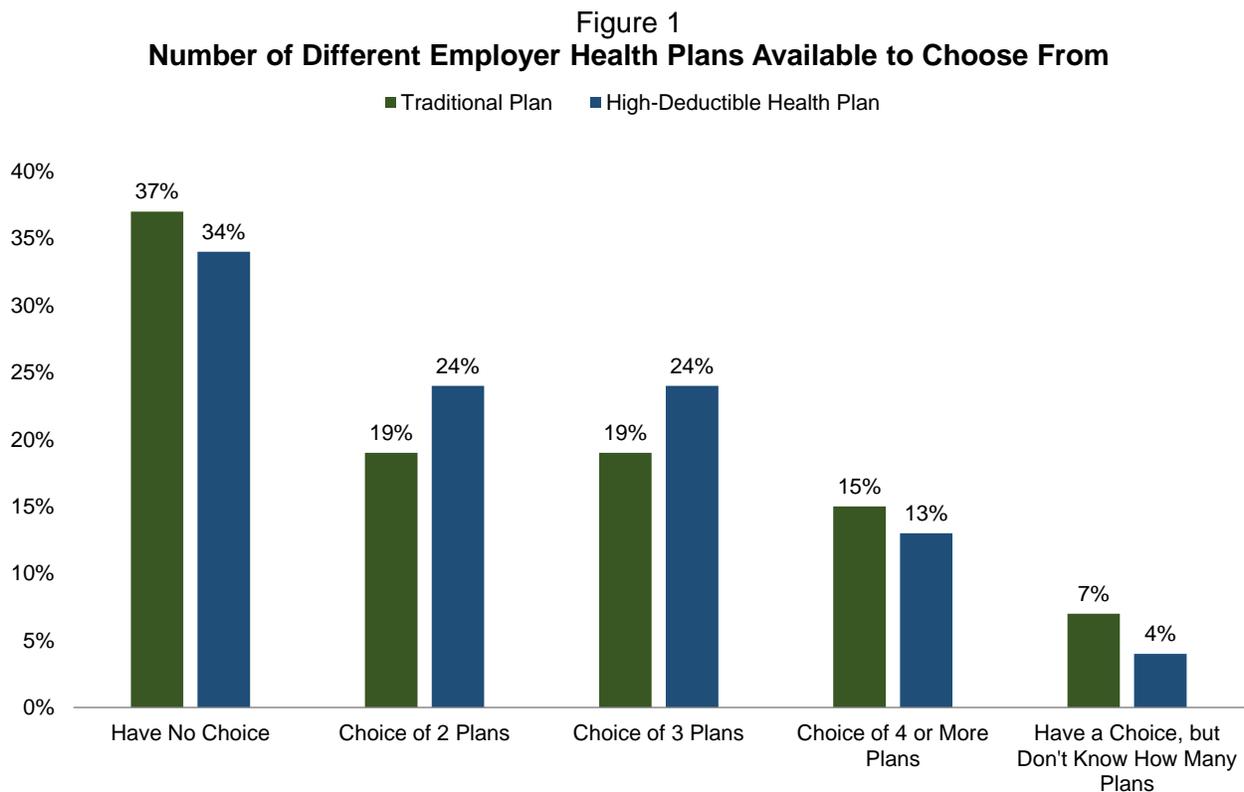


Most Have a Choice of Health Plans — but Many Unaware of Choices Available

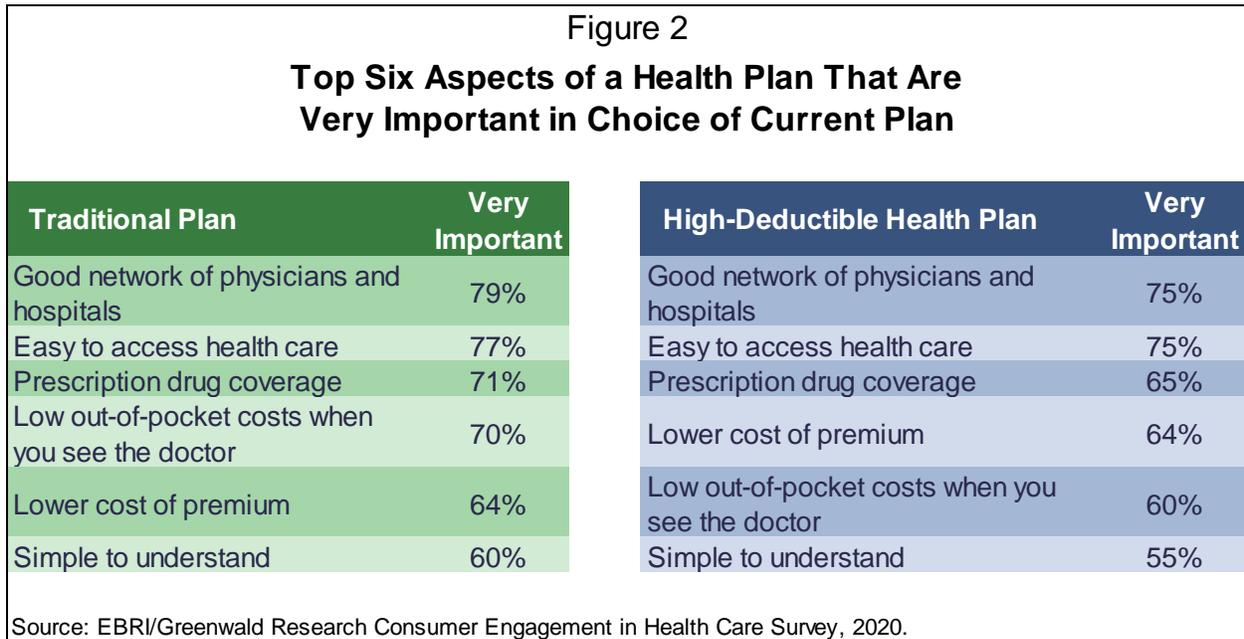
The Employee Benefit Research Institute (EBRI) and Greenwald Research [Consumer Engagement in Health Care Survey](#) found that about two-thirds of individuals reported that they have a choice of at least two health plans (Figure 1). High-deductible health plan (HDHP) enrollees were more likely than traditional plan enrollees to report that they had a choice of health plan. Twenty-four percent of HDHP enrollees reported that they had two health plans to choose from, compared with 19 percent among traditional plan enrollees. And 24 percent of HDHP enrollees reported that they had three health plans to choose from, compared with 19 percent of traditional plan enrollees.



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2020.

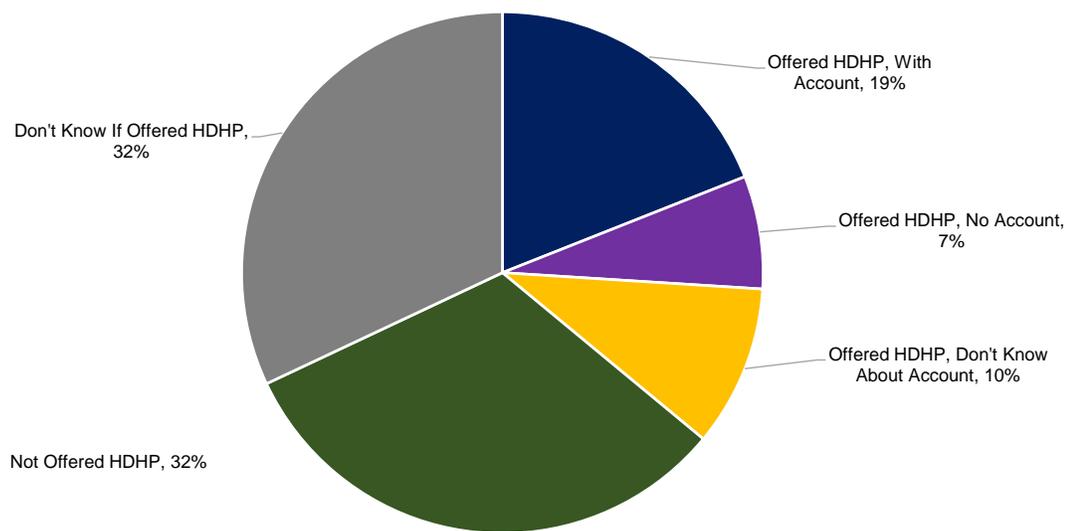
In choosing their health plan, people most commonly ranked the following very important: a good network of health care providers, easy access to health care, prescription drug coverage, low out-of-pocket costs, low premiums, and being simple to understand (Figure 2). Generally, traditional plan enrollees 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. 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 nearly evenly between being offered an HDHP in 2020 (36 percent) or not being offered an HDHP in 2020 (32 percent — up from 30 percent in 2017).

Figure 3
Availability of High-Deductible Plan With or Without Health Savings Account for Those Choosing Traditional Health Plans



Source: EBRI/Greenwald Research Consumer Engagement in Health Care Survey, 2020.

The fact that a choice of plans is so common and yet many with traditional health plans do not know if they are being offered an HDHP points to the value of improved education on the topic of health plan choices.

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

The 2020 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, Conduent HR, HealthEquity, National Rural Electric Cooperative Association, Prudential Financial, Segal, TIAA, UMB Financial, and Voya Financial.

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