Cost and Satisfaction: Traditional vs. High-Deductible Health Plan Enrollees

Findings from the 2019 Consumer Engagement in Health Care Survey (CEHCS) of 2,068 privately insured adults.

HDHP Enrollment Growth

The percentage of the population with a high deductible has continued to increase.

Prioritizing Costs

Traditional plan users prioritized low out-of-pocket costs, whereas HDHP users reported that low premiums were more important than out-of-pocket costs when selecting their plan.

SATISFACTION WITH PLAN

Overall, both types of enrollees were satisfied with ease of plan selection. However, satisfaction fell when examining the number of health plans available to choose from, with HDHP enrollees less satisfied.

Choice of Plans

HDHP enrollees were less satisfied with the number of health plan choices offered than traditional enrollees (see chart above). However, the HDHP group was significantly more likely to have a choice of two or three plans.