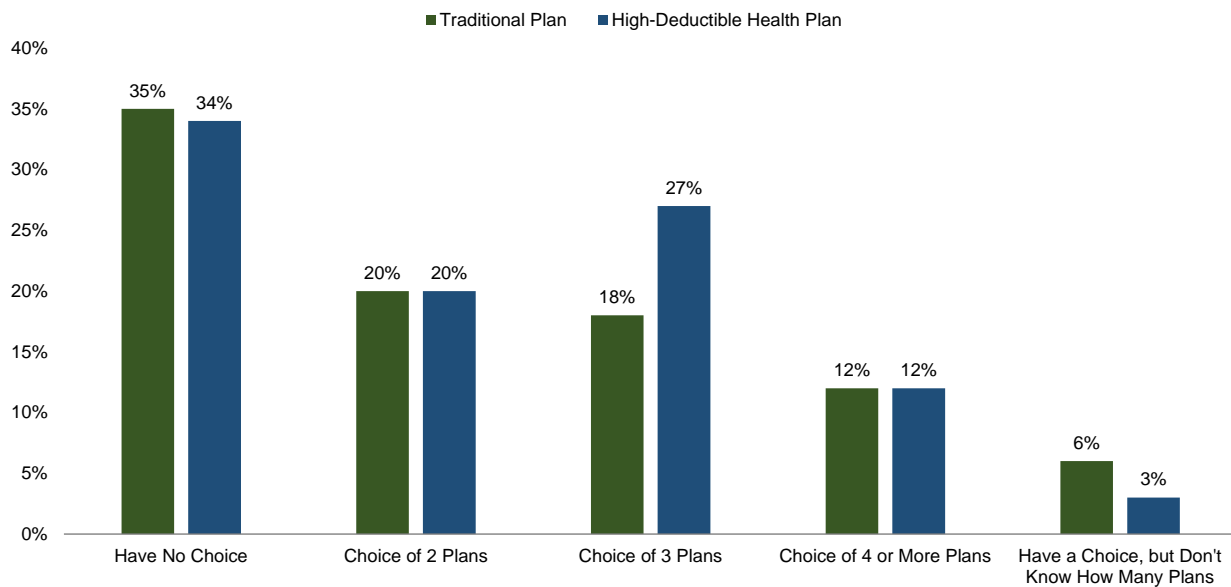


Most Have a Choice of Health Plans — But Many Are Still Unaware

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
Number of Different Employer Health Plans Available to Choose From



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2021.

What Informs Choices?

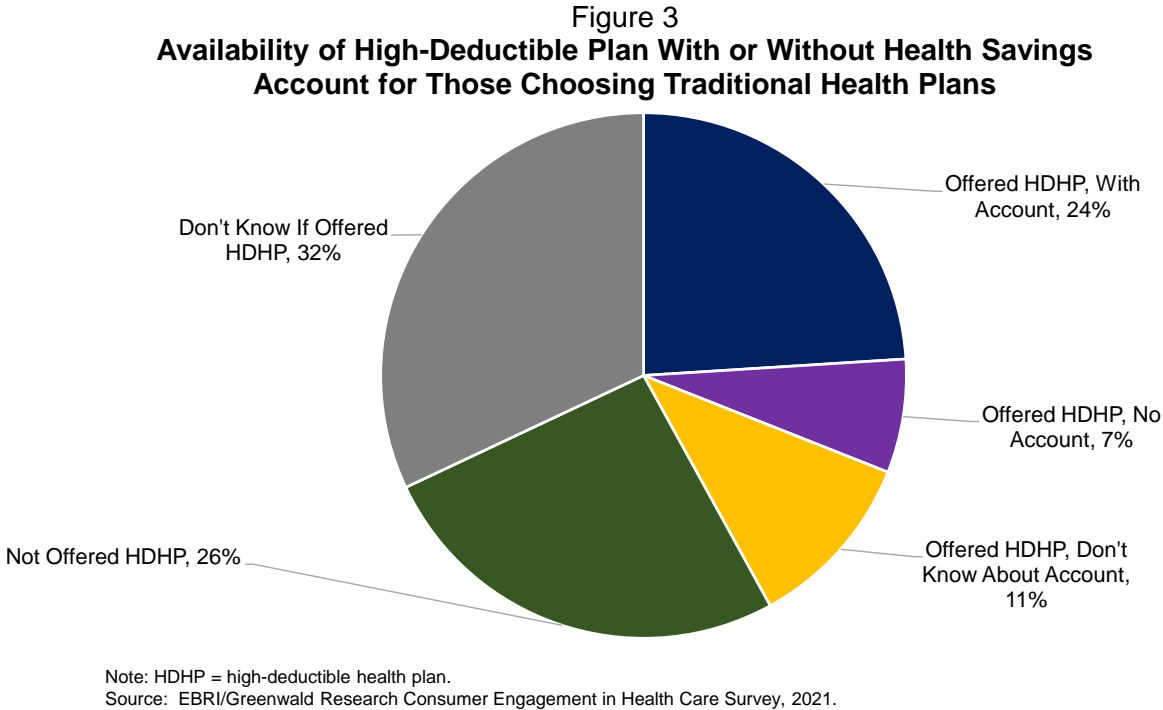
In choosing their health plan, people most commonly ranked the following very important: a good network of health care providers, prescription drug coverage, low out-of-pocket costs, low premiums, and being simple to understand (Figure 2). Generally, traditional plan enrollees and HDHP enrollees ranked 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.

Figure 2
Top Six Aspects of a Health Plan That Are Very Important in Choice of Current Plan

Traditional Plan	Very Important	High-Deductible Health Plan	Very Important
Good network of physicians and hospitals	73%	Good network of physicians and hospitals	75%
Low out-of-pocket costs when you see the doctor	71%	Lower cost of premiums	71%
Lower cost of premiums	70%	Low out-of-pocket costs when you see the doctor	64%
Prescription drug coverage	68%	Prescription drug coverage	64%
Simple to understand	64%	Simple to understand	59%
Specific coverage included in the plan	60%	Specific coverage included in the plan	58%

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

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.

The Employee Benefit Research Institute is a private, nonpartisan, and nonprofit research institute based in Washington, D.C., that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public and private organizations. For more information visit www.ebri.org.

Greenwald Research is a leading independent custom research firm and consulting partner to the health and wealth industries that applies creative quantitative and qualitative methods to help companies stay competitive and navigate industry change. Leveraging deep subject matter expertise and a consultative approach, Greenwald offers comprehensive services to answer strategic business questions. For more information, go to www.greenwaldresearch.com

###