

A Link Between Health Care Plan Costs and Satisfaction?

Most Americans are extremely or very satisfied with their traditional employment-based health plans, more so than those with consumer-driven health plans.

According to the 2012 EBRI/MGA Consumer Engagement in Health Care Survey, in 2012, 62 percent of traditional-plan enrollees were extremely or very satisfied with their overall health plans, compared with 48 percent of consumer-driven health plan (CDHP) enrollees and 38 percent of high-deductible health plan (HDHP) enrollees.

However, while the overall satisfaction rates for CDHP enrollees increased in most years of the survey, satisfaction rates among traditional enrollees decreased in most years. Between 2006 and 2008, they fell from 67 percent to 63 percent, and, after increasing between 2008 and 2009, they fell from 66 percent in 2009 to 57 percent in 2011, before rebounding to 62 percent, a statistically significant jump.

In contrast, while HDHP and CDHP enrollees were much more likely to report that they were not too or not at all satisfied with their health plan, their dissatisfaction levels appeared to be trending downward in most years of the survey.

Differences in out-of-pocket costs may explain some of the difference in overall satisfaction rates. In 2012, 44 percent of traditional-plan participants were extremely or very satisfied with out-of-pocket costs (for health care services other than for prescription drugs), while just 18 percent of HDHP enrollees and 27 percent of CDHP participants were extremely or very satisfied.

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