The 2nd Annual EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006: Early Experience With High-Deductible and Consumer-Driven Health Plans

Paul Fronstin, EBRI and Sara R. Collins, The Commonwealth Fund

EBRI Policy Forum, Washington, D.C.
December 7, 2006
Methodology

The EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006 was conducted online using Synovate’s online sample of 1.5 million Internet users.

Eligibility: Americans ages 21 to 64 with private health insurance coverage.

Stratification: Gender, age, region, income, education, race/ethnicity.

Final sample is nationally representative when weighted.

Weighting: The national sample is weighted by gender, age, region, income, education, race/ethnicity to reflect the actual proportions in the population.

Analysis Groups: Comprehensive insurance, HDHP, CDHP

Sample Groups:

<table>
<thead>
<tr>
<th>Group</th>
<th>N</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total sample</td>
<td>3,158</td>
<td>N=3,158</td>
</tr>
<tr>
<td>National sample</td>
<td>1,631</td>
<td>n=1,631 (1,506 Comprehensive, 104 HDHP, 21 CDHP)</td>
</tr>
<tr>
<td>Oversample</td>
<td></td>
<td>n=1,527 (826 HDHP, 701 CDHP)</td>
</tr>
<tr>
<td>1. Comprehensive</td>
<td></td>
<td>n=1,506 (all from national sample)</td>
</tr>
<tr>
<td>2. HDHP sample</td>
<td></td>
<td>n=930 (104 – national, 826 – oversample)</td>
</tr>
<tr>
<td>3. CDHP sample</td>
<td></td>
<td>n=722 (21 – national, 701 – oversample)</td>
</tr>
</tbody>
</table>

1. Comprehensive n=1,506 (all from national sample)
2. HDHP sample n=930 (104 – national, 826 – oversample)
3. CDHP sample n=722 (21 – national, 701 – oversample)
Health Plan Definitions

• High-Deductible Health Plan (HDHP) – plan with deductible $1,000+ (individual), $2,000+ (family), no account

• Consumer-Driven Health Plan (CDHP) – plan with deductible $1,000+ (individual), $2,000+ (family), with account

• Comprehensive Health Plan – plan with no deductible or <$1,000 (individual), <$2,000 (family)
Distribution of Individuals Covered by Private Health Insurance, by Type of Health Plan

<table>
<thead>
<tr>
<th>Type of Health Plan</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDHP</td>
<td>1%</td>
<td>7%</td>
</tr>
<tr>
<td>CDHP</td>
<td>9%</td>
<td>1%</td>
</tr>
<tr>
<td>Comprehensive</td>
<td>89%</td>
<td>92%</td>
</tr>
</tbody>
</table>


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

Note: Percentages may not sum to 100% due to rounding.
### Selected Demographics, by Type of Health Plan

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>49%</td>
<td>49%</td>
<td>50%</td>
</tr>
<tr>
<td>Female</td>
<td>51</td>
<td>51</td>
<td>50</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21–34</td>
<td>33</td>
<td>24*</td>
<td>24*</td>
</tr>
<tr>
<td>35–44</td>
<td>23</td>
<td>25</td>
<td>32*</td>
</tr>
<tr>
<td>45–54</td>
<td>26</td>
<td>29</td>
<td>28</td>
</tr>
<tr>
<td>55–64</td>
<td>18</td>
<td>22</td>
<td>16</td>
</tr>
<tr>
<td><strong>Married</strong></td>
<td>74</td>
<td>55*</td>
<td>61*</td>
</tr>
<tr>
<td><strong>Has children</strong></td>
<td>42</td>
<td>35*</td>
<td>44</td>
</tr>
<tr>
<td><strong>Race/Ethnicity</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, non-Hispanic</td>
<td>71</td>
<td>83*</td>
<td>81*</td>
</tr>
<tr>
<td>Minority</td>
<td>29</td>
<td>17*</td>
<td>19*</td>
</tr>
</tbody>
</table>


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).

HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.

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*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
# Household Income and Education, by Type of Health Plan

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $30,000</td>
<td>12%</td>
<td>17%*</td>
<td>13%</td>
</tr>
<tr>
<td>$30,000–$49,999</td>
<td>20</td>
<td>30*</td>
<td>24</td>
</tr>
<tr>
<td>$50,000–$99,999</td>
<td>38</td>
<td>35</td>
<td>43</td>
</tr>
<tr>
<td>$100,000 or more</td>
<td>21</td>
<td>8*</td>
<td>11*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>High school graduate or less</td>
<td>38</td>
<td>17*</td>
<td>11*</td>
</tr>
<tr>
<td>Some college, trade or business school</td>
<td>29</td>
<td>36*</td>
<td>33*</td>
</tr>
<tr>
<td>College graduate or some graduate work</td>
<td>22</td>
<td>35*</td>
<td>41*</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>11</td>
<td>12</td>
<td>15</td>
</tr>
</tbody>
</table>


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CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

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## Self-Rated Health Status, by Type of Health Plan

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Self-Rated Health Status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Excellent/very good</td>
<td>54%</td>
<td>53%</td>
<td>60%*</td>
</tr>
<tr>
<td>Good</td>
<td>35</td>
<td>34</td>
<td>33</td>
</tr>
<tr>
<td>Fair/poor</td>
<td>12</td>
<td>13</td>
<td>7*</td>
</tr>
<tr>
<td><strong>At least one chronic health condition</strong></td>
<td>49</td>
<td>50</td>
<td>43*</td>
</tr>
<tr>
<td><strong>Health Problem</strong>*</td>
<td>51</td>
<td>53</td>
<td>44*</td>
</tr>
<tr>
<td>Obese</td>
<td>30</td>
<td>28</td>
<td>30</td>
</tr>
<tr>
<td>Smokes cigarettes</td>
<td>24</td>
<td>18*</td>
<td>14*</td>
</tr>
<tr>
<td>No regular exercise</td>
<td>25</td>
<td>25</td>
<td>19*</td>
</tr>
</tbody>
</table>


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*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.

**Arthritis; asthma, emphysema or lung disease; cancer; depression; diabetes; heart attack or other heart disease; high cholesterol; or hypertension, high blood pressure or stroke.

***Health problem defined as fair or poor health or one of eight chronic health conditions.
Percent of adults 21–64 who are employed full- or part-time or are self-employed/business owner

Self-employed with no employees | 2–49 | 50–199 | 200–499 | 500 or more | Don't know/refused

### Comprehensive
- 4
- 19
- 10
- 8
- 45
- 14

### HDHP
- 12*
- 31*
- 13
- 8
- 28*
- 8

### CDHP
- 8
- 31*
- 12
- 10
- 31*
- 8

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Number of Years Covered by Current Health Plan, by Type of Health Plan

Percent of privately insured adults 21–64

- Less than 1 year
- 1–2 years
- 3 years or more

### Comprehensive
- 18
- 24
- 57

### HDHP
- 20
- 31*
- 49*

### CDHP
- 42*
- 37*
- 21*


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Familiarity With Consumer-Driven Health Plans, 2005–2006

Percent of privately insured adults 21–64

- Extremely or very familiar
- Somewhat familiar
- Not too or not at all familiar
- Don't know

2005
- 6%
- 16%
- 76%
- 3%

2006
- 7%
- 13%
- 75%
- 5%

Familiarity With Consumer-Driven Health Plans, 2006

Percent of privately insured adults 21–64

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Extremely or very familiar</th>
<th>Somewhat familiar</th>
<th>Not too or not at all familiar</th>
<th>Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>6</td>
<td>13</td>
<td>77</td>
<td>4</td>
</tr>
<tr>
<td>HDHP</td>
<td>9*</td>
<td>18*</td>
<td>70</td>
<td>3</td>
</tr>
<tr>
<td>CDHP</td>
<td>55*</td>
<td>22*</td>
<td>20*</td>
<td>3</td>
</tr>
</tbody>
</table>


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Percent of Privately Insured Adults Who Did Not Have Health Insurance Before Enrolling in Their Current Plan, by Coverage Source

Percent of privately insured adults 21–64

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Satisfaction With Quality of Health Care Received, by Type of Health Plan

Percent of privately insured adults 21–64

Extremely or Very Satisfied

Somewhat Satisfied

Not Too or Not At All Satisfied

Comprehensive

HDHP

CDHP


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Percent of Individuals Extremely or Very Satisfied With Quality of Health Care Received, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very satisfied


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).

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^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.
Satisfaction With Out-of-Pocket Costs for Health Care, by Type of Health Plan

Percent of privately insured adults 21–64

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Percent of Individuals Extremely or Very Satisfied With Out-of-Pocket Costs for Health Care, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very satisfied


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
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^Difference between 2005 and 2006 is statistically significant at p < 0.05 or better.
Overall Satisfaction With Health Plan, by Type of Health Plan

Percent of privately insured adults 21–64

Extremely or Very Satisfied

Somewhat Satisfied

Not Too or Not At All Satisfied

Comprehensive HDHP CDHP

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Percent of Individuals Extremely or Very Satisfied With Health Plan, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very satisfied

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>61</td>
<td>67*</td>
</tr>
<tr>
<td>HDHP</td>
<td>33*</td>
<td>37*</td>
</tr>
<tr>
<td>CDHP</td>
<td>41*</td>
<td>37*</td>
</tr>
</tbody>
</table>

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*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.
Likelihood of Recommending Health Plan to Friend or Co-Worker, by Type of Health Plan

Percent of privately insured adults 21–64

<table>
<thead>
<tr>
<th>Extremely or Very Likely</th>
<th>Somewhat Likely</th>
<th>Not Too or Not At All Likely</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HDHP</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CDHP</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- 53% Extremely or Very Likely (Comprehensive)
- 53% Extremely or Very Likely (CDHP)
- 30% Extremely or Very Likely (HDHP)
- 25% Somewhat Likely (Comprehensive)
- 29% Somewhat Likely (CDHP)
- 32% Somewhat Likely (HDHP)
- 19% Not Too or Not At All Likely (Comprehensive)
- 19% Not Too or Not At All Likely (CDHP)
- 35% Not Too or Not At All Likely (HDHP)

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CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Percent of Individuals Extremely or Very Likely to Recommend Health Plan to Friend or Co-Worker, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very likely to recommend plan

- Comprehensive
  - 2005: 49%
  - 2006: 53%^*
- HDHP
  - 2005: 23%^*
  - 2006: 25%^*
- CDHP
  - 2005: 34%^*
  - 2006: 30%^*

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^Difference between HDHP/CDHP and Comprehensive is statistically significant at \( p \leq 0.05 \) or better.
^Difference between 2005 and 2006 is statistically significant at \( p \leq 0.05 \) or better.
Likelihood of Staying With Current Health Plan If Had the Opportunity to Change, by Type of Health Plan

Percent of privately insured adults 21–64

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*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.
Percent of Individuals Extremely or Very Likely to Stay With Current Health Plan If Had the Opportunity to Change, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very likely to stay

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>60</td>
<td>63</td>
</tr>
<tr>
<td>HDHP</td>
<td>31*</td>
<td>30*</td>
</tr>
<tr>
<td>CDHP</td>
<td>46*</td>
<td>36**^</td>
</tr>
</tbody>
</table>

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Percent of Individuals Covered by Employment-Based Health Benefits With No Choice of Health Plan, by Type of Health Plan

Percent of adults 21–64 with employer insurance with no plan choice


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Percent of Individuals Covered by Employment-Based Health Benefits With No Choice of Health Plan, by Type of Health Plan, 2005–2006

Percent of adults 21–64 with employer insurance with no plan choice

- **Comprehensive**
  - 2005: 31%
  - 2006: 34%

- **HDHP**
  - 2005: 51%
  - 2006: 54%

- **CDHP**
  - 2005: 53%
  - 2006: 42%


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^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.
Agreement With Statements About Health Plan:
Percent Reporting That They Strongly or Somewhat Agree, by Type of Health Plan

Percent of privately insured adults 21–64 who strongly/somewhat agree

<table>
<thead>
<tr>
<th>Health Plan Feature</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health plan is easy to understand</td>
<td>65</td>
<td>46*</td>
<td>45*</td>
</tr>
<tr>
<td>Health plan will protect me in the event of an expensive illness</td>
<td>72</td>
<td>67</td>
<td>69</td>
</tr>
<tr>
<td>Health plan encourages me to adopt a healthier lifestyle</td>
<td>58</td>
<td>52*</td>
<td>52*</td>
</tr>
<tr>
<td>Health plan provides information to help me choose among physicians, pharmacies, labs, and hospitals</td>
<td>67</td>
<td>52*</td>
<td>56*</td>
</tr>
</tbody>
</table>


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Percent of Individuals Reporting That They Strongly or Somewhat Agree That Health Plan is Easy to Understand, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 who strongly/somewhat agree

<table>
<thead>
<tr>
<th>Health Plan Type</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>68</td>
<td>65</td>
</tr>
<tr>
<td>HDHP</td>
<td>51*</td>
<td>46*</td>
</tr>
<tr>
<td>CDHP</td>
<td>54*</td>
<td>45**^</td>
</tr>
</tbody>
</table>


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p < 0.05 or better.
Percent of Individuals Reporting That They Strongly or Somewhat Agree That Health Plan Encourages Adoption of Healthier Lifestyle, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 who strongly/somewhat agree

- **Comprehensive**: 49% in 2005 and 58% in 2006
- **HDHP**: 40%* in 2005 and 44%* in 2006
- **CDHP**: 46% in 2005 and 52%*^ in 2006


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).

HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.

^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.
Premium of Selected Plan Compared With Other Available Plans, Among Individuals With Choice of Plans and Those in the Individual Market, by Type of Health Plan

Percent of privately insured adults 21–64 with choice of plan

More expensive than all other plans  | More expensive than some, but less expensive than others  | Less expensive than all other plans  | About the same cost as other plans  | Don't know

8%  | 32%  | 32%  | 16%  | 12%
7%  | 33%  | 33%  | 15%  | 12%
6%  | 27%  | 51%  | 9%   | 6%


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
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CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Percent of Individuals With Comprehensive Employment-Based Health Benefits and Choice of Health Plan

- Offered CDHP: 9%
- Offered HDHP: 13%
- HDHP or CDHP offered: 11%
- Don’t know if CDHP or HDHP was offered: 39%
- Not offered a CDHP or HDHP: 28%

Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
Reasons for Deciding Not to Open a Health Savings Account

Percent of privately insured adults 21–64 with HDHPs with option to open a health savings account but did not

- Did not have the money to put into an account: 44%
- Too much trouble to open and/or manage the account: 20%
- Tax benefits were not attractive enough: 19%
- Account was not recommended to me: 8%
- Too complicated, I did not understand it: 11%
- Opened an FSA: 2%
- Was a use-it-or-lose-it account: 2%
- Don't need, not interested: 2%
- Not a lot of health care expenses: 3%
- Other: 12%

HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
Percent of Individuals With Employer Contribution to Account, Among Persons With Employment-Based Health Benefits and CDHP

- Employer contributes to account: 65%
- No employer contributions: 32%
- Don’t know: 3%


CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
Annual Employer Contributions to the Account, Among Persons With CDHP Whose Employer Contributes to Account

- $1,000 or more: 43%
- $750–$999: 9%
- $500–$749: 18%
- $200–$499: 15%
- Less than $200: 7%
- Don’t know: 8%


CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

Note: Both single-person and family plans.
Annual Employer Contributions to the Account, Among Persons With CDHP

Percent of adults 21–64 with CDHPs and employer contributions

- Less than $200: Individual 7, Family 6
- $200–$499: Individual 23, Family 11*
- $500–$749: Individual 31, Family 11*
- $750–$999: Individual 9, Family 9
- $1,000 or more: Individual 26, Family 52*
- Don't know: Individual 4, Family 11*

CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
*Difference between individual coverage and family coverage is statistically significant at p ≤ 0.05 or better.
Annual Employee Contributions to the Account, by Household Income, Among Persons With CDHP

Percent of adults 21–64 with CDHPs


CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

*Difference between <$50,000 income and $50,000+ income is statistically significant at p ≤ 0.05 or better.
Amount of Money Rolled Over in the CDHP, Among Individuals With CDHP One Year or Longer, by Health Status**

Percent of adults 21–64 with CDHP 1 year or more

- Total
- Health Problem
- No Health Problem

<table>
<thead>
<tr>
<th>Amount</th>
<th>Health Problem</th>
<th>Total</th>
<th>No Health Problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>7</td>
<td>35</td>
<td>13</td>
</tr>
<tr>
<td>Less than $100</td>
<td>7</td>
<td>23</td>
<td>13</td>
</tr>
<tr>
<td>$100–$299</td>
<td>10</td>
<td>17</td>
<td>5*</td>
</tr>
<tr>
<td>$300–$499</td>
<td>9</td>
<td>6</td>
<td>6*</td>
</tr>
<tr>
<td>$500–$999</td>
<td>9</td>
<td>11</td>
<td>12*</td>
</tr>
<tr>
<td>$1,000–$1,499</td>
<td>10</td>
<td>12</td>
<td>7*</td>
</tr>
<tr>
<td>$1,500 or more</td>
<td>13</td>
<td>15</td>
<td>11</td>
</tr>
<tr>
<td>Don't know</td>
<td>19</td>
<td>25*</td>
<td>11</td>
</tr>
</tbody>
</table>

CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
*Difference between health status categories is statistically significant at p ≤ 0.05 or better.
**Health problem defined as fair or poor health or one of eight chronic health conditions.
Note: Both single-person and family plans.
Implications of Consumerism For:

- Out-of-pocket costs
- Cost-related health care decisions
- Use of health and preventive care services and chronic condition management
- Availability and use of information on cost and quality of providers
### Annual Deductibles, by Type of Health Plan

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single Person Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No deductible</td>
<td>35%</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1–$499</td>
<td>38</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$500–$999</td>
<td>14</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1,000–$1,999</td>
<td>—</td>
<td>60%</td>
<td>48%</td>
</tr>
<tr>
<td>$2,000–$4,999</td>
<td>—</td>
<td>28</td>
<td>42</td>
</tr>
<tr>
<td>$5,000 or higher</td>
<td>—</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td><strong>Family Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No deductible</td>
<td>46</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1–$999</td>
<td>37</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1,000–$1,999</td>
<td>7</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$2,000–$4,999</td>
<td>—</td>
<td>78</td>
<td>69</td>
</tr>
<tr>
<td>$5,000 or higher</td>
<td>—</td>
<td>18</td>
<td>29</td>
</tr>
</tbody>
</table>


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
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*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Percent of Adults Whose Deductibles Apply to All Medical Services, by Coverage Source

Percent of privately insured adults 21–64

<table>
<thead>
<tr>
<th>Coverage Source</th>
<th>Total</th>
<th>Employment-Based</th>
<th>Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>51</td>
<td>51</td>
<td>51</td>
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<tr>
<td>HDHP</td>
<td>49</td>
<td>48</td>
<td>40</td>
</tr>
<tr>
<td>CDHP</td>
<td>57</td>
<td>54</td>
<td>68*</td>
</tr>
</tbody>
</table>

*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
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CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
### Annual Household Out-of-Pocket Medical Expenses, Not Including Premiums, by Type of Health Plan

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>13%</td>
<td>15%</td>
<td>17%</td>
</tr>
<tr>
<td>$1–$499</td>
<td>28</td>
<td>15*</td>
<td>14*</td>
</tr>
<tr>
<td>$500–$999</td>
<td>16</td>
<td>13*</td>
<td>12*</td>
</tr>
<tr>
<td>$1,000–$1,499</td>
<td>11</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>$1,500–$1,999</td>
<td>6</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>$2,000–$4,999</td>
<td>11</td>
<td>15</td>
<td>17*</td>
</tr>
<tr>
<td>$5,000 or more</td>
<td>8</td>
<td>23*</td>
<td>22*</td>
</tr>
</tbody>
</table>


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CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
### Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses, by Health Status and Income

#### Percent of privately insured adults 21–64 spending ≥ 5% of income

<table>
<thead>
<tr>
<th>Health Status</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
<th>Total</th>
<th>Health Problem**</th>
<th>&lt;$50,000 Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%+ of income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5–9% of income</td>
<td>12</td>
<td>16*</td>
<td>13*</td>
<td>7</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>17*</td>
<td>16*</td>
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<td>18</td>
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<td></td>
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<tr>
<td></td>
<td>33*</td>
<td>42*</td>
<td>43*</td>
<td>23</td>
<td>42*</td>
<td>28*</td>
</tr>
</tbody>
</table>


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**Health problem defined as fair or poor health or one of eight chronic health conditions.
Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses, by Coverage Source

Percent of privately insured adults 21–64 spending ≥ 5% of income

<table>
<thead>
<tr>
<th>Coverage Source</th>
<th>Total</th>
<th>Employment-Based</th>
<th>Individual</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>12</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>HDHP</td>
<td>16*</td>
<td>16</td>
<td>18</td>
</tr>
<tr>
<td>CDHP</td>
<td>13*</td>
<td>18</td>
<td>18*</td>
</tr>
<tr>
<td>Comprehensive</td>
<td>12</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>HDHP</td>
<td>16*</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>CDHP</td>
<td>12*</td>
<td>18</td>
<td>15</td>
</tr>
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Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses Plus Premiums, by Health Status and Income

Percent of privately insured adults 21–64 spending ≥ 5% of income

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10%+ of income</td>
<td>22%</td>
<td>22%</td>
<td>21%</td>
</tr>
<tr>
<td>5–9% of income</td>
<td>51%</td>
<td>44%</td>
<td>23%</td>
</tr>
<tr>
<td>&lt;$50,000 Annual Income</td>
<td>23%</td>
<td>43%</td>
<td>21%</td>
</tr>
<tr>
<td>Total Health Problem**</td>
<td>28%</td>
<td>24%</td>
<td>23%</td>
</tr>
<tr>
<td>10%+ of income</td>
<td>17%</td>
<td>31%</td>
<td>29%</td>
</tr>
<tr>
<td>5–9% of income</td>
<td>55%</td>
<td>24%</td>
<td>23%</td>
</tr>
<tr>
<td>&lt;$50,000 Annual Income</td>
<td>43%</td>
<td>43%</td>
<td>40%</td>
</tr>
</tbody>
</table>

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CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
**Health problem defined as fair or poor health or one of eight chronic health conditions.
Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses Plus Premiums, by Coverage Source

Percent of privately insured adults 21–64 spending ≥ 5% of income

- **10%+ of income**
- **5–9% of income**


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).

HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Percent of Adults Who Agree That Terms of Coverage Make Them Consider Cost When Deciding to Seek Health Care Services

Percent of privately insured adults 21–64

- Comprehensive: 46% strongly agree, 29% somewhat agree
- HDHP: 61% strongly agree, 35% somewhat agree
- CDHP: 73% strongly agree, 36% somewhat agree

Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
*Difference between HDHP/CDHP and Comprehensive is statistically significant at \( p \leq 0.05 \) or better.
Cost-Conscious Decision Making, by Type of Health Plan

Percent of privately insured adults 21–64 who received health care in last twelve months

- Checked whether plan would cover care
- Asked for generic drug instead of brand name drug
- Talked to doctor about treatment options and costs
- Asked doctor to recommend less costly prescription drug
- Checked price of service before getting care
- Checked quality rating of doctor/hospital
- Participated in wellness program offered through employer
- Used online cost tracking tool offered by health plan


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HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Percent of Adults Who Have Delayed or Avoided Getting Needed Health Care Due to Cost, by Health Status and Income

Percent of privately insured adults 21–64

- Comprehensive
- HDHP
- CDHP

Total

Health Problem**

<$50,000 Annual Income


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
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Percent of Adults Who Have Delayed or Avoided Getting Needed Health Care Due to Cost, by Coverage Source

Percent of privately insured adults 21–64

- **Comprehensive**
- **HDHP**
- **CDHP**

**Total**
- Comprehensive: 19
- HDHP: 33*
- CDHP: 38*

**Employment-Based**
- Comprehensive: 19
- HDHP: 33*
- CDHP: 40*

**Individual**
- Comprehensive: 28
- HDHP: 32
- CDHP: 30

(n=66)


Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Percent of Adults Who Have Delayed or Avoided Getting Needed Health Care Due to Cost, by Type of Care Delayed

Percent of privately insured adults 21–64

Visit to doctor (not a specialist)  
Visit to specialist  
Lab/imaging tests  
Visit to hospital ER

Comprehensive HDHP CDHP

Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.
CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), w/ account.
*Difference between HDHP/CDHP and Comprehensive is statistically significant at p < 0.05 or better.
Percent of Adults Who Have Not Filled a Prescription Due to Cost or Who Have Skipped Doses to Make a Medication Last Longer, by Health Status and Income

Percent of privately insured adults 21–64

<table>
<thead>
<tr>
<th>Health Status and Income</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>22</td>
<td>29*</td>
<td>31*</td>
</tr>
<tr>
<td>Health Problem**</td>
<td>27</td>
<td>35*</td>
<td>38*</td>
</tr>
<tr>
<td>&lt;$50,000 Annual Income</td>
<td>29</td>
<td>31</td>
<td>33</td>
</tr>
</tbody>
</table>

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*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
**Health problem defined as fair or poor health or one of eight chronic health conditions.
Medical Service Use, by Type of Health Plan

Percent of privately insured adults 21–64 who NEVER used the following medical services in the past year

- Never filled a prescription: Comprehensive 29*, HDHP 26, CDHP 21
- Never visited doctor's office or medical clinic: Comprehensive 13, HDHP 16, CDHP 20*
- Never had a diagnostic test: Comprehensive 40, HDHP 47*, CDHP 48*
- Never treated at an ER: Comprehensive 70, HDHP 79*, CDHP 78*
- Never admitted to a hospital: Comprehensive 80, HDHP 85*, CDHP 83


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*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Preventive Care, by Type of Health Plan

Percent of privately insured adults 21–64 who had the following preventive care

- **Blood pressure checked (past year)**
  - Comprehensive: 85%
  - HDHP: 80*
  - CDHP: 80*

- **Dental exam (past year)**
  - Comprehensive: 63%
  - HDHP: 58
  - CDHP: 67

- **Received mammogram in past 2 years (females age 50+)**
  - Comprehensive: 78
  - HDHP: 74
  - CDHP: 71

- **Received pap test in past year (females ages 19–29, in past 3 years (females 30+)**
  - Comprehensive: 85
  - HDHP: 78*
  - CDHP: 87

- **Received colon cancer screening in past 5 years (age 50+)**
  - Comprehensive: 52
  - HDHP: 40*
  - CDHP: 46

- **Cholesterol checked in past 5 years**
  - Comprehensive: 56
  - HDHP: 57
  - CDHP: 63*


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HDHP = high-deductible health plan with deductible $1,000+ (individual), $2,000+ (family), no account.

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*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.
Following Treatment Regimens for Chronic Diseases

Percent of privately insured adults 21–64 with chronic conditions who strongly/somewhat agree that they follow their treatment regimens very carefully.


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### Availability and Use of Quality and Cost Information Provided by Health Plan

<table>
<thead>
<tr>
<th>Health plan provides information on quality of care provided by:</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>47%</td>
<td>32%*</td>
<td>28%*</td>
</tr>
<tr>
<td>Hospitals</td>
<td>46</td>
<td>32*</td>
<td>27*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health plan provides information on cost of care provided by:</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>40</td>
<td>27*</td>
<td>22*</td>
</tr>
<tr>
<td>Hospitals</td>
<td>40</td>
<td>26*</td>
<td>22*</td>
</tr>
</tbody>
</table>

Of those whose plans provide info on quality, how many tried to use it for:

<table>
<thead>
<tr>
<th></th>
<th>Doctors</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>54</td>
<td>52</td>
<td>47</td>
</tr>
<tr>
<td>Hospitals</td>
<td>44</td>
<td>38</td>
<td>36</td>
</tr>
</tbody>
</table>

Of those whose plans provide info on cost, how many tried to use it for:

<table>
<thead>
<tr>
<th></th>
<th>Doctors</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>49</td>
<td>40*</td>
<td>36*</td>
</tr>
<tr>
<td>Hospitals</td>
<td>45</td>
<td>34*</td>
<td>37</td>
</tr>
</tbody>
</table>


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### Effort to Find Information on Quality and Cost From Sources Other Than Health Plans

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tried to find information from sources other than health plans on quality of care provided by:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctors</td>
<td>33%</td>
<td>36%</td>
<td>31%</td>
</tr>
<tr>
<td>Hospitals</td>
<td>26</td>
<td>25</td>
<td>23</td>
</tr>
<tr>
<td><strong>Tried to find information from sources other than health plans on cost of care provided by:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctors</td>
<td>23</td>
<td>24</td>
<td>22</td>
</tr>
<tr>
<td>Hospitals</td>
<td>20</td>
<td>19</td>
<td>17</td>
</tr>
</tbody>
</table>

**Of those who tried to find info on quality, how many found all they needed for:**

| Doctors                              | 77            | 57*   | 57*   |
| Hospitals                            | 79            | 64*   | 65*   |

**Of those who tried to find info on cost, how many found all they needed for:**

| Doctors                              | 71            | 53*   | 48*   |
| Hospitals                            | 67            | 52*   | 49*   |

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Resources Used for Health Information, by Type of Health Plan

Percent of privately insured adults 21–64 who use the following resources a lot/some

- Information provided by physician
- Internet/health websites
- Friends or relatives
- Information provided by health plan
- Magazine articles or books about health
- Stories in news media
- Nurse advice line/help line


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Most Trusted Sources for Information on Health Care Providers, by Type of Health Plan

Percent of privately insured adults 21–64

- **Your doctor**
  - Comprehensive: 61%
  - HDHP: 56%
  - CDHP: 19%

- **Family member or friend**
  - Comprehensive: 11%
  - HDHP: 14%
  - CDHP: 19%

- **Your health plan**
  - Comprehensive: 6%
  - HDHP: 5%
  - CDHP: 6%

- **Medical association**
  - Comprehensive: 5%
  - HDHP: 5%
  - CDHP: 6%

- **Health websites**
  - Comprehensive: 3%
  - HDHP: 6%
  - CDHP: 5%

- **Consumer group**
  - Comprehensive: 3%
  - HDHP: 5%
  - CDHP: 4%

- **Government agency**
  - Comprehensive: 0%
  - HDHP: 0%
  - CDHP: 0%


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Conclusion

• Compared to 2005, continuing low enrollment in CDHPs and low satisfaction relative to other health plans
• Adults in CDHPs no more likely to have been uninsured prior to enrolling than adults in other plan types
• Vast majority of adults with HDHPs do not have HSAs; primary reason – not enough money for account
• Over half of adults in CDHPs have deductibles that apply to all care, though law allows preventive care exclusion
• High out-of-pocket costs + premiums amount to substantial share of income, especially among adults with lower income or health problems
• Adults in CDHPs report cost-conscious decision making
• They also report higher rates of cost-related delays or avoidance of needed care compared to comprehensive
• But little reported difference in health service use, preventive care, management of chronic conditions
• Adults in CDHPs less likely to have plans that provide information on cost and quality of providers
Acknowledgements

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• Michelle Doty, Associate Director of Research, The Commonwealth Fund
• Jennifer Kriss, Program Assistant, The Commonwealth Fund

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