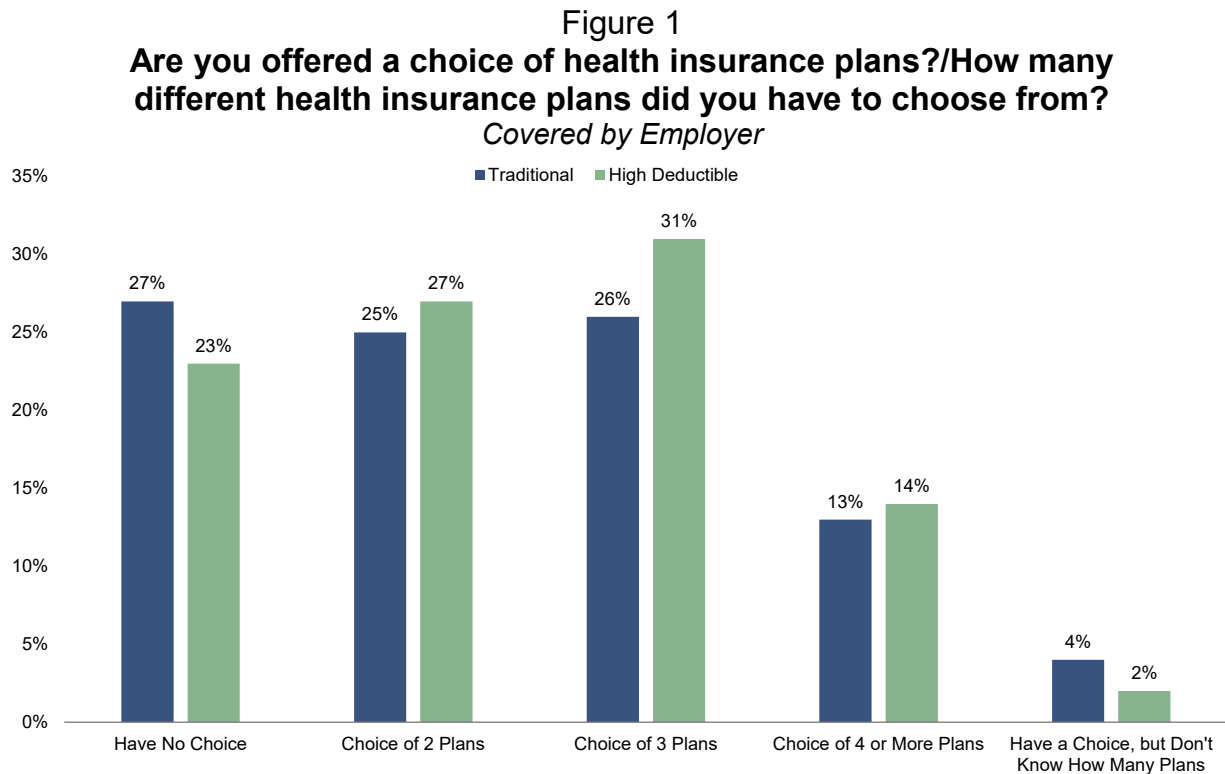


Provider Networks and Out-of-Pocket Costs Drive Health Plan Choice

The Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#) found that most enrollees have a choice of two to four health plans.



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

Provider networks were the most important factor when choosing a health plan, outranking premiums and other plan features. Cost-related considerations continued to play a central role in plan-choice decisions across plan types.

Traditional plan enrollees placed greater importance on lower out-of-pocket costs when receiving care, while high-deductible plan enrollees placed greater importance on lower premiums. Prescription drug coverage increased in importance compared with prior years.

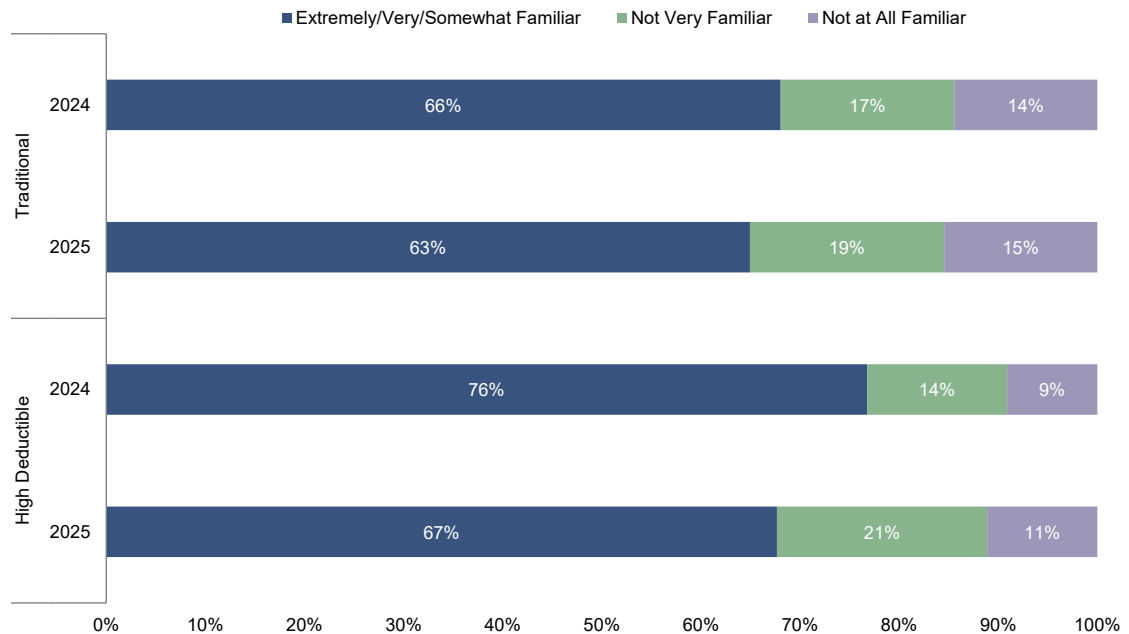
Figure 2
How important were/would the following aspect of the health insurance plan (be) in your current choice of plan?
Top six shown

Traditional Plan	Very Important	High-Deductible Health Plan	Very Important
Good network of physicians and hospitals	80%	Good network of physicians and hospitals	76%
Low out-of-pocket costs when you see the doctor	75%	Lower cost of premium	72%
Prescription drug coverage	74%	Prescription drug coverage	70%
Lower cost of premium	72%	Low out-of-pocket costs when you see the doctor	68%
Simple to understand	69%	Simple to understand	63%
Specific coverage included in the plan	62%	Specific coverage included in the plan	59%

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

Despite widespread familiarity with consumer-directed health plans, concerns about out-of-pocket costs continued to be the most common reason traditional plan enrollees did not select these options.

Figure 3
How familiar, if at all, are you with consumer-directed health care or consumer-driven health care plans?



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.

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.

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

###