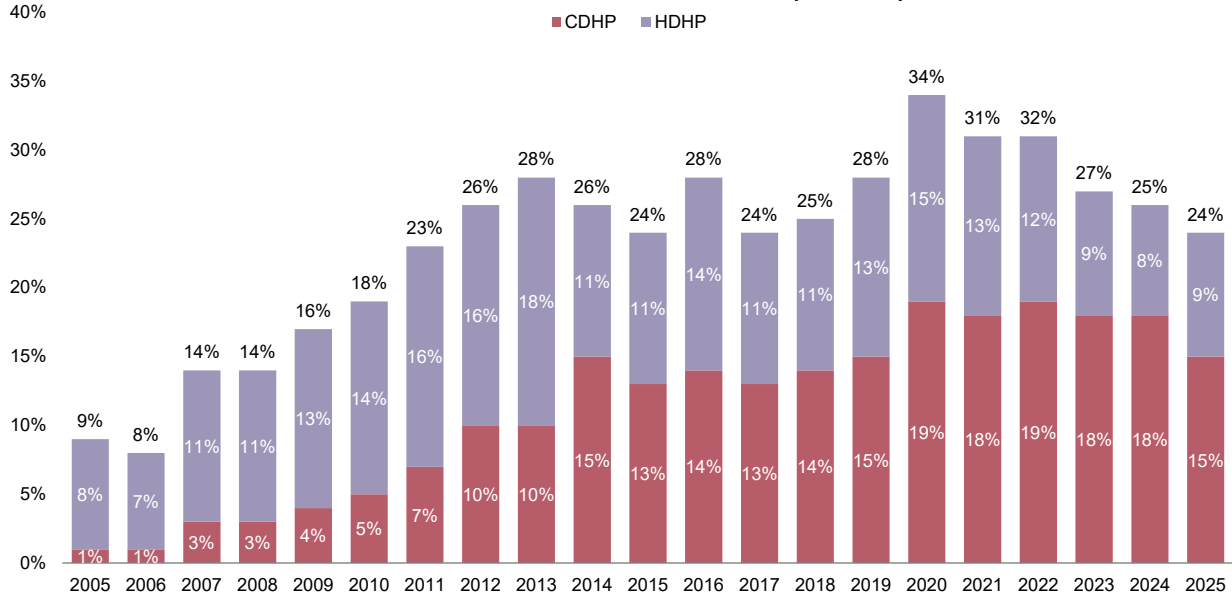
Figure 2
Does your health plan have a deductible for medical care?



Source: 2025 EBRI/Greenwald Research Consumer Engagement in Health Care Survey.

Enrollment in high-deductible health plans declined slightly in 2025, and enrollment in consumer-directed health plans and health savings accounts (HSAs) appeared to be relatively stable. Non-HSA-eligible high-deductible plans continued to represent a small share of coverage.

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



Source: 2025 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 2025 Consumer Engagement in Health Care Survey was an online survey of 2,001 Americans ages 21–64 with private health insurance coverage. It was fielded between October and November 2025. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, Cigna Healthcare, HealthEquity, Inspira Financial, Johnson & Johnson, Segal, TIAA, and WEX.

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