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How Satisfaction Levels Vary by Type of Health Plan

WASHINGTON—Does the level of satisfaction with a health plan vary depending on the type of plan?

The 2009 EBRI/MGA Consumer Engagement in Health Care Survey, which provides nationally representative data regarding the growth of consumer-driven health plans (CDHP) and high-deductible health plans (HDHP), answers that and other questions about *overall* consumer satisfaction for the years 2005 through 2009. Here are some of the details:

- Traditional plan enrollees were more likely than CDHP and HDHP enrollees to be extremely or very satisfied with the *overall* health plan in all years of the survey.
- In 2009, 66 percent of traditional plan enrollees were extremely or very satisfied with the plan, compared with 52 percent among CDHP enrollees and 40 percent among HDHP enrollees.
- The overall satisfaction levels among CHDP enrollees increased from 37 percent to 47 percent between 2006 and 2007 and were 52 percent in 2009, while the overall satisfaction rates for traditional enrollees were unchanged.
- Differences in out-of-pocket costs may explain a significant portion of the difference in overall satisfaction rates between traditional plan, HDHP, and CDHP enrollees.

**Percentage Extremely or Very Satisfied With Overall Health Plan,
By Type of Health Plan, 2005–2009**

	Traditional	HDHP	CDHP
2005	61%	33%	41%
2006	67	37	37
2007	64	36	47
2008	63	40	49
2009	66	40	52

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005–2007;
EBRI/MGA Consumer Engagement in Health Care Survey, 2008–2009.

Traditional = Health plan with no deductible or less than \$1,000 deductible for an individual and less than \$2,000 for a family.

HDHP = Health plan with deductible of \$1,000 or more for an individual and \$2,000 or more for a family, and *no health reimbursement account (HRA) or health savings account (HSA)*.

CDHP = Consumer-driven health plan with deductible of \$1,000 or more for an individual and \$2,000 or more for a family, *with a HRA or HSA*.

More details of the 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Surveys, and the 2008–2009 EBRI/MGA Consumer Engagement in Health Care Surveys, including more information about consumer satisfaction levels, appear in the December 2009 *EBRI Issue Brief*, available at www.ebri.org

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