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Consumer-Driven Health Plans Post Continued Growth

WASHINGTON—The number of Americans enrolled in so-called “consumer-driven” health plans continued to increase last year, and collectively now include about 21 million individuals covered by private insurance, representing about 12 percent of the market, according to the latest data from the nonpartisan Employee Benefit Research Institute (EBRI).

The combination of a tax-preferred savings or spending account with a high-deductible health plan (HDHP) is commonly referred to as a *consumer-driven health plan* (CDHP). These account-based health plans include either a health savings account (HSA) or a health reimbursement arrangement (HRA). While these plans currently have a small market share, they have been growing steadily while traditional health plans have been losing market share, EBRI data show.

According to the 2011 EBRI/MGA Consumer Engagement in Health Care Survey, about 7 percent of the population had a CDHP in 2011 (up from 5 percent the previous year) and about 16 percent had an HDHP (up from 14 percent in 2010). Overall, 15.8 million adults ages 21–64 with private insurance, representing 13.1 percent of that market, were either in a CDHP or were in an HDHP that was eligible for an HSA but had not yet opened the account. When their children are counted, about 21 million individuals with private insurance—representing about 12 percent of the market—were either in a CDHP or an HSA-eligible plan.

The data come from the December 2011 *EBRI Issue Brief*, “Findings From the 2011 EBRI/MGA Consumer Engagement in Health Care Survey,” online at www.ebri.org

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