

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 a health insurance plan would cover care or medication (50 percent HDHP vs. 39 percent traditional).
- The quality rating of a doctor or hospital before receiving care (38 percent HDHP vs. 32 percent traditional).
- The price of doctor's visits, medication, or other services before receiving care (36 percent HDHP vs. 30 percent traditional).

HDHP enrollees were more likely than traditional health plan enrollees to have talked to their doctors about other treatment options and costs (33 percent HDHP vs. 27 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 (38 percent HDHP vs. 28 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 (30 percent and 27 percent, respectively).

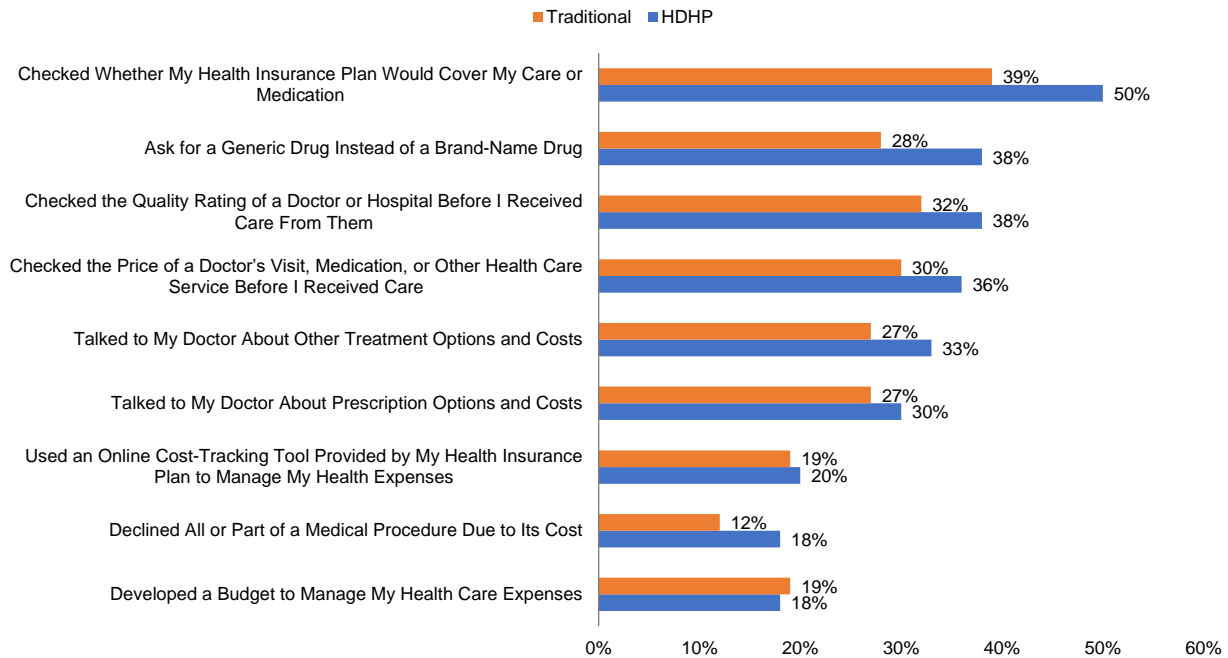
While the EBRI/Greenwald survey generally found that HDHPs appear to productively engage individuals in their health care to a greater degree than traditional plan enrollees, EBRI research has also found potential issues. For example, the survey also finds that HDHP participants were more likely to have declined a medical procedure because of costs (18 percent HDHP vs. 12 percent traditional). And past [EBRI research](#) found that this is borne out more generally. Further, once someone reaches their deductible, [EBRI research](#) found 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 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.

High-Deductible Health Plan (HDHP) Enrollees More Likely to Report Making Cost-Conscious Decisions

In the last 12 months/Since you joined your current health plan, did you do any of the following?
Percentage Yes



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

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