Do Those With Consumer-Driven Health Plans (CDHPs) Understand Them?

Consumer-driven health plans, or CDHPs, are designed to help individuals be better health care consumers—but do they understand those plans?

The answer appears to be “yes,” according to the 2013 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey (CEHCS), which found that three-quarters (77 percent) of those with a CDHP were extremely, very, or somewhat familiar with it.

However, only 29 percent of individuals with traditional coverage were extremely, very, or somewhat familiar with a CDHP. Similarly, 36 percent of individuals with a high-deductible health plan, or HDHP, were extremely, very, or somewhat familiar with a CDHP.

The theory behind consumer-driven health plans is that the combination of higher deductibles and cost-sharing structure will be more likely to engage individuals in their health care spending and selection. CDHPs generally refer to account-based health plans that include either a health savings account (HSA) or a health reimbursement arrangement (HRA).

The full report, “Employer and Worker Contributions to Health Reimbursement Arrangements and Health Savings Accounts, 2006–2013,” is published in the February EBRI Notes, online at www.ebri.org

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