

What Leads to Greater Satisfaction With High-Deductible Health Plan Coverage?

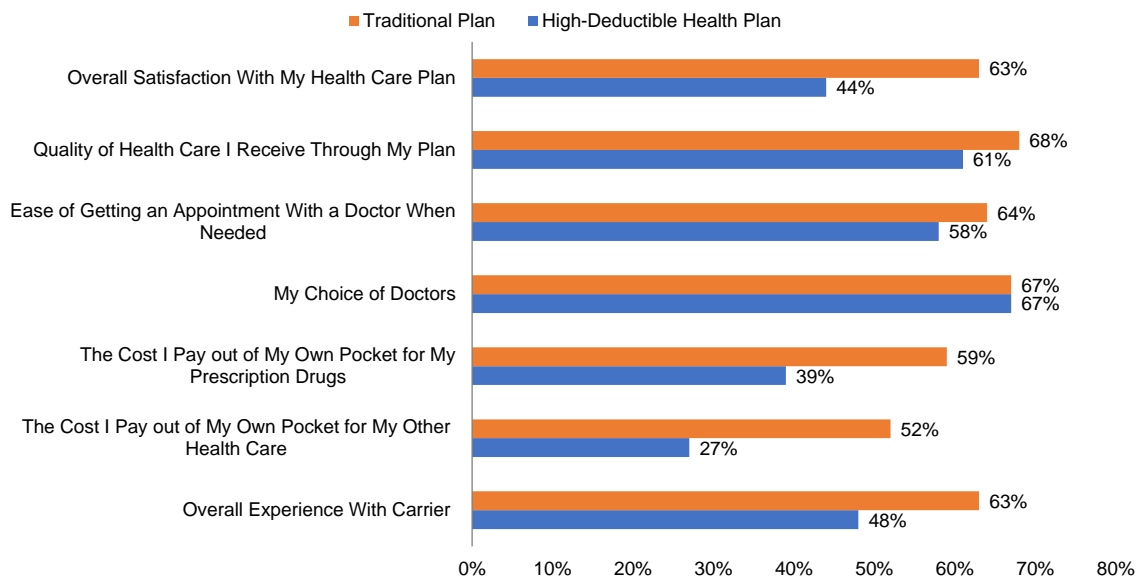
Overall satisfaction with health coverage is lower among high-deductible health plan (HDHP) participants than among traditional plan enrollees. Lack of experience with their health coverage — at least in part — may account for this difference.

According to findings of the Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#), two-thirds (63 percent) of traditional plan enrollees were extremely or very satisfied with their overall health plan, compared with 44 percent of HDHP enrollees.

Part of the difference in satisfaction appears to be due to out-of-pocket spending for prescription drugs and medical services. Sixty percent of traditional plan enrollees were satisfied with the cost they pay for prescription drugs, and 52 percent were satisfied with the cost they pay for other health care services. In contrast, only 39 percent of HDHP enrollees were satisfied with what they pay for prescription drugs, and only 27 percent were satisfied with the cost they pay for other health care services.

There is no difference in satisfaction between traditional and HDHP enrollees with respect to quality of care received, ease of getting appointments, or choice of doctor (Figure 1).

Figure 1
Traditional Plan Enrollees More Satisfied Than High-Deductible Health Plan Enrollees With Various Aspects of Health Care

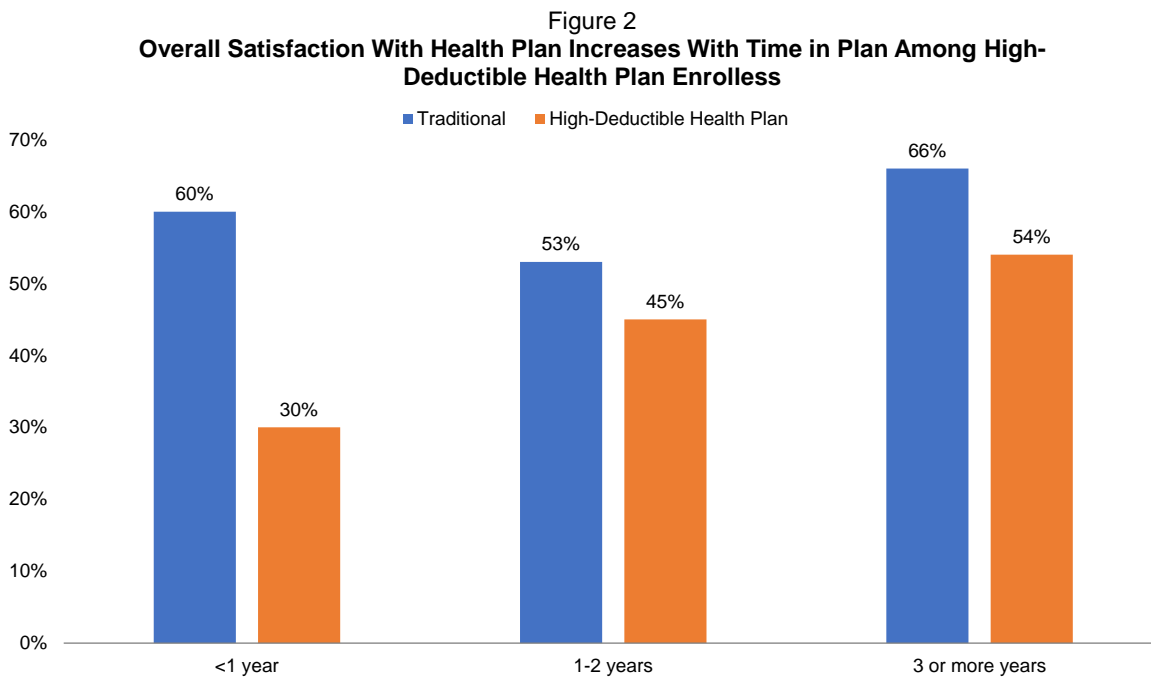


Source: Employee Benefit Research Institute/Greenwald Research, 2021 Consumer Engagement in Health Care Survey.

HDHP Enrollee Satisfaction Increases With Time on Their Health Plan

However, notably, satisfaction levels among HDHP enrollees almost double when tenure with their health plan goes from less than one year to three or more years. The percentage reporting that they are extremely or very satisfied with their HDHP increased from 30 percent to 54 percent. In contrast, among traditional plan enrollees, satisfaction increased from 60 percent to 66 percent (Figure 2).

Yet, only 17 percent of HDHP enrollees have been enrolled in their health plan for 10 or more years. That compares with one-quarter (28 percent) of traditional plan enrollees who have been in their health plan for this long. HDHP enrollees were more likely to have been in their health plan for less than one year, 1–2 years, 3–4 years, and 5–9 years.



Source: Employee Benefit Research Institute/Greenwald Research, 2021 Consumer Engagement in Health Care Survey.

Conclusion

The findings suggest that as enrollees in HDHP grow more experienced with navigating such plans, they value them more. Education around use of the plan — especially help in managing out-of-pocket spending for prescription drugs and medical services — may hasten the comfort level, and hence satisfaction, that enrollees have with HDHPs.

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

The 2021 Consumer Engagement in Health Care Survey is an online survey of 2,024 Americans age 21-64 with private health insurance coverage. It was fielded in August and September of 2021. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, Carefirst, HealthEquity, Prudential Financial, Segal, TIAA, UMB Financial, and Voya Financial.

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