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How Out-of-Pocket Costs Affect Satisfaction with Health Plans

WASHINGTON—How do out-of-pocket costs affect participants' satisfaction with a health 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 consumer satisfaction levels for the years 2005 through 2009. Here are some of the details:

- In 2009, 52 percent of traditional plan participants were extremely or very satisfied with out-of-pocket costs for health care services other than for prescription drugs.
- In contrast, 20 percent of HDHP enrollees were satisfied and 29 percent of CDHP participants were satisfied.

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. (For details of satisfaction levels by plan type, see *Fast Facts from EBRI* #154, dated Feb. 10, 2010.)

**Percentage Extremely or Very Satisfied With Out-of-Pocket Health Care Costs,
by Type of Health Plan, 2005-2009**

	Traditional	HDHP	CDHP
2005	45%	13%	18%
2006	46	18	20
2007	46	16	24
2008	45	17	23
2009	52	20	29

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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