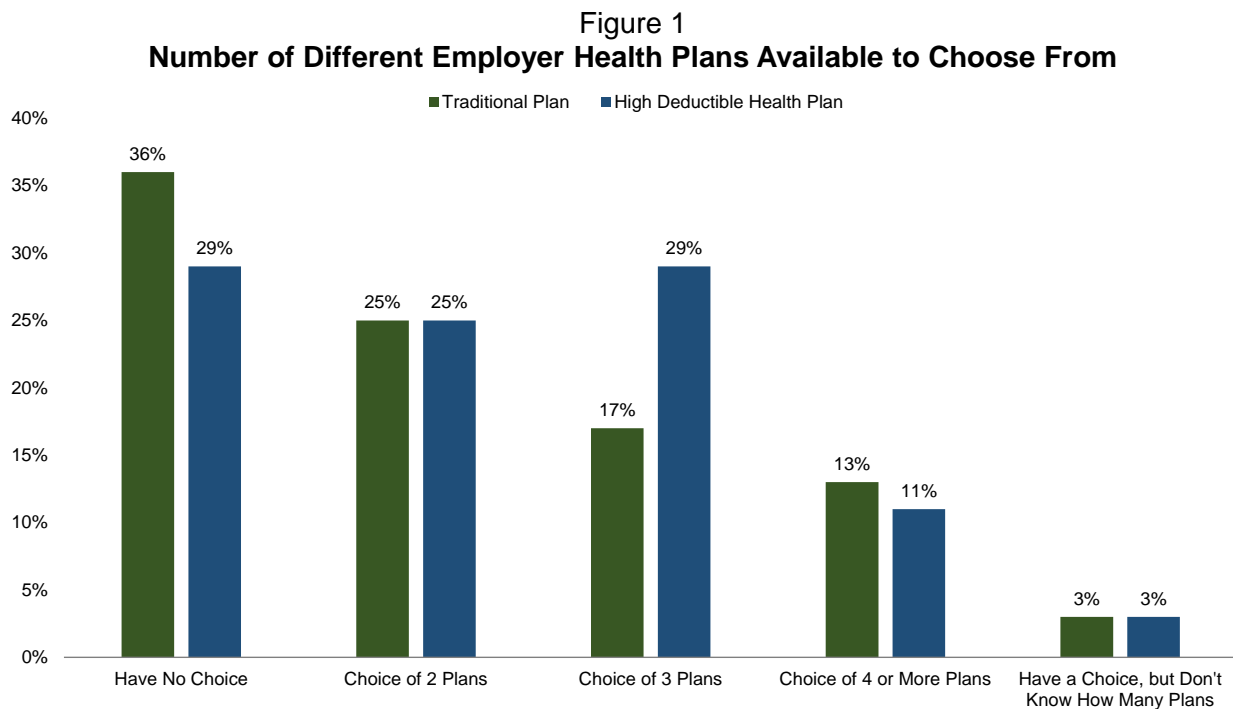


Many Have a Choice of Health Plans During Open Enrollment

The Employee Benefit Research Institute (EBRI) and Greenwald Research [Consumer Engagement in Health Care Survey](#) found that about 60 percent of individuals reported that they had 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-nine percent of HDHP enrollees reported that they had three health plans to choose from, compared with 17 percent among traditional plan enrollees.



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

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 was one exception that is not surprising: Traditional plan enrollees reported that low out-of-pocket costs for doctor's visits were more important than lower premiums, while 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.

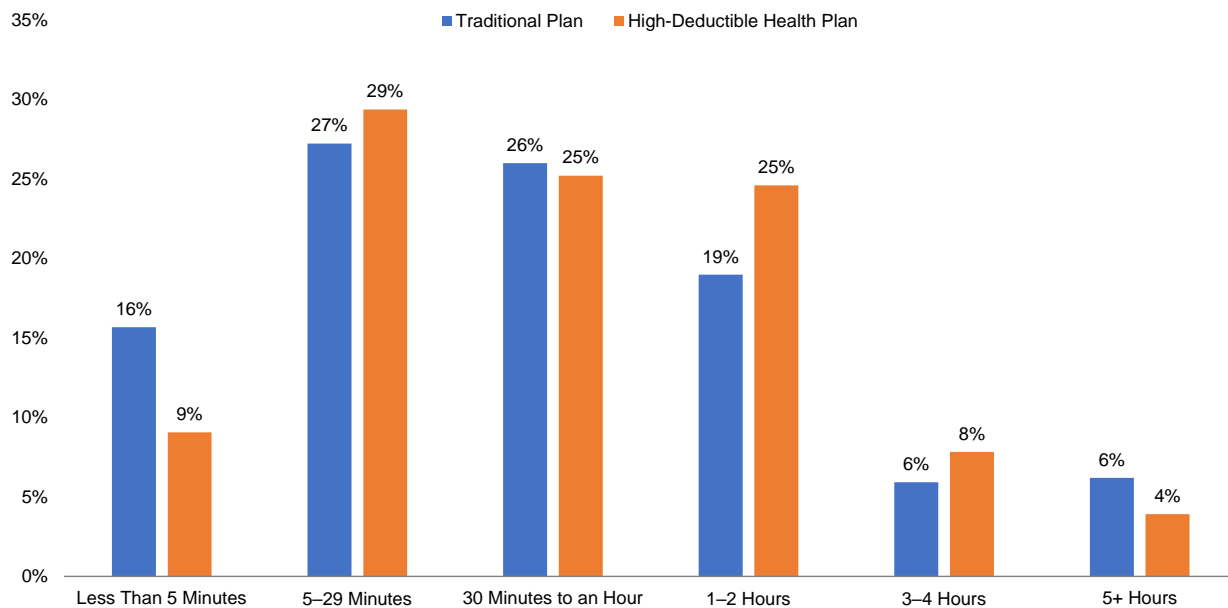
Figure 2
Top Six Aspects of a Health Plan That Are Very Important in Choice of Current Plan

Traditional Plan	Very Important	High-Deductible Health Plan	Very Important
Good network of physicians and hospitals	74%	Good network of physicians and hospitals	77%
Prescription drug coverage	70%	Lower cost of premium	68%
Low out-of-pocket costs when you see the doctor	69%	Low out-of-pocket costs when you see the doctor	64%
Lower cost of premium	67%	Prescription drug coverage	63%
Simple to understand	64%	Simple to understand	60%
Specific coverage included in the plan	63%	Specific coverage included in the plan	59%

Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

Given the number of health plan choices available, it is not a surprise that HDHP enrollees spent more time than traditional plan enrollees choosing their health plan (Figure 3). Among enrollees who were not automatically re-enrolled, HDHP enrollees were more likely to say that they spent 5–29 minutes and 1–2 hours choosing their health plan. Traditional plan enrollees were more likely to say that they spent less than 5 minutes choosing their plan.

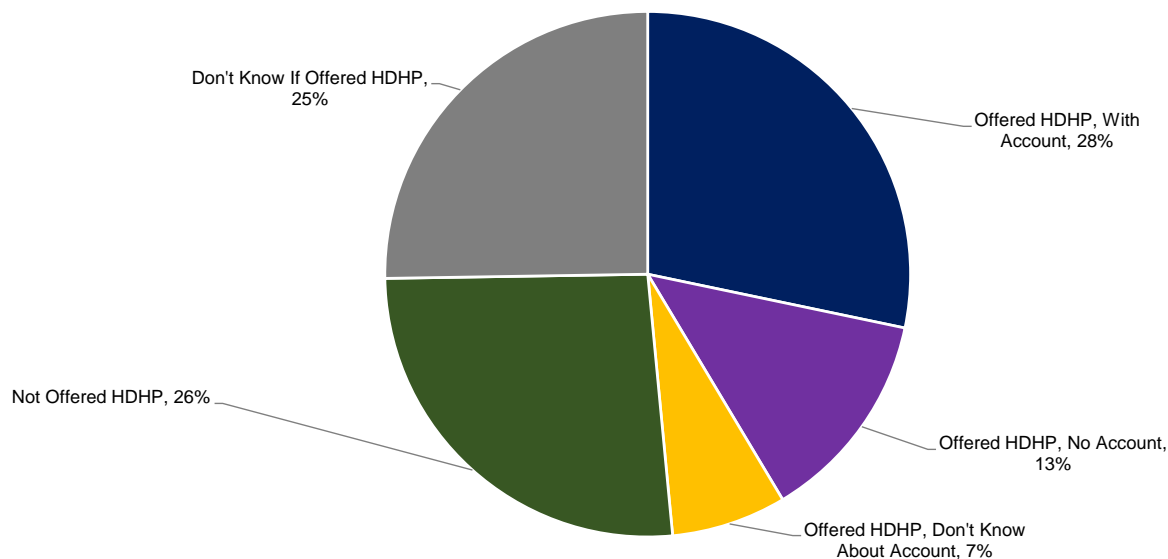
Figure 3
Time Spent Choosing a Plan



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

One-quarter of those with a traditional health plan did not know whether they were offered an HDHP (Figure 4). The rest were split between being offered an HDHP (48 percent) and not being offered an HDHP (26 percent).

Figure 4
Availability of High-Deductible Plan (HDHP) With or Without Health Savings Account for Those Choosing Traditional Health Plans



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2022.

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

The 2022 Consumer Engagement in Health Care Survey was an online survey of 2,015 Americans ages 21–64 with private health insurance coverage. It was fielded in October and November of 2022. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, HealthEquity, Millennium Trust Company, Segal, TIAA, UMB Financial, and Voya Financial.

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