CDHPs and Wellness Utilization

Employers and insurers offer a number of different types of wellness benefits—programs designed to promote health and to prevent disease—but how do participants in consumer-driven health plans (CDHPs) use these programs?

The 2013 Consumer Engagement in Health Care Survey (CEHCS) examined availability and participation in three types of wellness programs: a health-risk assessment, a health-promotion program that included a number of different types of benefits, and a biometric screening.

The survey found that individuals with a health savings account (HSA) were more likely than individuals with a health reimbursement arrangement (HRA) to report that they had participated in a health-risk assessment, health-promotion program, or biometric screening program when it was available.

Four-fifths (81 percent) of individuals with an HSA participated in a health-risk assessment, compared with 66 percent of individuals with an HRA, and nearly two-thirds (63 percent) of individuals with an HSA participated in a health-promotion program, compared with 48 percent of individuals with an HRA.

Over four-fifths (83 percent) of individuals with an HSA participated in biometric screening, compared with 72 percent of individuals with an HRA.


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