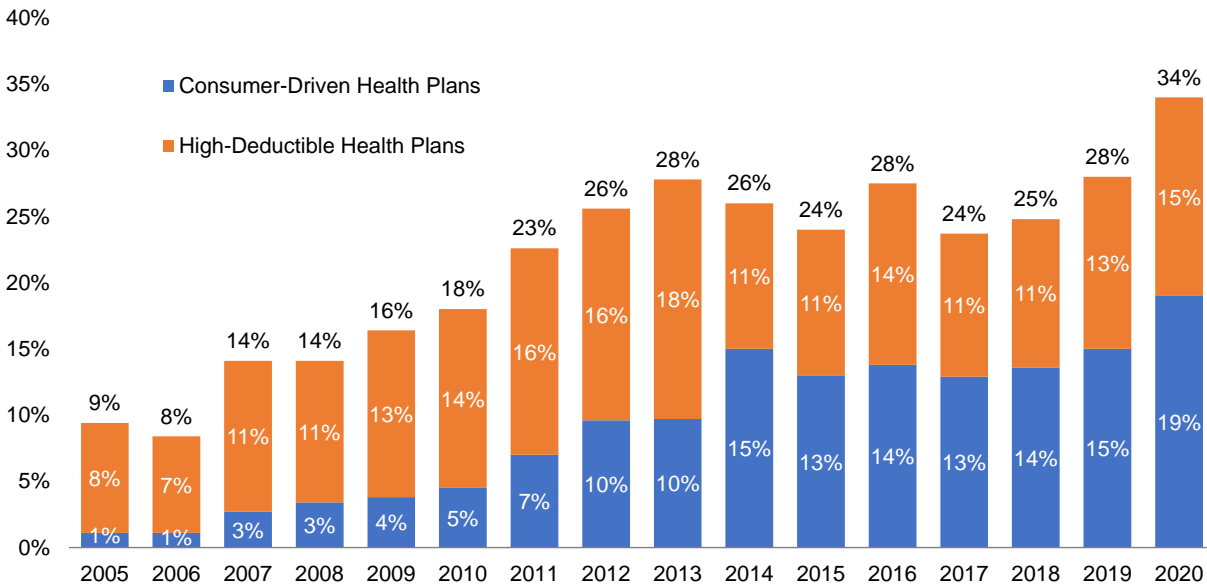


Enrollment Increases in High-Deductible Health Plans and Consumer-Driven Health Plans – but Not Familiarity Among Traditional Plan Enrollees

Enrollment in consumer-directed health plans (CDHPs), which are eligible for health savings accounts and health reimbursement arrangements, reached a record high in 2020. According to findings of the Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#), 19 percent of respondents reported being enrolled in such a plan last year (Figure 1). Enrollment in health plans with high deductibles that were not eligible to be paired with an account increased as well, reaching 15 percent in 2020, according to the survey.

Figure 1
Enrollment in Consumer-Driven Health Plans and High-Deductible Health Plans



Starting in 2014, HSA eligibles (with no account) were added to the CDHP group.
Starting in 2019, Dynata's panel was used for sample.

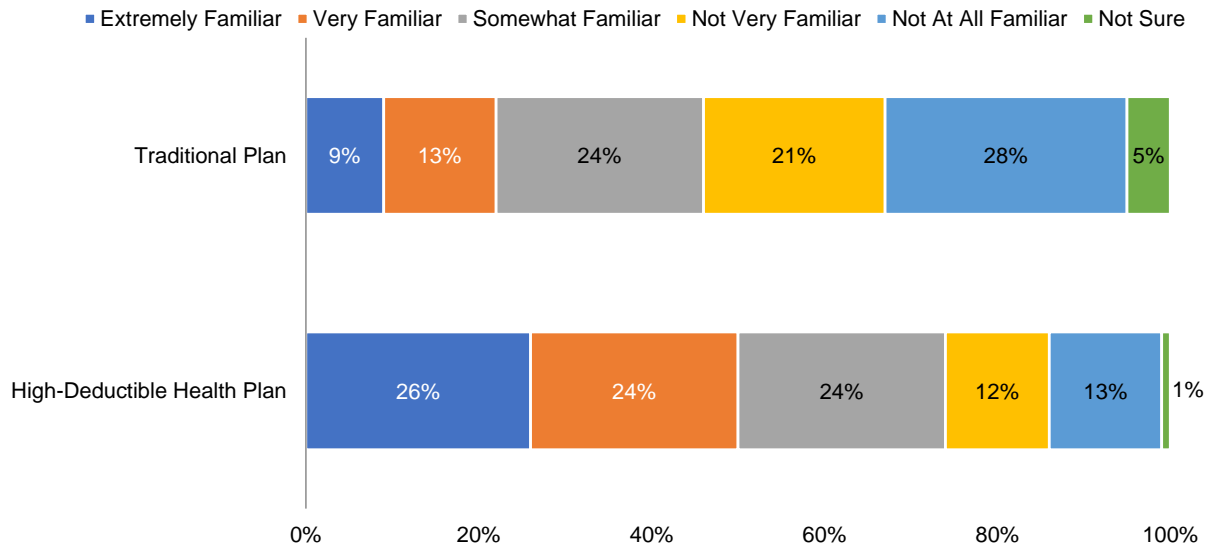
Source: Employee Benefit Research Institute/Greenwald Research, 2008–2020 Consumer Engagement in Health Care Survey & 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey.

However, while one-half of high-deductible health plan (HDHP) enrollees were extremely or very familiar with consumer-directed health care, only 22 percent of traditional plan enrollees said they were familiar with such care (Figure 2).

Other findings from the survey include:

- Younger people were more likely to enroll in traditional health coverage, while older people were more likely to be in an HDHP or CDHP.
- There was no difference in enrollment by gender.
- People in lower-income households were more likely to enroll in traditional health coverage, while those in higher-income households were more likely to be in an HDHP or CDHP.
- Married individuals were more likely than individuals who were never married to be in an HDHP or CDHP.

Figure 2
Familiarity With Consumer-Directed Health Care



Source: Employee Benefit Research Institute and Greenwald Research, 2020 Consumer Engagement in Health Care Survey.

The survey found that enrollees in traditional health plans value low out-of-pocket costs, while HDHP enrollees value lower premiums. HDHP enrollees also reported being more likely than traditional plan enrollees to make cost-conscious decisions.

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.**

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