Most Have a Choice of Health Plans — But Many Are Still Unaware

The Employee Benefit Research Institute (EBRI) and Greenwald Research Consumer Engagement in Health Care Survey found that about two-thirds of individuals reported that they have a choice of at least two health plans (Figure 1). High-deductible health plan (HDHP) enrollees were more likely than traditional plan enrollees to report that they had a choice of health plan. Twenty-seven percent of HDHP enrollees reported that they had two health plans to choose from, compared with 18 percent among traditional plan enrollees.

![Figure 1](chart.png)


What Informs Choices?

In choosing their health plan, people most commonly ranked the following very important: a good network of health care providers, prescription drug coverage, low out-of-pocket costs, low premiums, and being simple to understand (Figure 2). Generally, traditional plan enrollees and HDHP enrollees ranked these aspects of health care in the same order. However, there is one exception that is not surprising: Traditional plan enrollees reported that low out-of-pocket costs for doctor’s visits were more important. Of lesser importance was low cost of premiums when selecting a plan. However, HDHP enrollees reported that low premiums were more important than low out-of-pocket costs when selecting a plan. This is consistent with the idea that individuals who don’t anticipate using many health services in a given year would seek to minimize premiums by choosing an HDHP.
Still, one-third (32 percent) of those with a traditional health plan did not know whether they were offered an HDHP (Figure 3). The rest were split between being offered an HDHP in 2021 (42 percent) and not being offered an HDHP in 2021 (26 percent).

**Conclusion**

In summary, the findings show that while many are making health plan choices based on expected use of health care, a large number are still unaware of the health plan choices that are available to them. This points to the ongoing need for education geared to helping workers understand the tradeoffs between traditional and high-deductible health plan choices.
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 2,411 Americans ages 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, Carefirst, HealthEquity, Prudential Financial, Segal, TIAA, UMB Financial, and Voya Financial.

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