

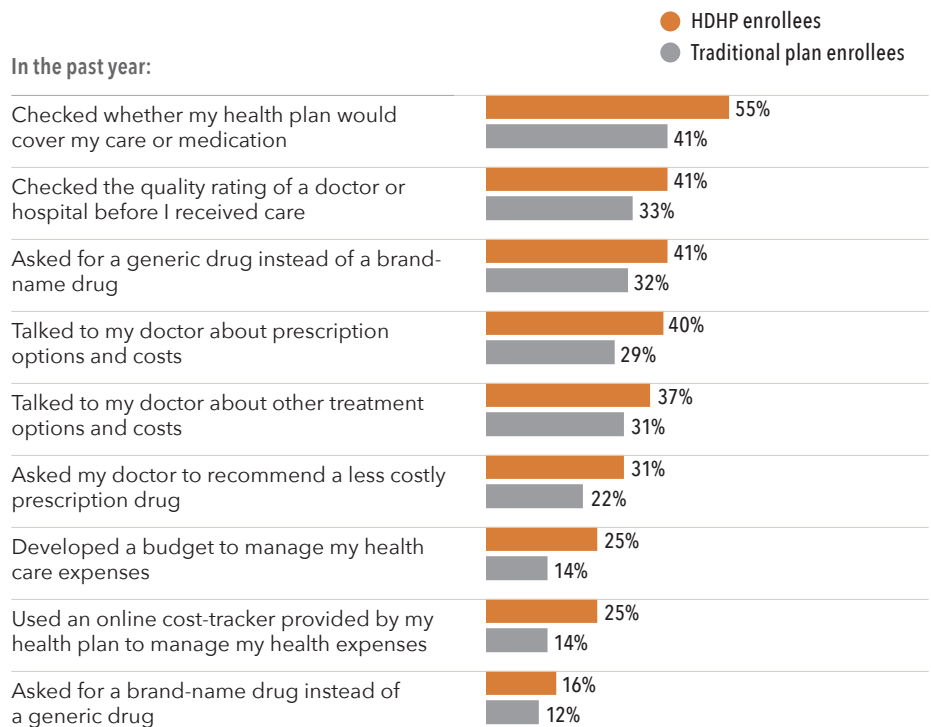
At a Glance | January 10, 2019

High-Deductible Health Plan Enrollees Are More Engaged in Their Health Care

HEIGHTENED COST CONSCIOUSNESS

The 2018 Consumer Engagement Survey¹ finds evidence that enrollees in high-deductible health plans (HDHP) were more likely than those in a more traditional plan² to exhibit cost-conscious behavior in their health care decisions.

Cost-Conscious Behavior by Plan Type



DELAYED MEDICAL CARE

HDHP enrollees were more likely to report that they delayed health care in the past year because of cost. One-third of HDHP enrollees reported delaying care, whereas 18 percent of traditional plan enrollees delayed care because of costs.

1 in 3

HDHP enrollees delayed medical care because of costs

1 in 5

Traditional plan enrollees delayed medical care because of costs

1. EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey, 2018. 2. Traditional = health plan with no deductible or <\$1,350 (individual), <\$2,700 (family) in 2018. Source: Paul Fronstin and Edna Dretzka. "Consumer Engagement in Health Care: Findings From the 2018 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey." EBRI Issue Brief, no. 468 (Employee Benefit Research Institute, December 13, 2018).