



## *Fast Facts from EBRI*

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### **What Health Plan Would Americans Recommend to a Friend?**

WASHINGTON—How likely would Americans be to recommend comprehensive health insurance to a friend, compared with newer-model plans designed to help consumers make more cost-conscious medical decisions? How likely are Americans to stay with comprehensive insurance compared with the newer health plans?

Recent research from the nonpartisan Employee Benefit Research Institute (EBRI) provides answers to these questions. Findings from a survey published in the December 2005 *EBRI Issue Brief*, available at [www.ebri.org](http://www.ebri.org), reported Americans' early experience with high-deductible and consumer-driven health plans, the names given to these newer-model health plans, compared with comprehensive insurance. In most cases, the survey showed a strong preference for comprehensive insurance, the most common health plan available today. Here are the findings:

***Likelihood of recommending comprehensive plan (no deductible or a deductible of less than \$1,000 for an individual or \$2,000 for a family) to a friend or co-worker:***

- Extremely or very likely: 51 percent
- Somewhat likely: 26 percent
- Not likely: 24 percent

***Likelihood of recommending high-deductible health plan (with \$1,000 individual deductible or \$2,000 family deductible) to a friend or co-worker:***

- Extremely or very likely: 22 percent
- Somewhat likely: 34 percent
- Not likely: 43 percent

***Likelihood of recommending a consumer-driven health plan (\$1,000 and \$2,000 deductibles combined with a rollover savings account that can be used to pay for bills not covered by the deductibles)***

- Extremely or very likely: 34 percent
- Somewhat likely: 31 percent
- Not likely: 35 percent

***Likelihood of staying with comprehensive health plan if the opportunity to switch was available:***

- Extremely or very likely to stay: 61 percent
- Somewhat likely to stay: 28 percent
- Not likely to stay: 11 percent

***Likelihood of staying with a high-deductible plan if the opportunity to switch was available:***

- Extremely or very likely to stay: 30 percent
- Somewhat likely to stay: 37 percent
- Not likely to stay: 33 percent

***Likelihood of staying with a consumer-driven plan if the opportunity to switch was available:***

- Extremely or very likely to stay: 46 percent
- Somewhat likely to stay: 21 percent
- Not likely to stay: 33 percent