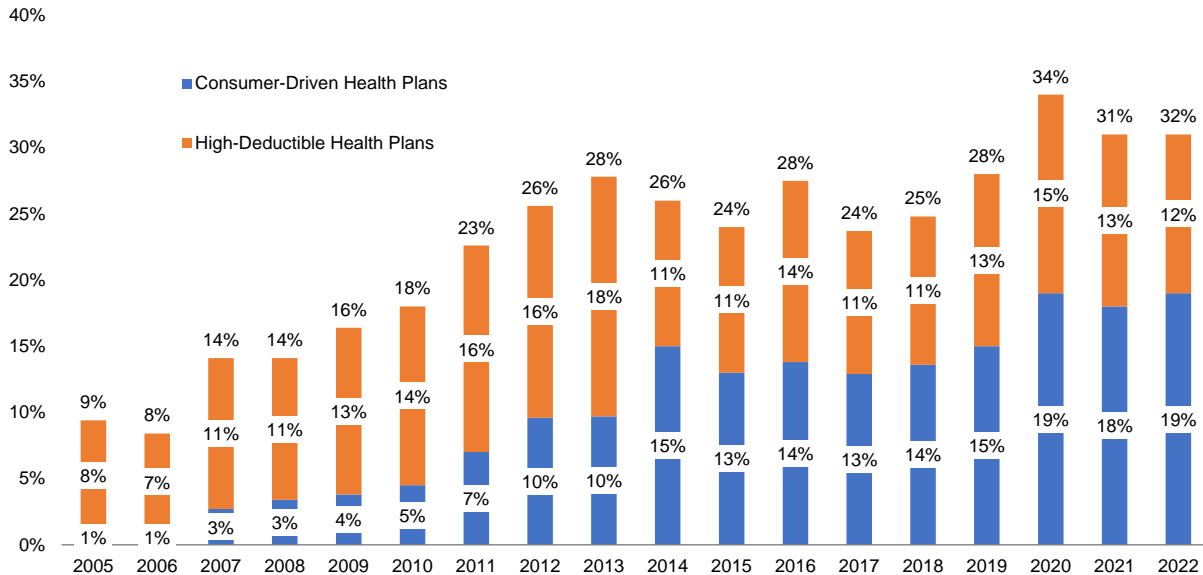


Enrollment in High-Deductible Health Plans and Consumer-Driven Health Plans Remains Steady — Most Traditional Plan Enrollees Still Not Familiar With Them

Enrollment in consumer-directed health plans (CDHPs), health plans paired with health savings accounts and health reimbursement arrangements, was little changed after reaching a record high in 2020. According to findings of the Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#), 19 percent of respondents reported being enrolled in such a plan last year (Figure 1). Enrollment in health plans with high deductibles that were not eligible to be paired with an account was 12 percent in 2022, according to the survey.¹

Figure 1
Enrollment in Consumer-Driven Health Plans and High-Deductible Health Plans



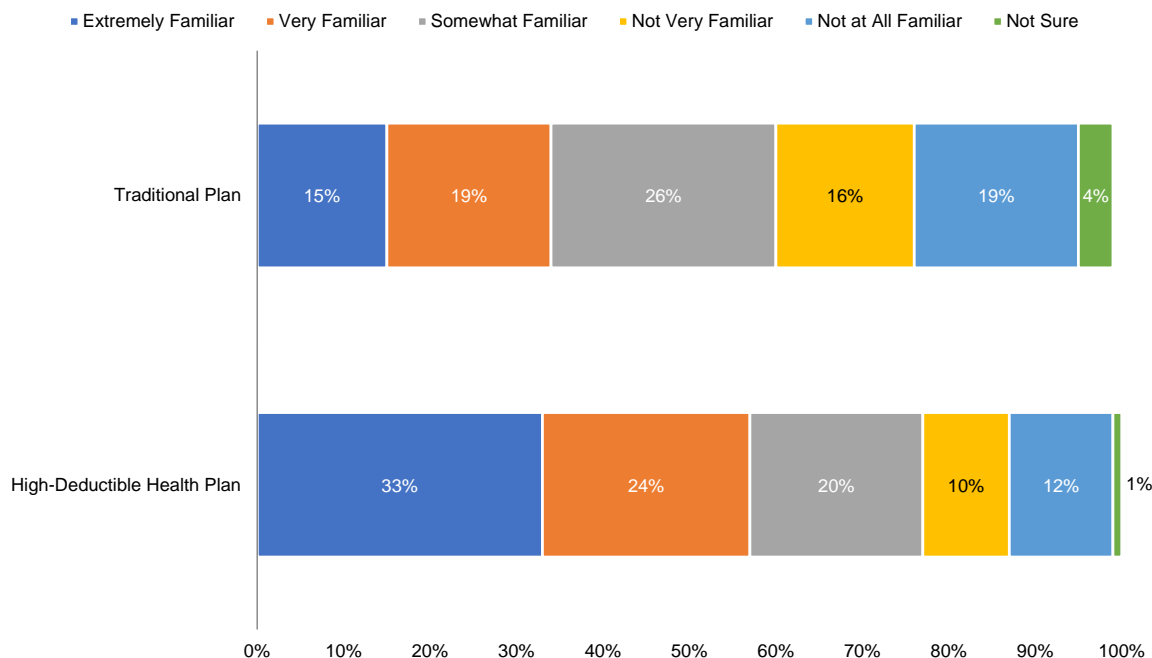
Starting in 2014, HSA-eligibles (with no account) were added to the CDHP group.
Starting in 2019, Dynata's panel was used for sample.

Source: Employee Benefit Research Institute/Greenwald Research, 2008–2022 Consumer Engagement in Health Care Survey & 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey.

¹ None of the changes in enrollment between 2021 and 2022 were statistically significant.

However, while nearly 6 in 10 high-deductible health plan (HDHP) enrollees were extremely or very familiar with consumer-directed health care, only 34 percent of traditional plan enrollees said they were familiar with such coverage (Figure 2).

Figure 2
Familiarity With Consumer-Directed Health Care



Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey.

Other findings from the survey include:

- Younger people were more likely to enroll in traditional health coverage, while older people were more likely to be in an HDHP or CDHP.
- Men were more likely to enroll in an HDHP or CDHP, while women were more likely to be in traditional health coverage.
- People in lower-income households were more likely to enroll in traditional health coverage, while those in higher-income households were more likely to be in an HDHP or CDHP.
- College-educated individuals were more likely than individuals without a college degree to be in an HDHP or CDHP.
- Married individuals were more likely than individuals who were never married to be in an HDHP or CDHP.

The survey found that enrollees in traditional health plans value low out-of-pocket costs, while HDHP enrollees value lower premiums.

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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