

## How Do High-Deductible Health Plans Impact Health Care Behavior?

Among the key reasons that employers adopt high deductible health plans (HDHPs) is the hope that such cost sharing will lead to more cost-conscious health care behavior. Evidence from the Employee Benefit Research Institute (EBRI) and Greenwald Research [Consumer Engagement in Health Care Survey](#) shows that participants in such plans generally *are* more cost conscious than participants in traditional health care plans.

The survey asked a number of questions about cost-conscious behavior and found that HDHP enrollees were more likely than traditional health plan enrollees to have:

- Checked whether the plan would cover care or medication (53 percent HDHP vs. 37 percent traditional).
- Checked the price of doctor's visits, medication, or other services before receiving care (42 percent HDHP vs. 34 percent traditional).
- Checked the quality rating of a doctor or hospital before receiving care (41 percent HDHP vs. 37 percent traditional).
- Talked to their doctors about other treatment options and costs (34 percent HDHP vs. 29 percent traditional).
- Used an online cost-tracking tool provided by the health plan (25 percent HDHP vs. 19 percent traditional).
- Developed a budget to manage health care expenses (19 percent HDHP vs. 16 percent traditional).
- Declined a medical procedure because of costs (19 percent HDHP vs. 16 percent traditional).

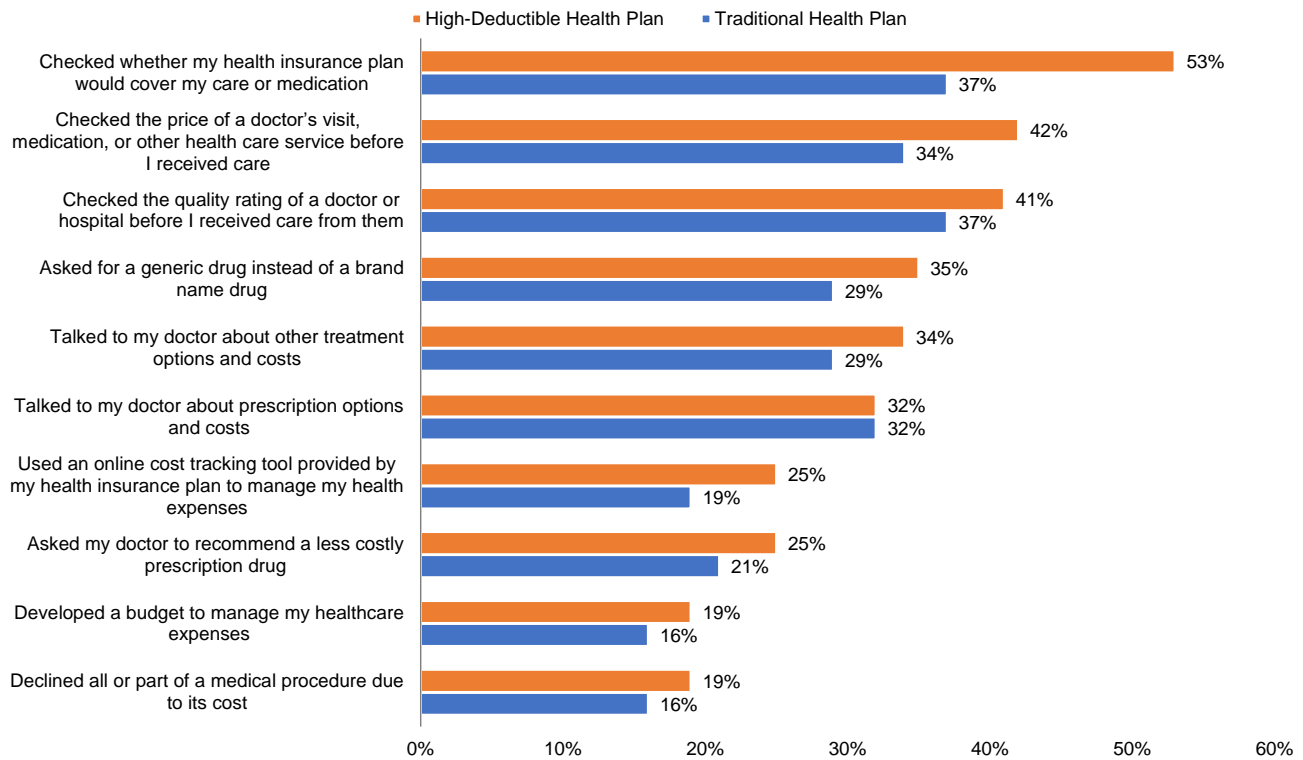
When it came to prescription drug use, those in an HDHP were more likely than those with traditional coverage to have asked for a generic drug instead of a brand name (35 percent HDHP vs. 29 percent traditional). However, HDHP participants were equally as likely as traditional health plan participants to have talked to their doctor about prescription options and costs (32 percent.)

While the EBRI/Greenwald survey finds that HDHPs appear to engage individuals in their health care to a greater degree than traditional plans, other [EBRI research](#) has found potential issues. For instance, once someone reaches their deductible, they are more likely to use low-value health care services. EBRI has [also found](#) that deductibles in non-HDHPs are increasing faster than deductibles in HDHPs, which may reduce the relative effectiveness that HDHPs appear to have in engaging people in cost-conscious decision making.

More information about the EBRI/Greenwald Research Consumer Engagement in Health Care Survey can be found [online](#).

The 2020 Consumer Engagement in Health Care Survey was an online survey of 2,411 Americans age 21–64 with private health insurance coverage. It was fielded in August and September of 2020. The survey is made possible with funding support from the following organizations: **Blue Cross Blue Shield Association, Conduent HR, HealthEquity, National Rural Electric Cooperative Association, Prudential Financial, Segal, TIAA, UMB Financial, and Voya Financial.**

## High-Deductible Health Plan Enrollees More Likely to Report Making Cost-Conscious Decisions



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2020.

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