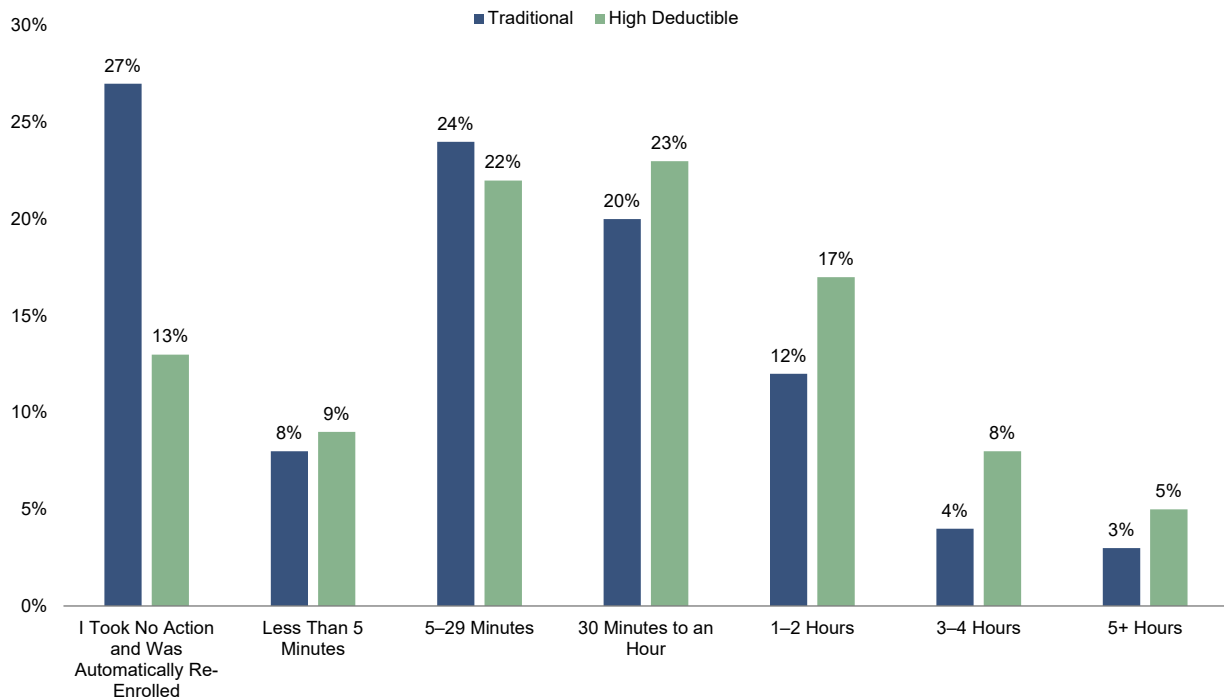


Most Spend Under an Hour Choosing a Plan, as Satisfaction With Affordable Options Declines

The Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#) found that most enrollees spent relatively little time choosing a health plan during open enrollment.

About one-half spent less than one hour reviewing their options, and most spent under two hours. Automatic re-enrollment remained common among traditional plan enrollees.

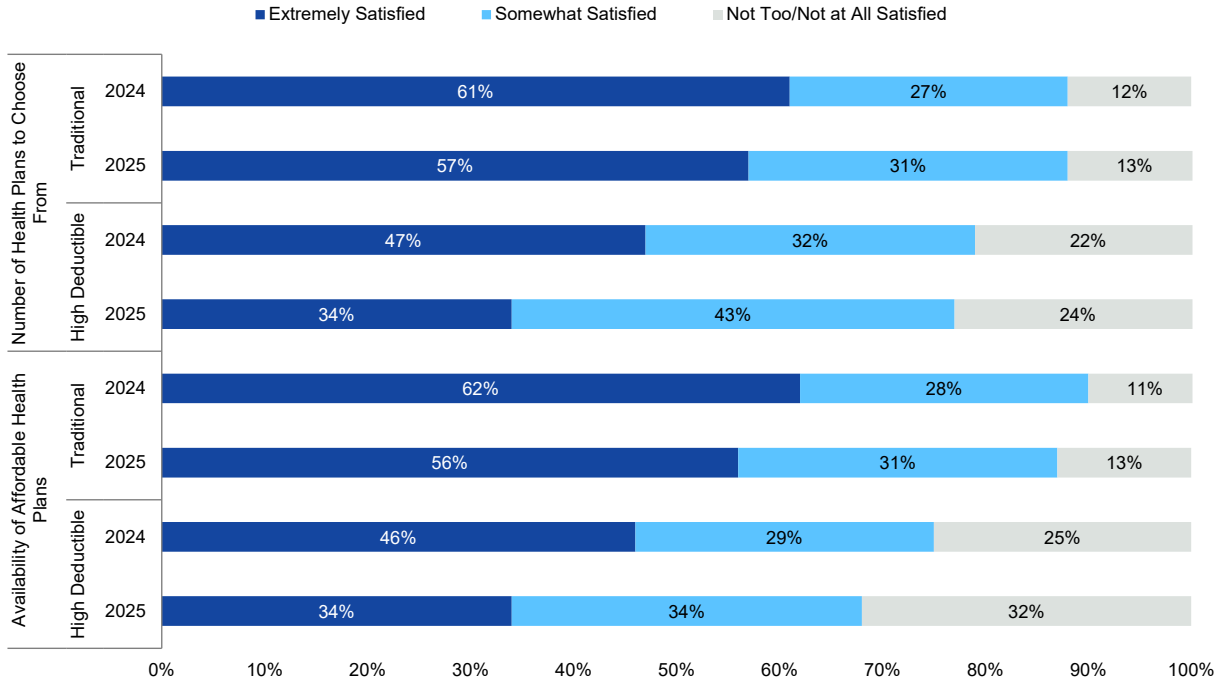
Figure 1
About how much time did you spend making a health insurance decision?



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

Satisfaction with the open enrollment process remained high. Most adults reported being satisfied with the ease of plan selection and the information available to them during open enrollment. However, satisfaction with the availability of affordable plan options and the number of plans to choose from declined in 2025, which could be related to affordability more generally.

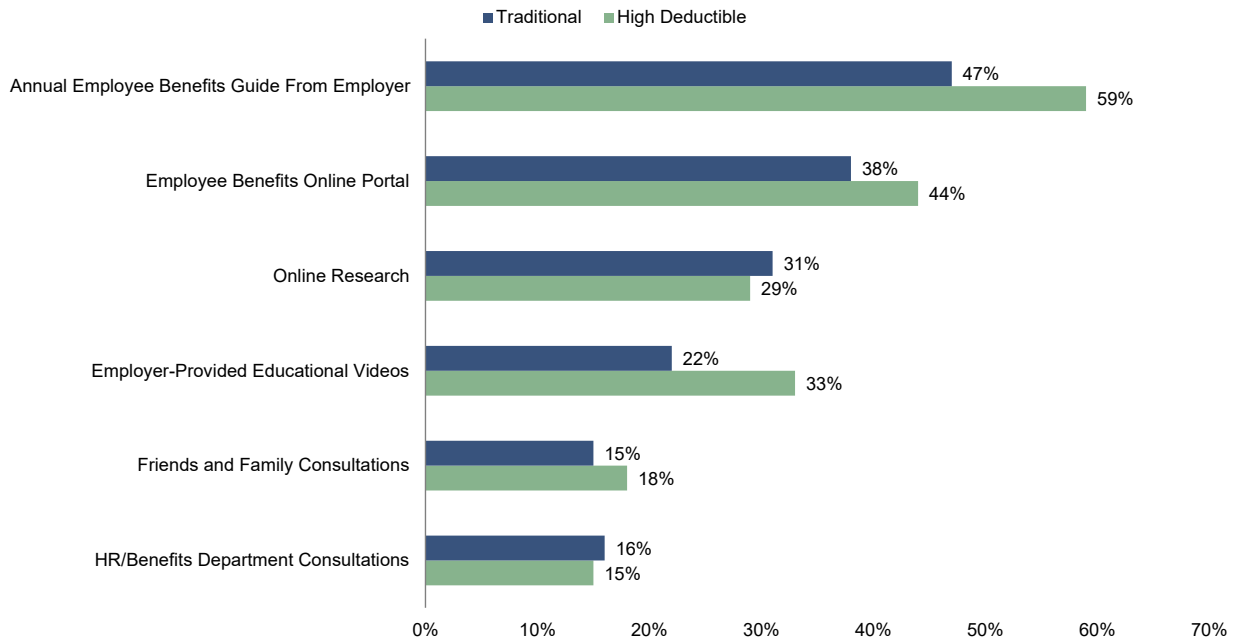
Figure 2
Please rate your satisfaction with each of the following aspects of your health insurance plan selection process.



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

Employee benefits guides remained the most commonly used resource when selecting a health plan, especially among high-deductible plan enrollees. While a variety of tools and resources are available, most consumers relied on a limited set of information sources when making plan decisions.

Figure 3
Tools/Resources Used to Help Make a Decision During Open Enrollment
Among those who enroll through an employer, top 6 shown



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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