

THE  
COMMONWEALTH  
FUND

**EBRI**  
EMPLOYEE  
BENEFIT  
RESEARCH  
INSTITUTE®

**The 2<sup>nd</sup> 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.

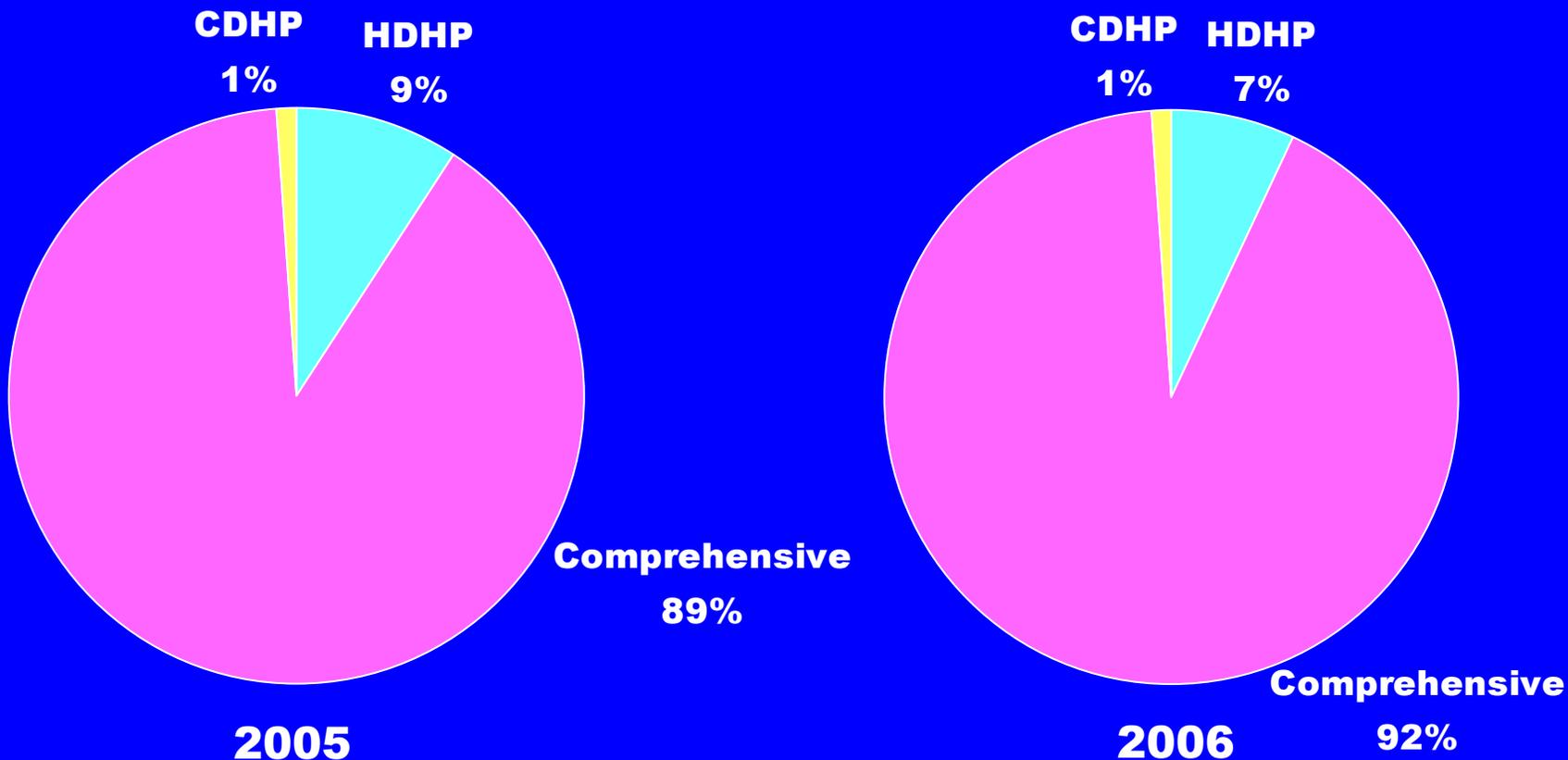
**Analysis Groups:** Comprehensive insurance, HDHP, CDHP

<b>Sample Groups:</b>	<b>Total sample</b>	<b>N=3,158</b>
<b>Groups:</b>	<b>National sample</b>	<b>n=1,631 (1,506 Comprehensive, 104 HDHP, 21 CDHP)</b>
	<b>Oversample</b>	<b>n=1,527 (826 HDHP, 701 CDHP)</b>
	<b>1. Comprehensive</b>	<b>n=1,506 (all from national sample)</b>
	<b>2. HDHP sample</b>	<b>n=930 (104 – national, 826 – oversample)</b>
	<b>3. CDHP sample</b>	<b>n=722 (21 – national, 701 – oversample)</b>

# 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<sup>4</sup>



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006; P. Fronstin, S.R. Collins, *Early Experience with High-Deductible and Consumer-Driven Health Plans: Findings From the EBRI/Commonwealth Fund Consumerism in Health Care Survey*, EBRI Issue Brief, Dec. 2005.

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

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

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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  $p \leq 0.05$  or better.



# Household Income and Education, by Type of Health Plan

	Comprehensive	HDHP	CDHP
<b>Household Income</b>			
<b>Less than \$30,000</b>	<b>12%</b>	<b>17%*</b>	<b>13%</b>
<b>\$30,000–\$49,999</b>	<b>20</b>	<b>30*</b>	<b>24</b>
<b>\$50,000–\$99,999</b>	<b>38</b>	<b>35</b>	<b>43</b>
<b>\$100,000 or more</b>	<b>21</b>	<b>8*</b>	<b>11*</b>
<b>Education</b>			
<b>High school graduate or less</b>	<b>38</b>	<b>17*</b>	<b>11*</b>
<b>Some college, trade or business school</b>	<b>29</b>	<b>36*</b>	<b>33*</b>
<b>College graduate or some graduate work</b>	<b>22</b>	<b>35*</b>	<b>41*</b>
<b>Graduate degree</b>	<b>11</b>	<b>12</b>	<b>15</b>

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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  $p \leq 0.05$  or better.



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

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

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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  $p \leq 0.05$  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.

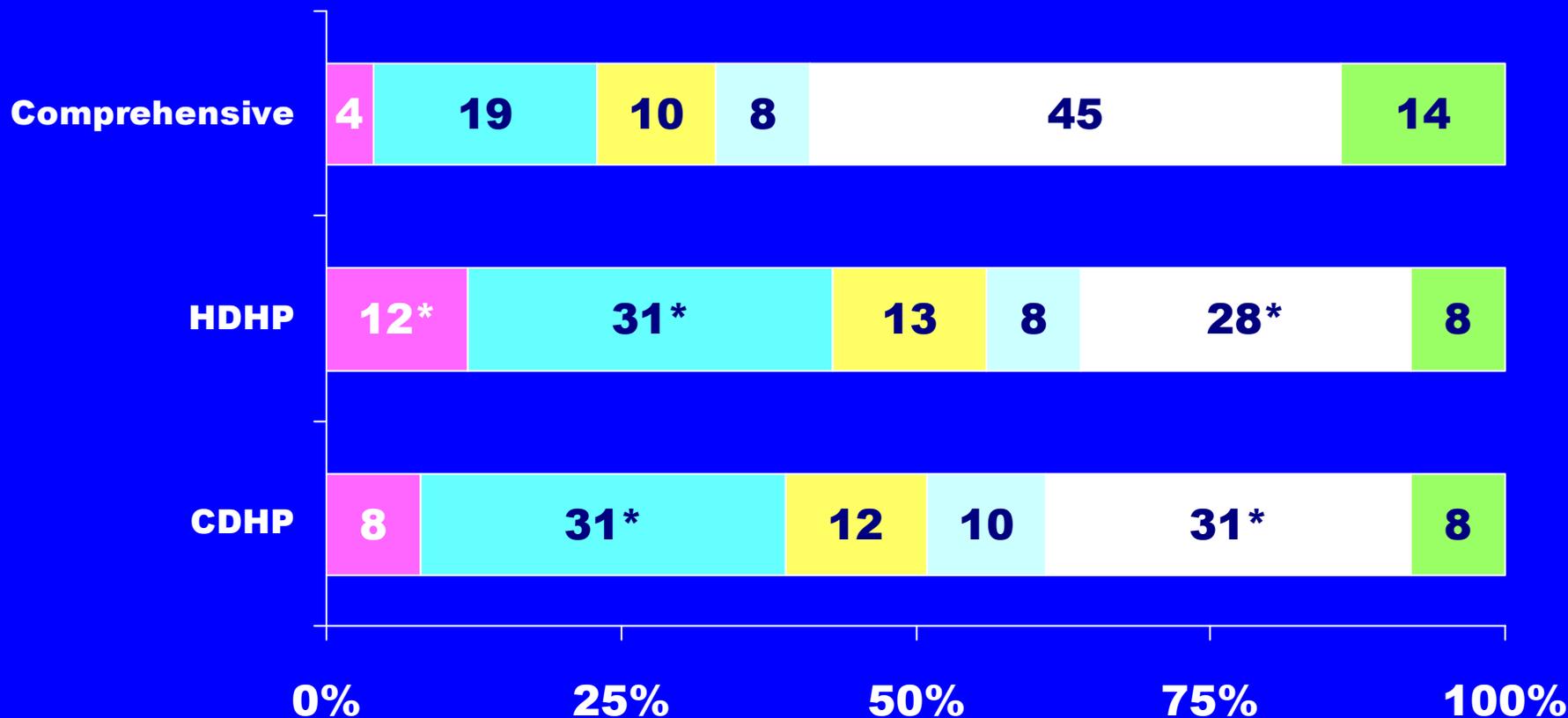
\*\*\*Health problem defined as fair or poor health or one of eight chronic health conditions.



# Distribution of Privately Insured Adults, by Firm Size <sup>8</sup>

Percent of adults 21–64 who are employed full- or part-time or are self-employed/business owner

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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

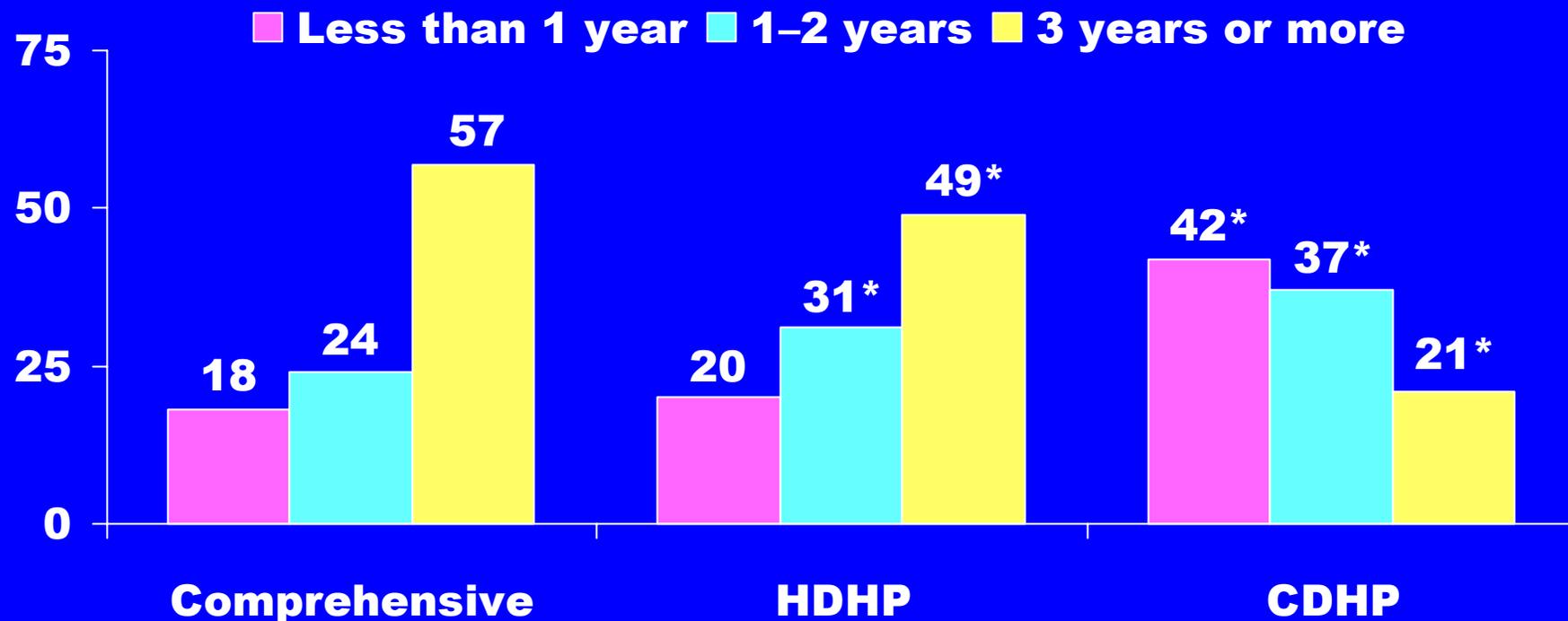
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



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

Percent of privately insured adults 21–64



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

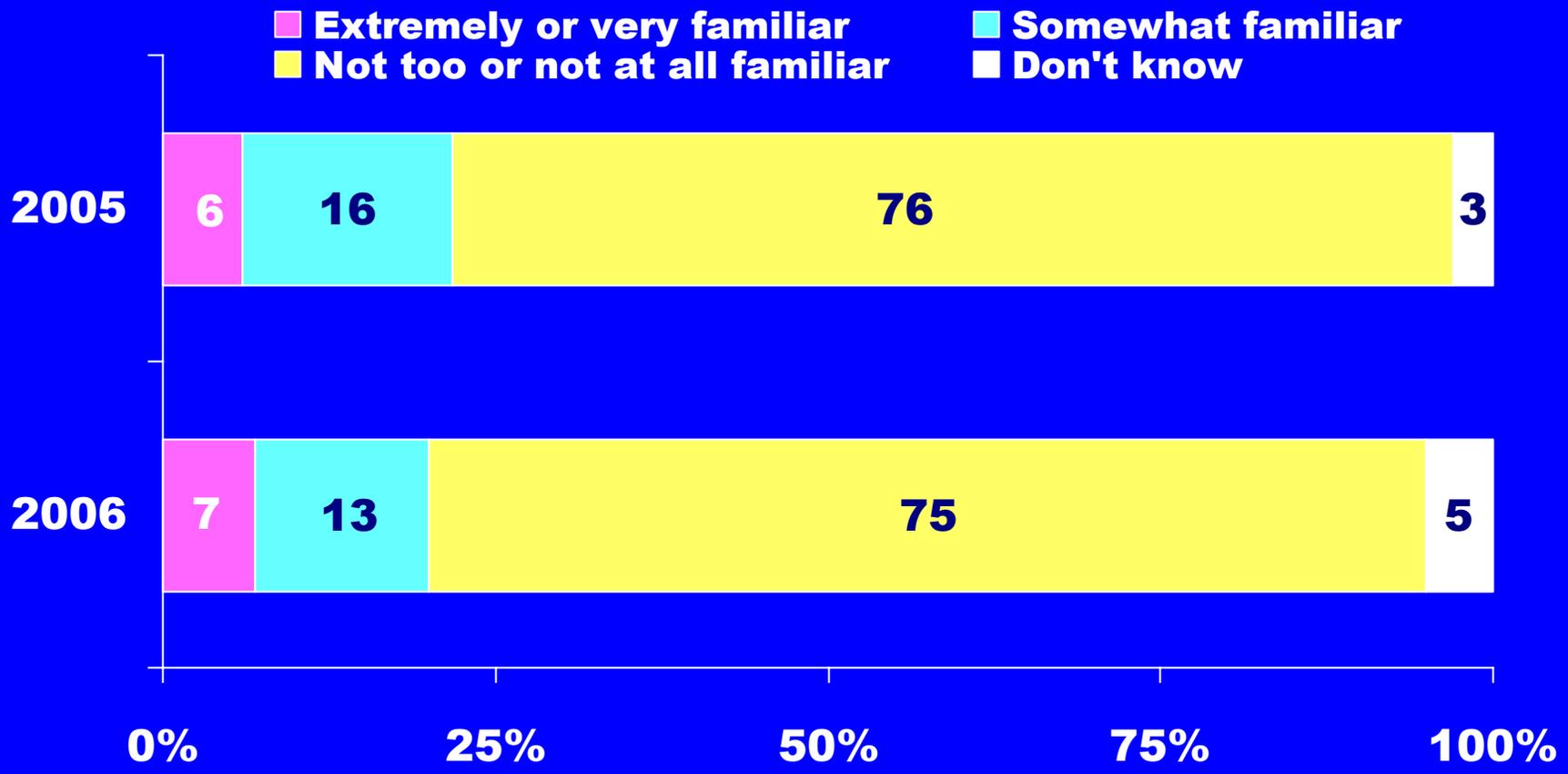
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# Familiarity With Consumer-Driven Health Plans, 2005–2006

Percent of privately insured adults 21–64

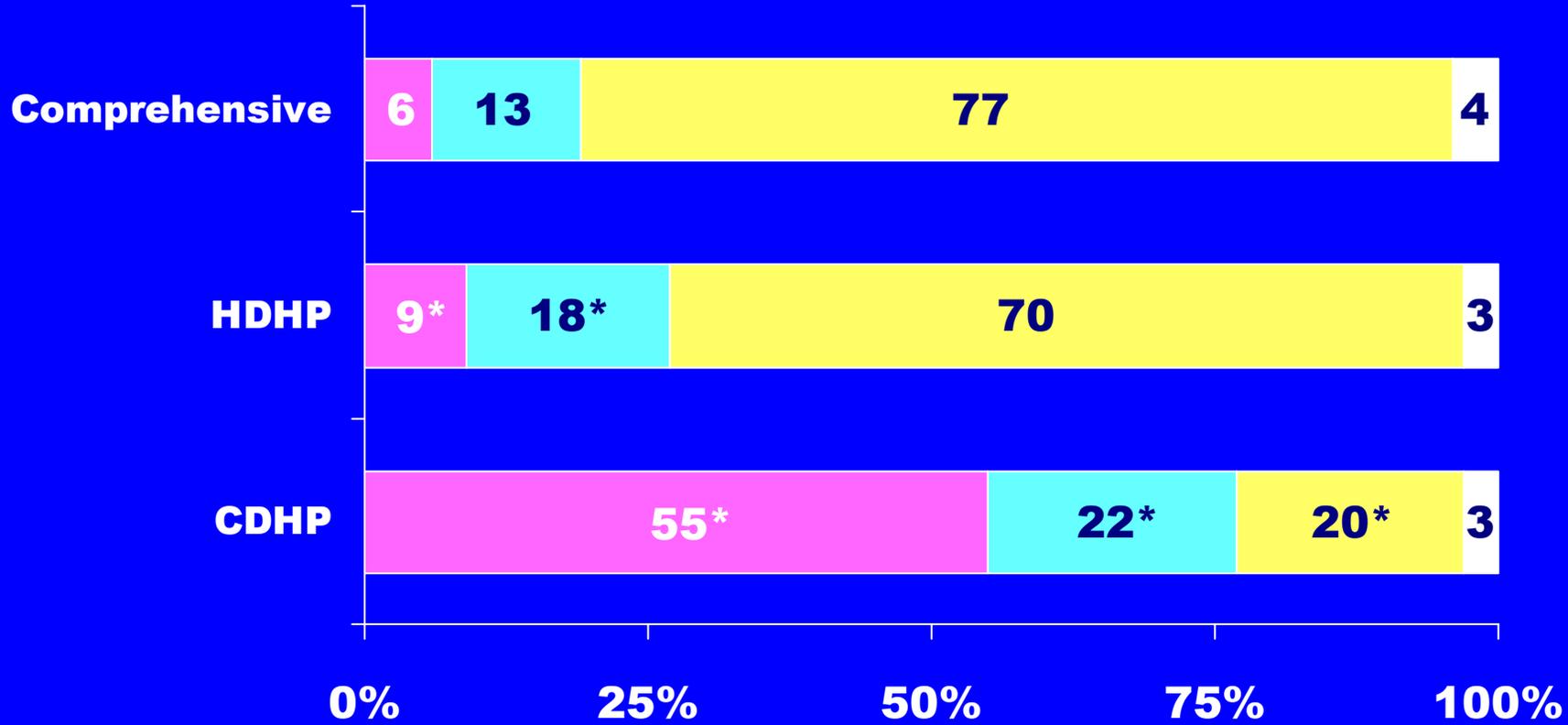


Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005 and 2006.

# Familiarity With Consumer-Driven Health Plans, 2006

## Percent of privately insured adults 21-64

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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

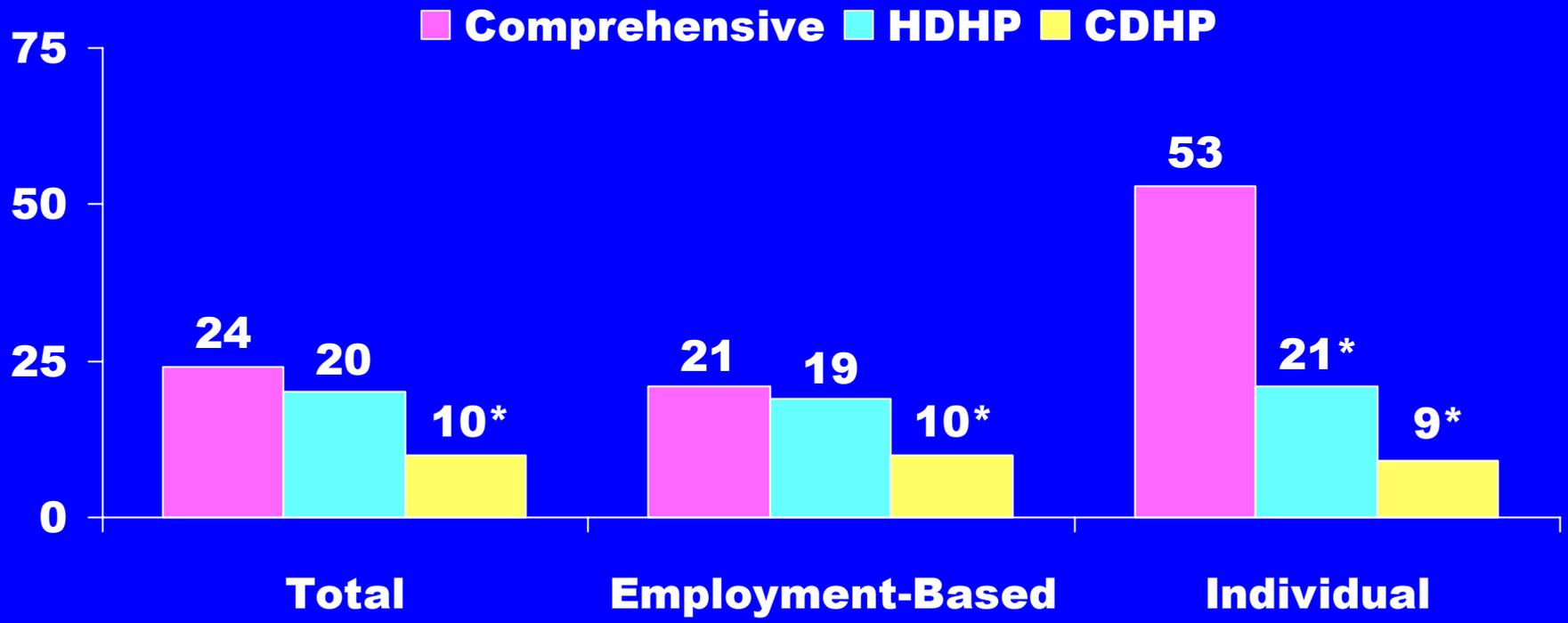
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

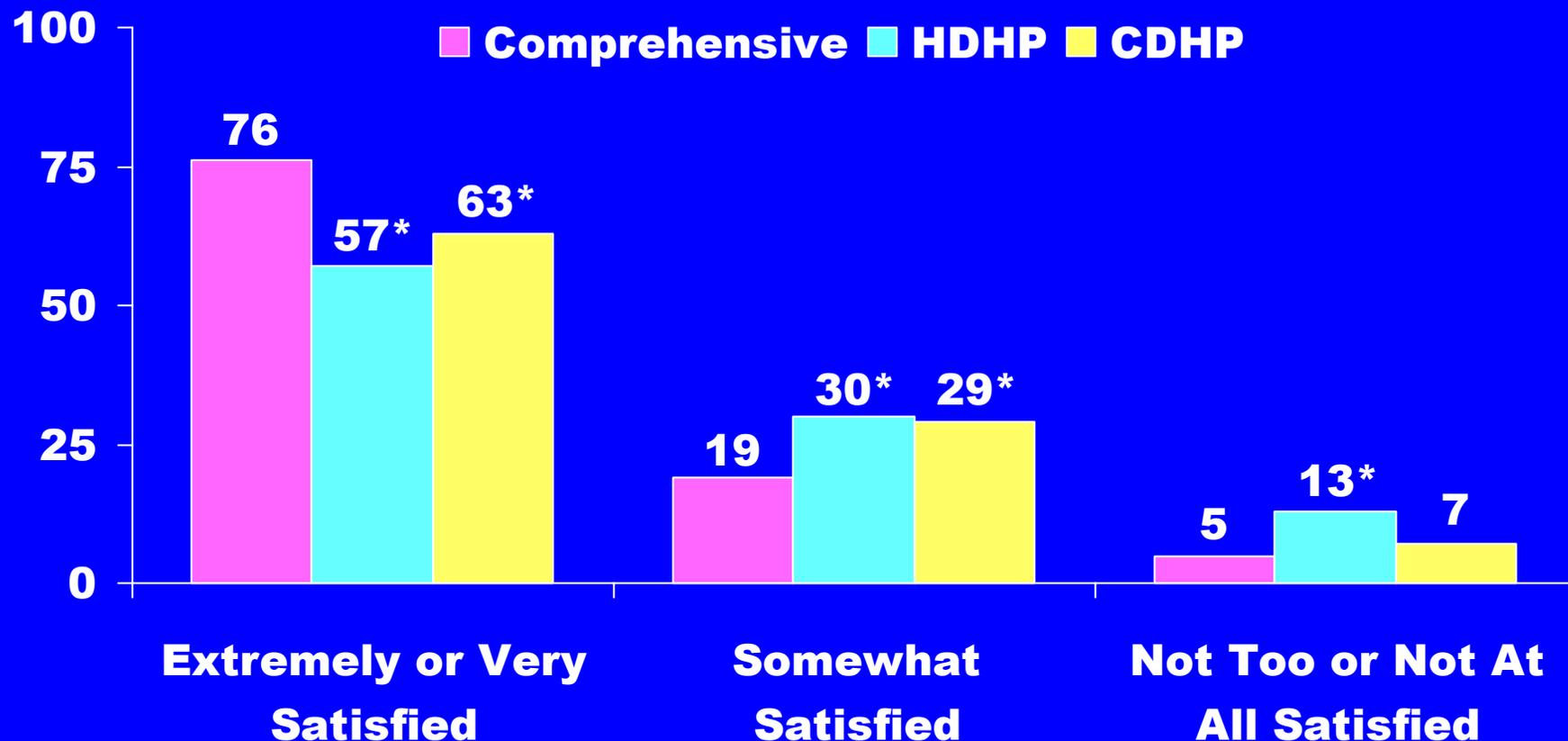
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



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

Percent of privately insured adults 21–64



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

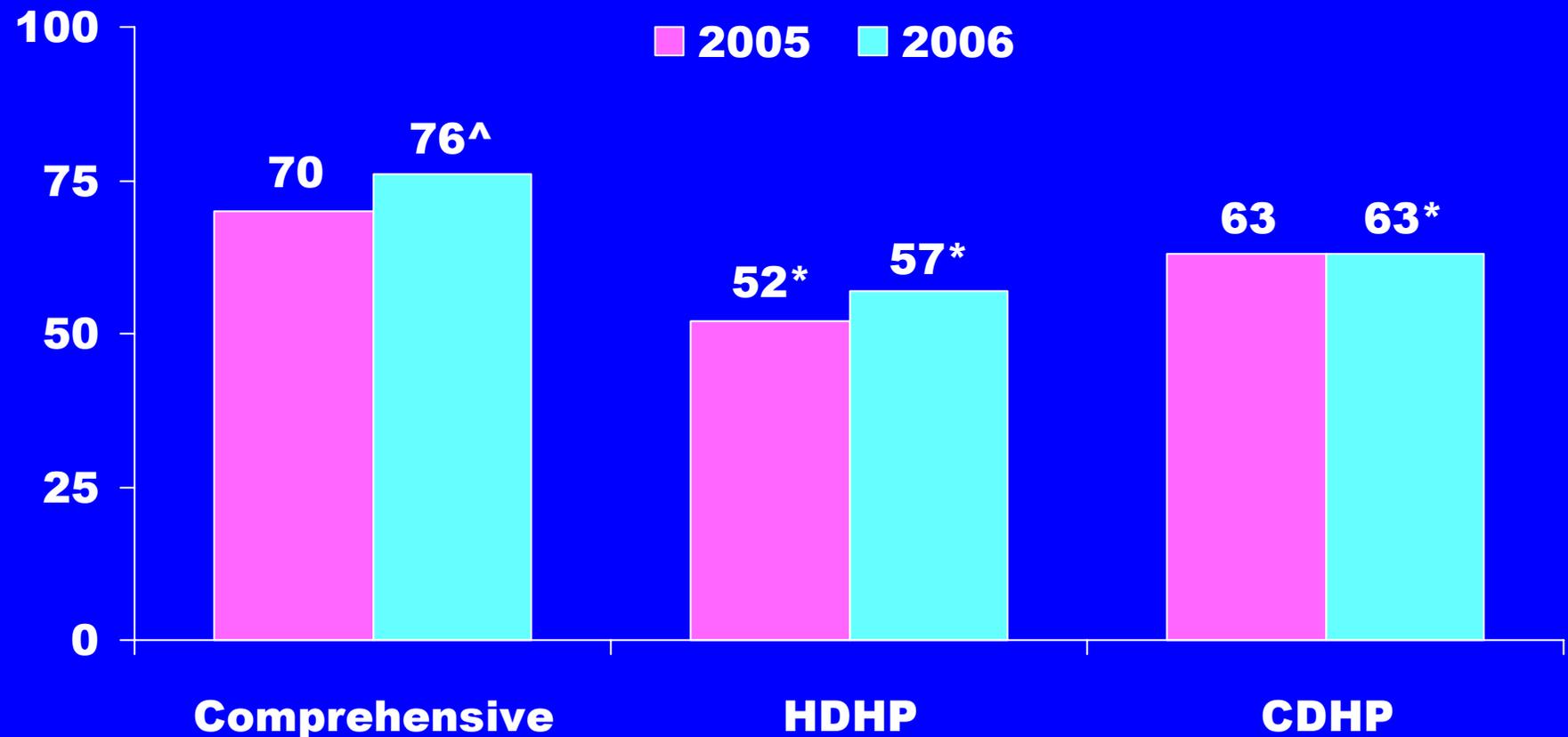
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  or better.

# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

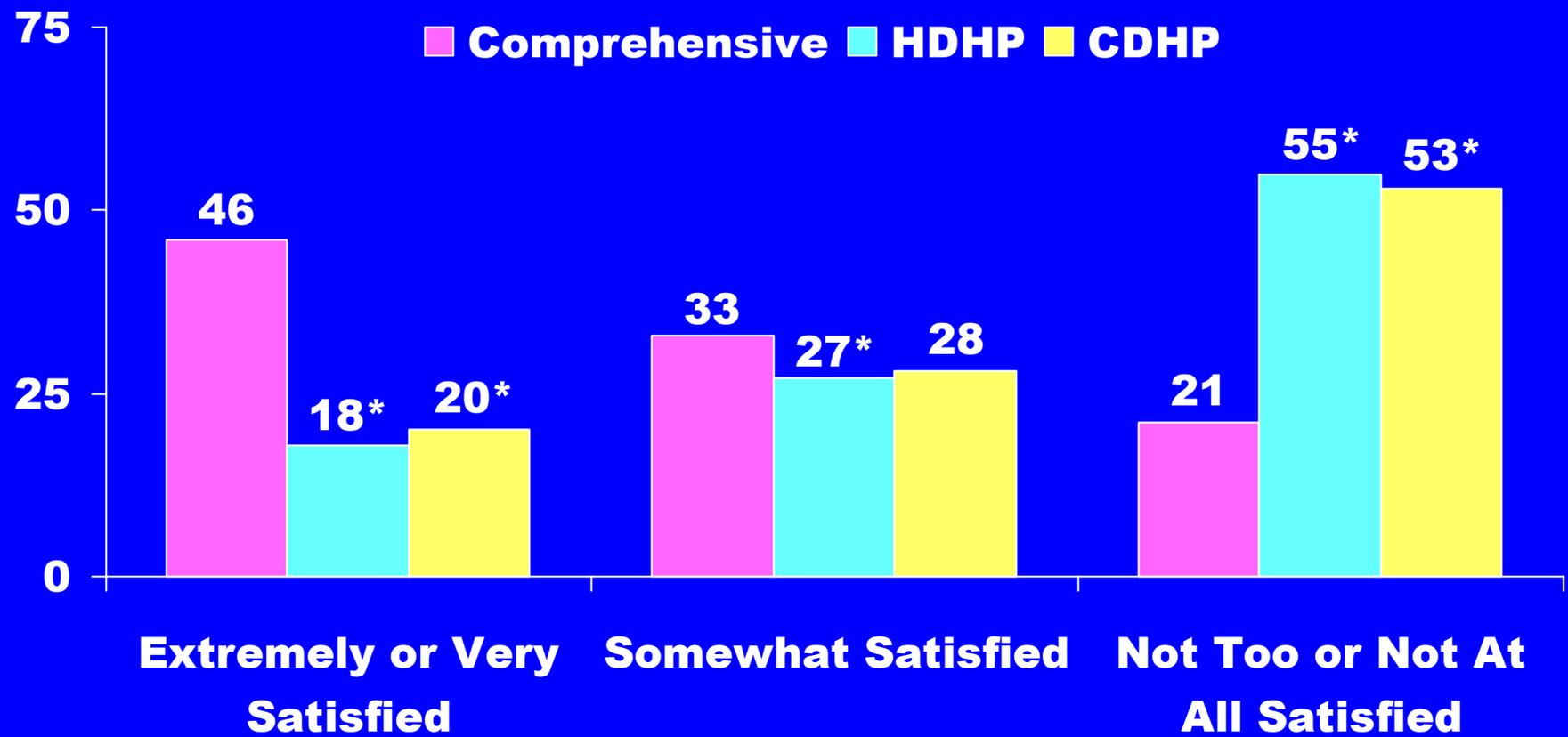
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  or better.

<sup>^</sup>Difference between 2005 and 2006 is statistically significant at  $p \leq 0.05$  or better.



# Satisfaction With Out-of-Pocket Costs for Health Care, by Type of Health Plan

Percent of privately insured adults 21-64



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

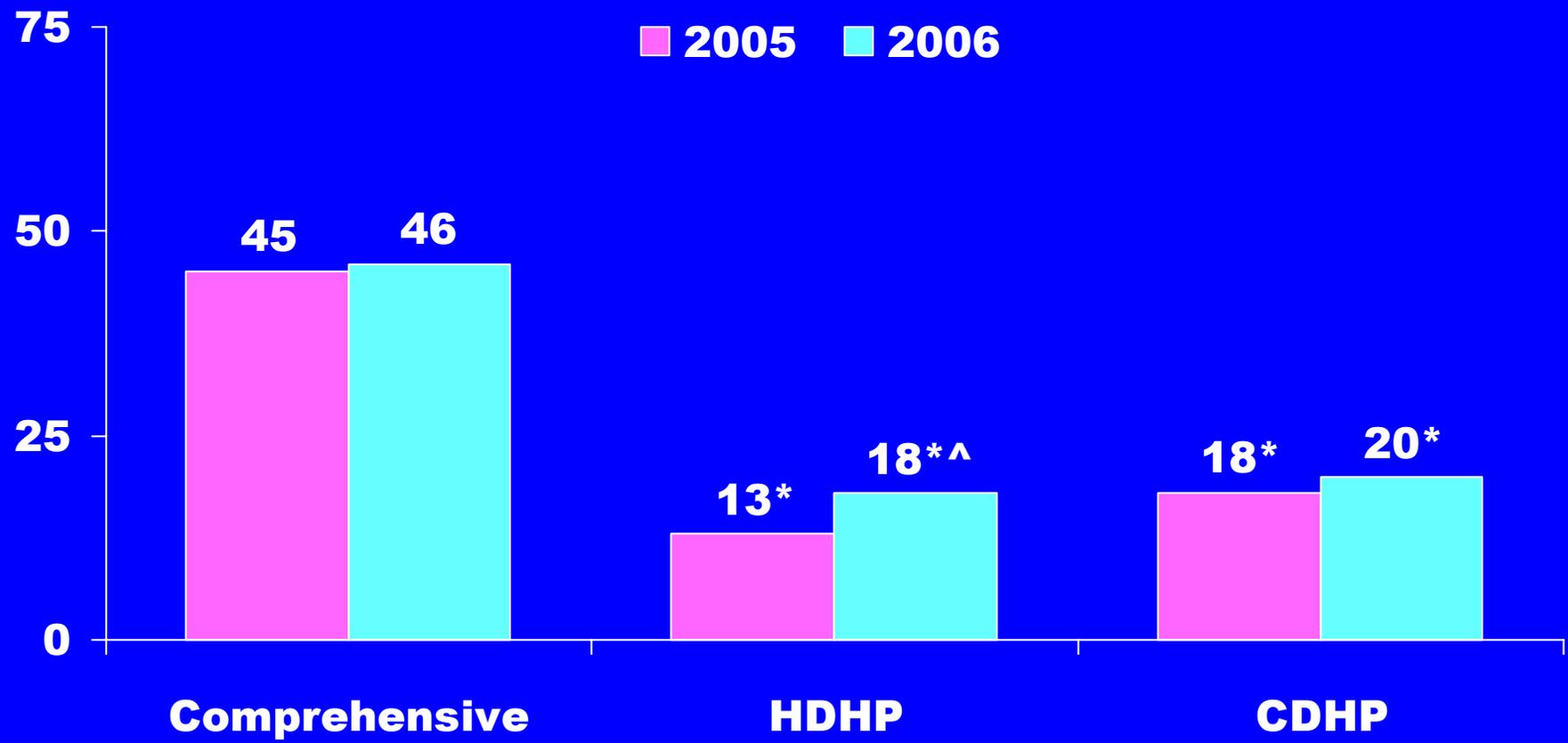
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

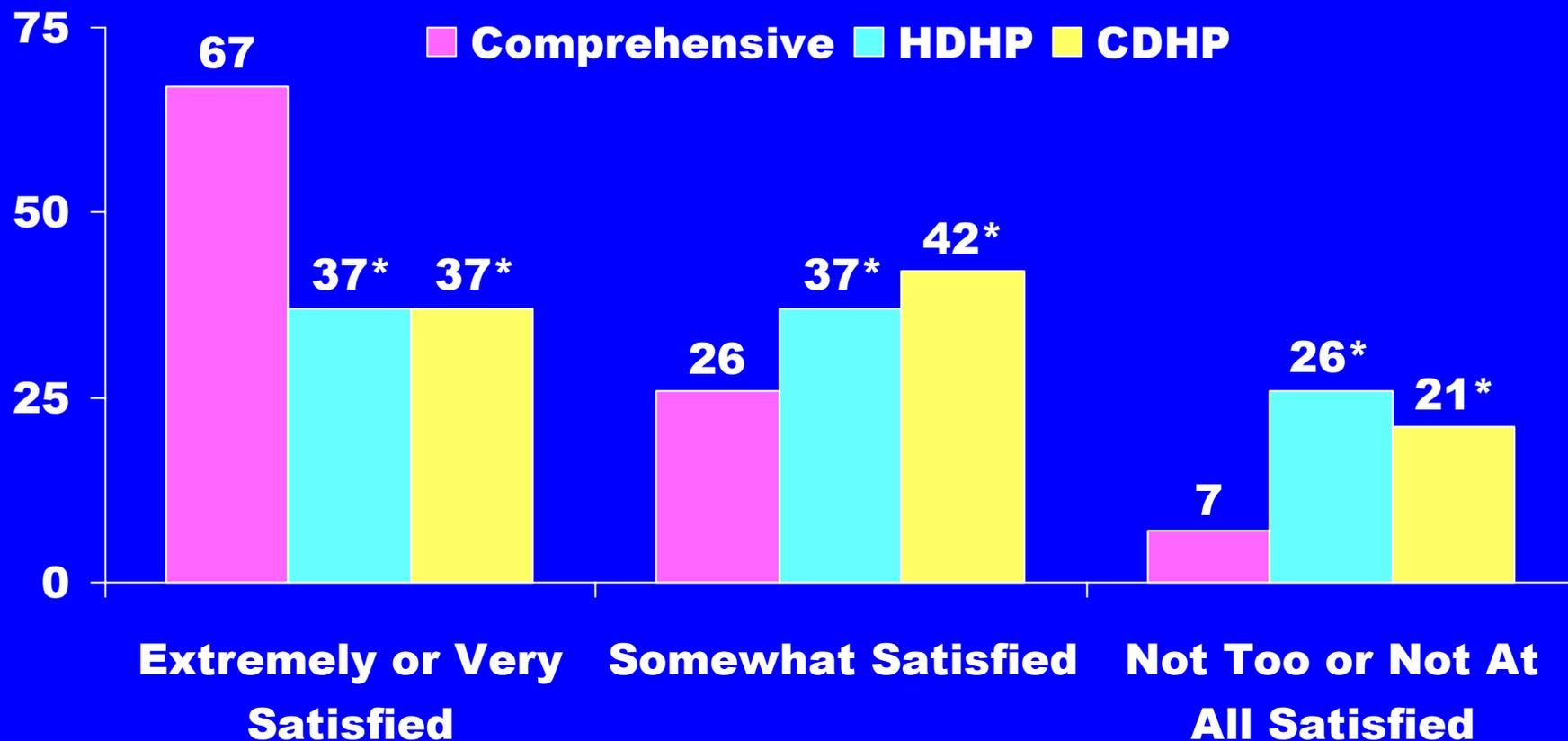
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  or better.

^Difference between 2005 and 2006 is statistically significant at  $p \leq 0.05$  or better.



# Overall Satisfaction With Health Plan, by Type of Health Plan

Percent of privately insured adults 21–64



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

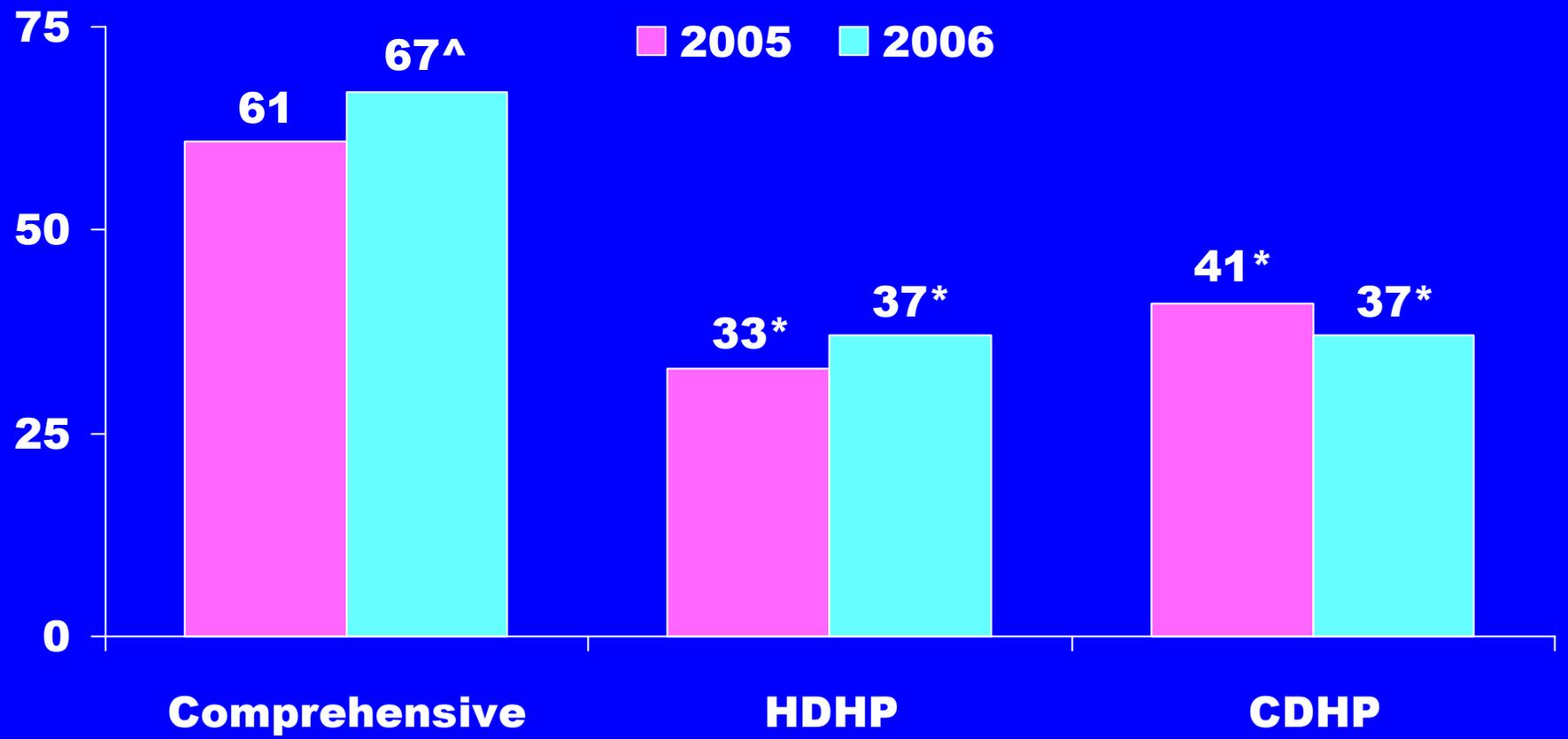
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  or better.

# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

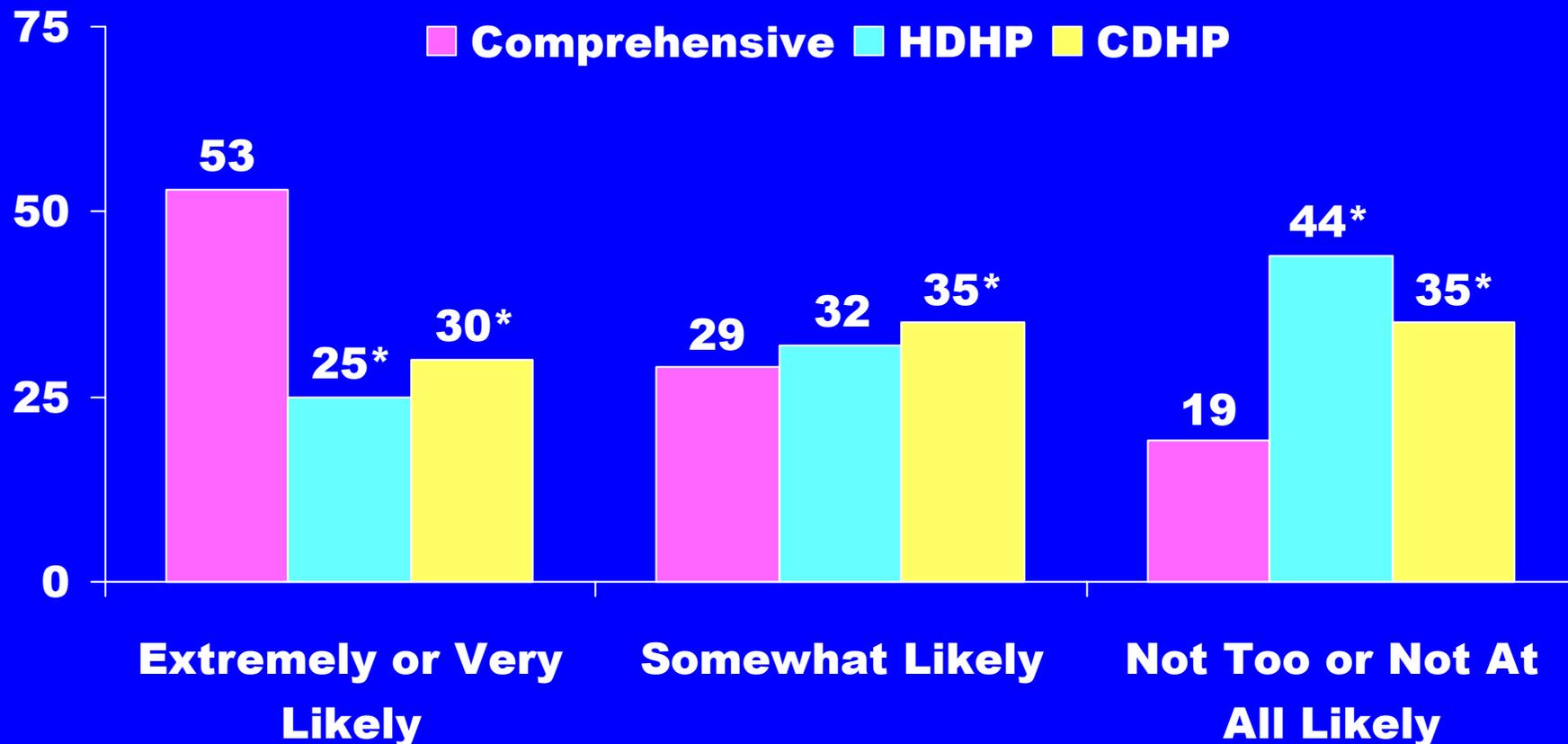
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  or better.

<sup>^</sup>Difference between 2005 and 2006 is statistically significant at  $p \leq 0.05$  or better.



# Likelihood of Recommending Health Plan to Friend or Co-Worker, by Type of Health Plan <sup>19</sup>

Percent of privately insured adults 21–64



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

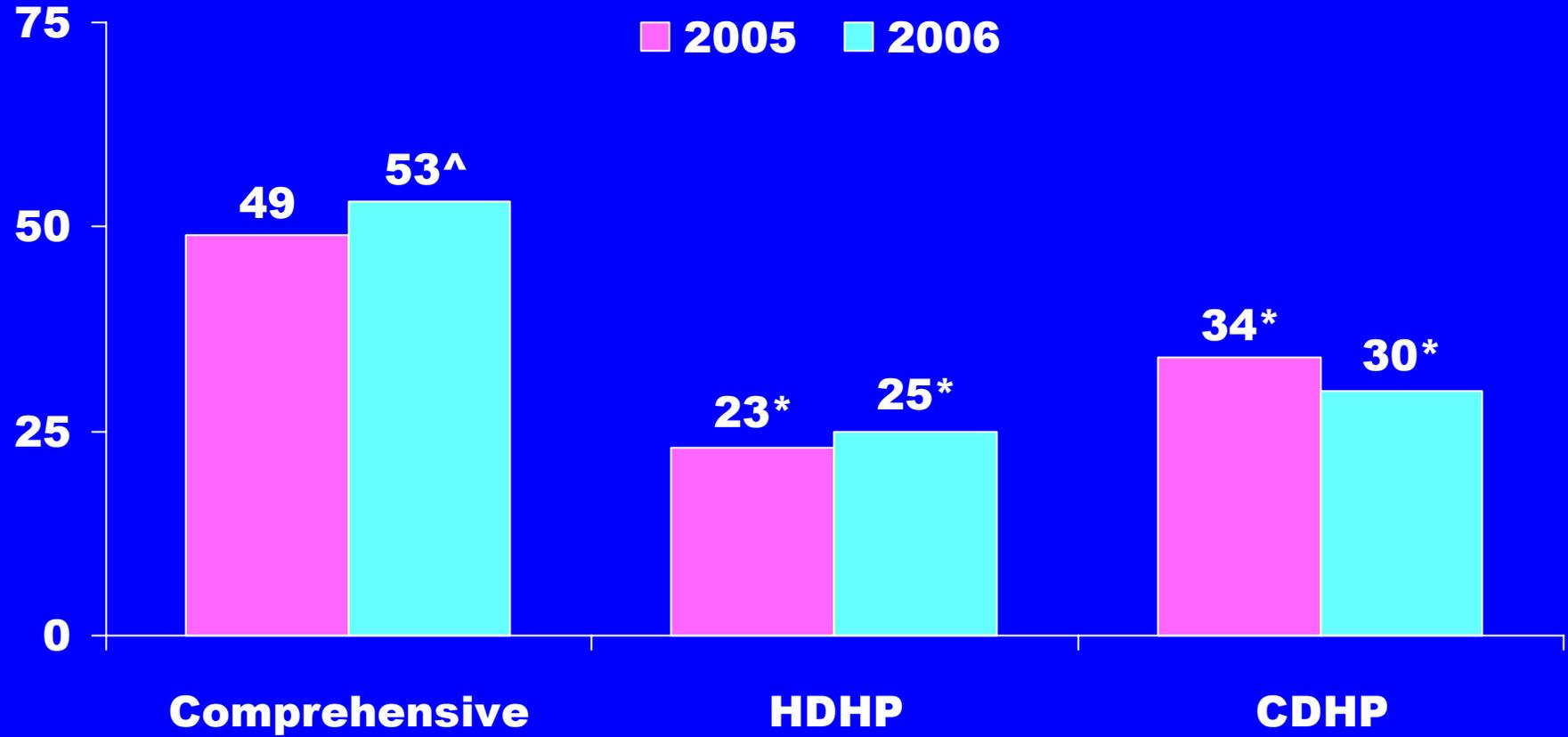
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

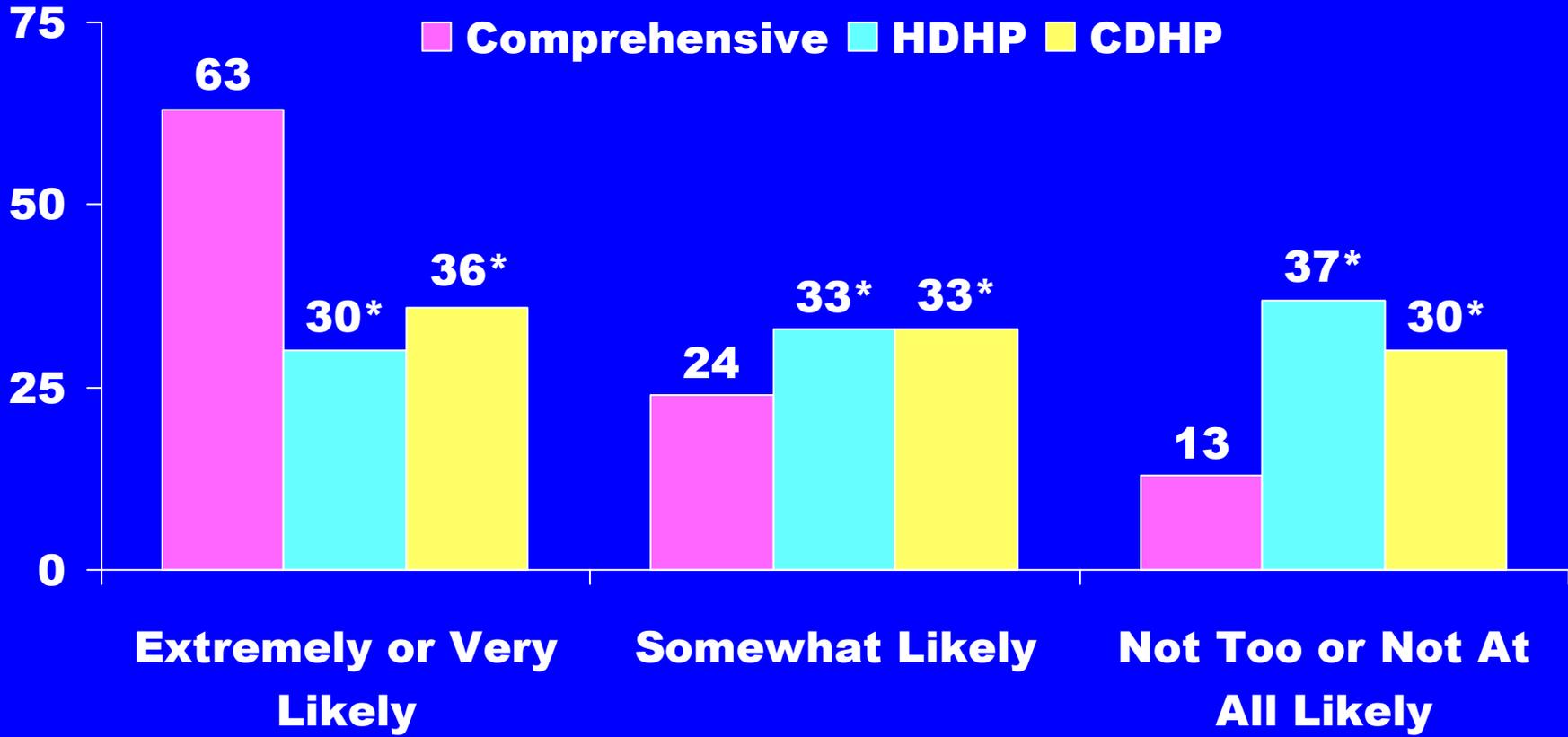
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  or better.

<sup>^</sup>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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

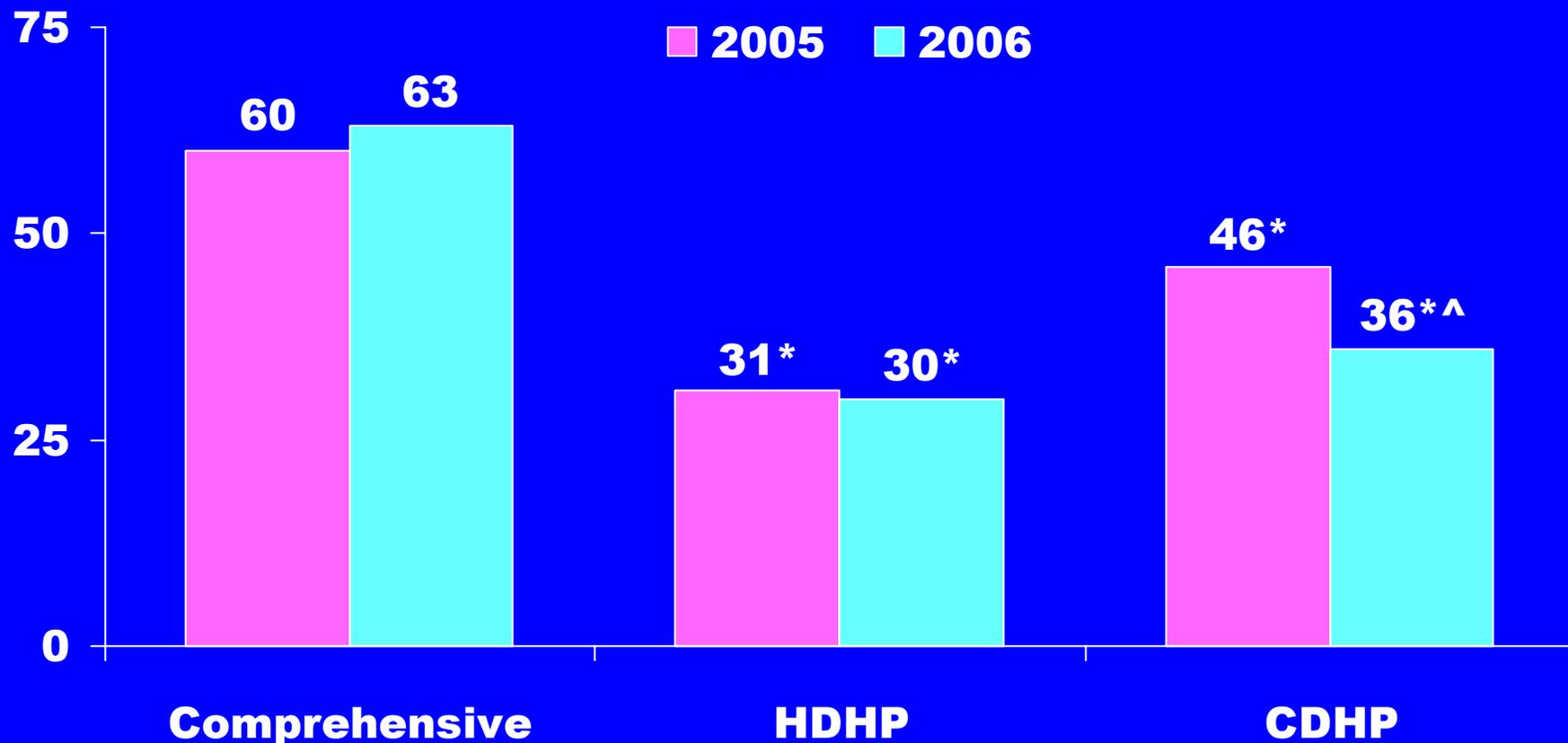
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# Percent of Individuals Extremely or Very Likely to Stay<sup>22</sup> 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

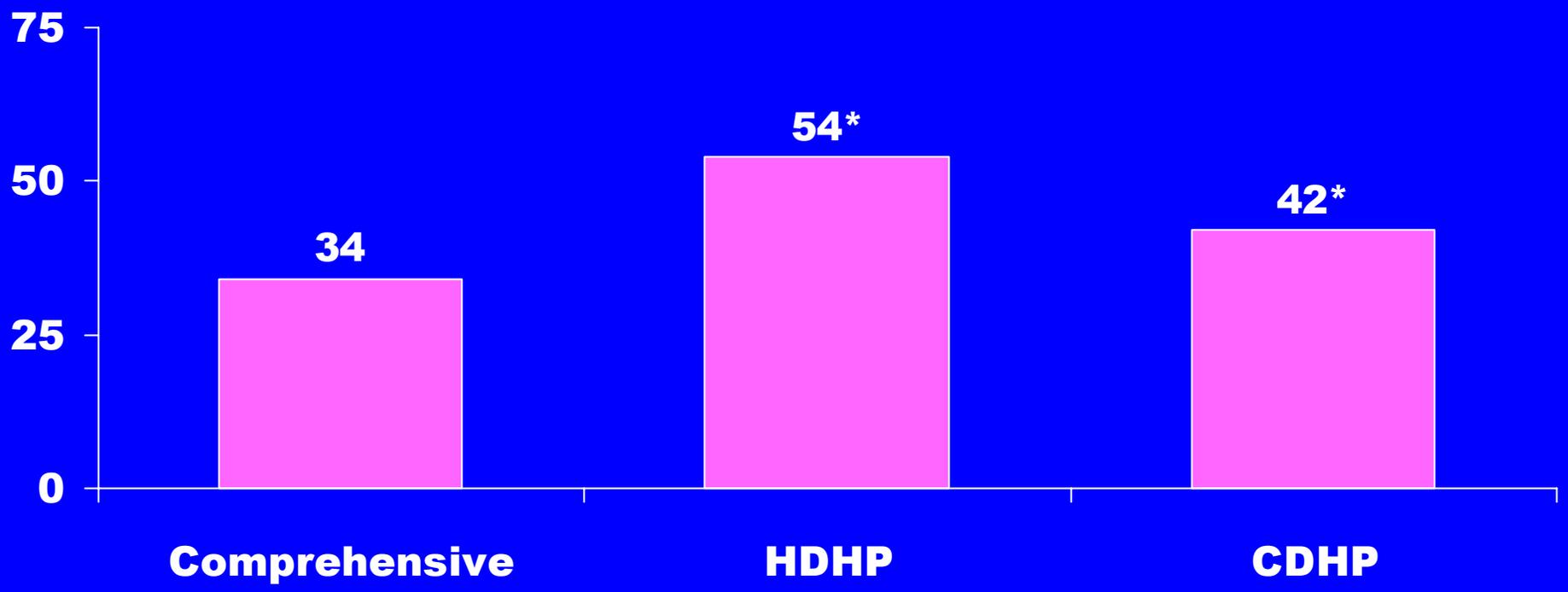
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

^Difference between 2005 and 2006 is statistically significant at  $p \leq 0.05$  or better.

# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

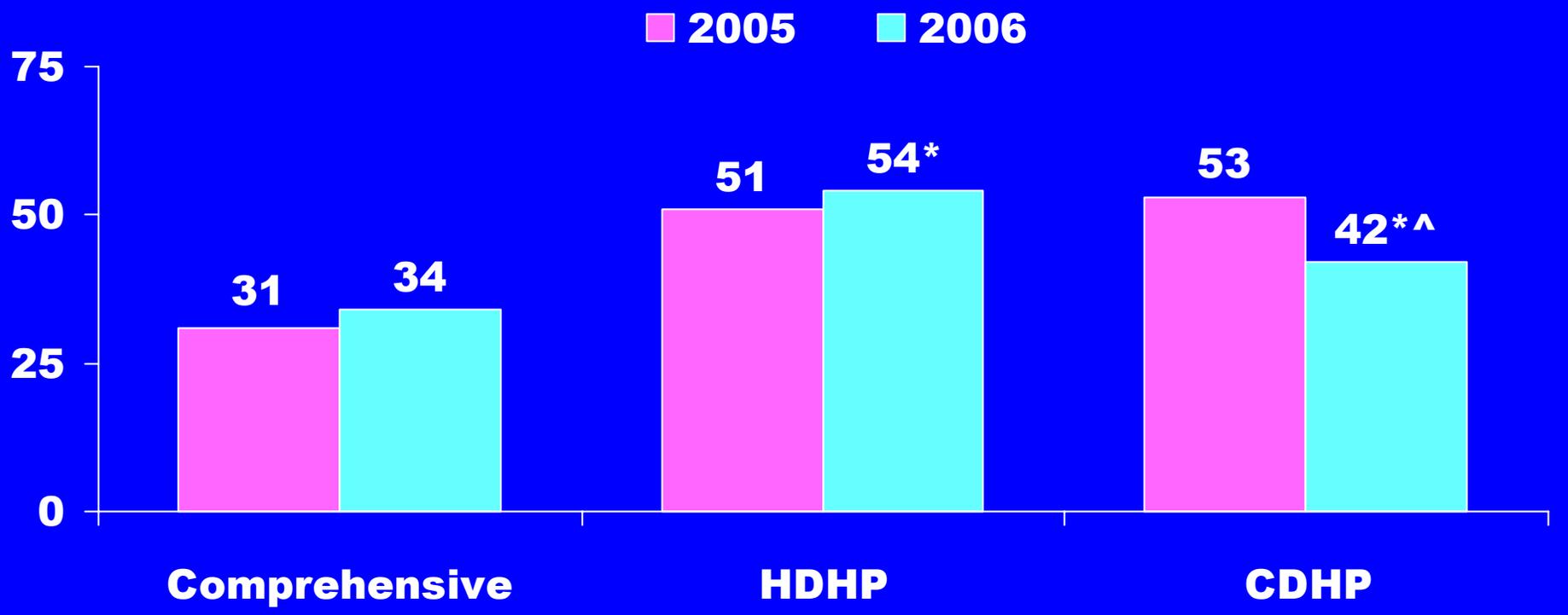
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

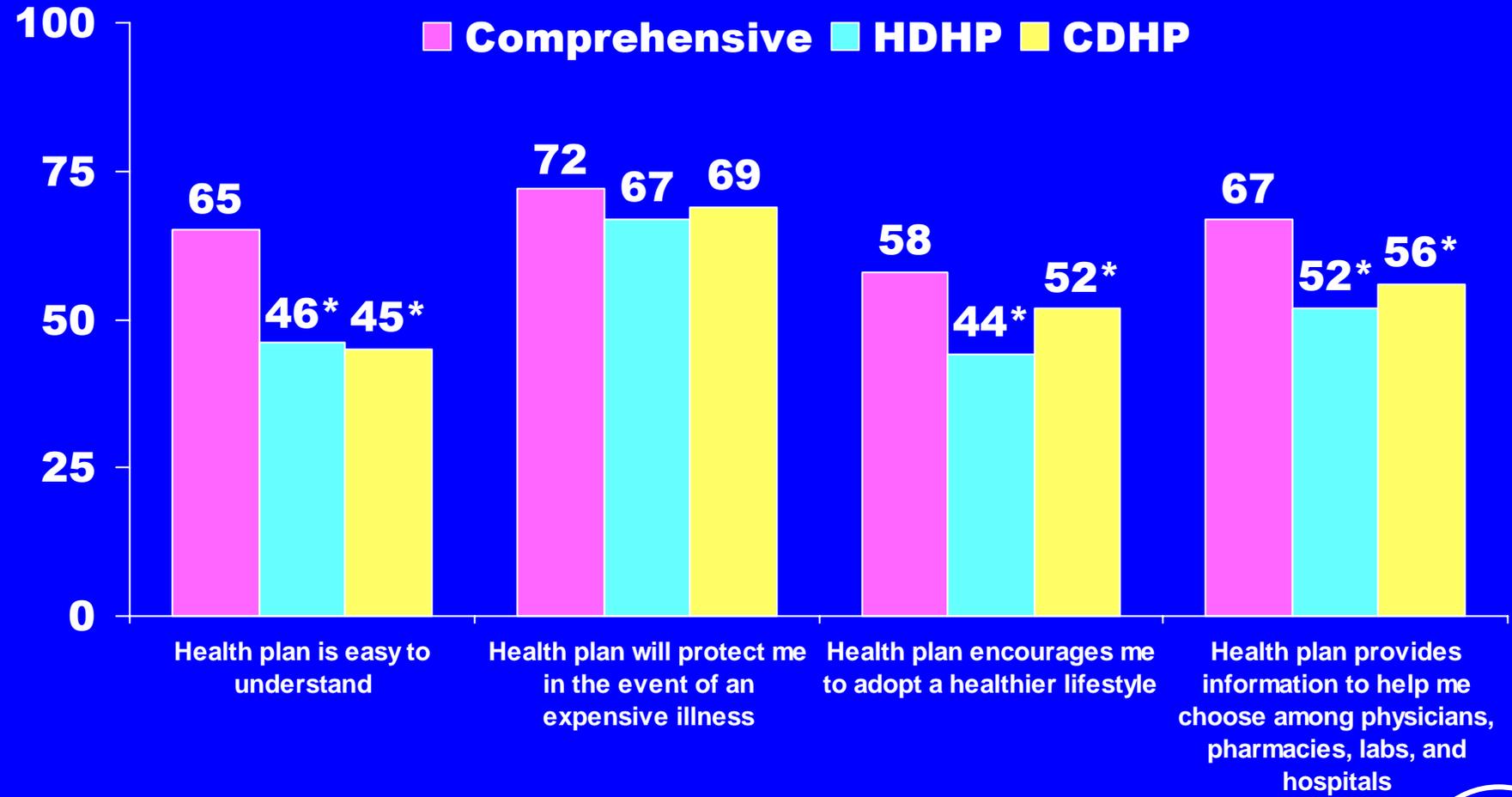
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  or better.

^Difference between 2005 and 2006 is statistically significant at  $p \leq 0.05$  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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

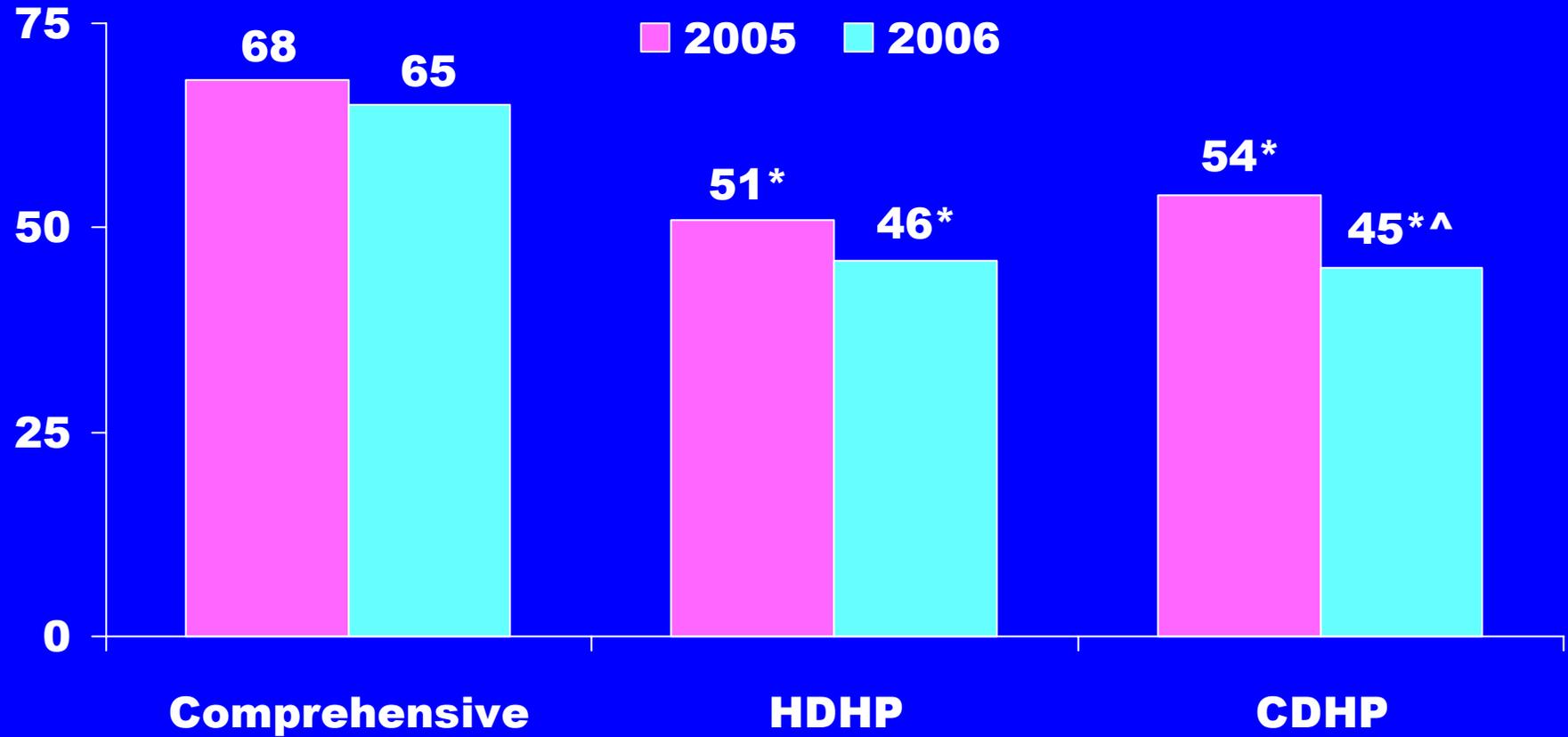
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

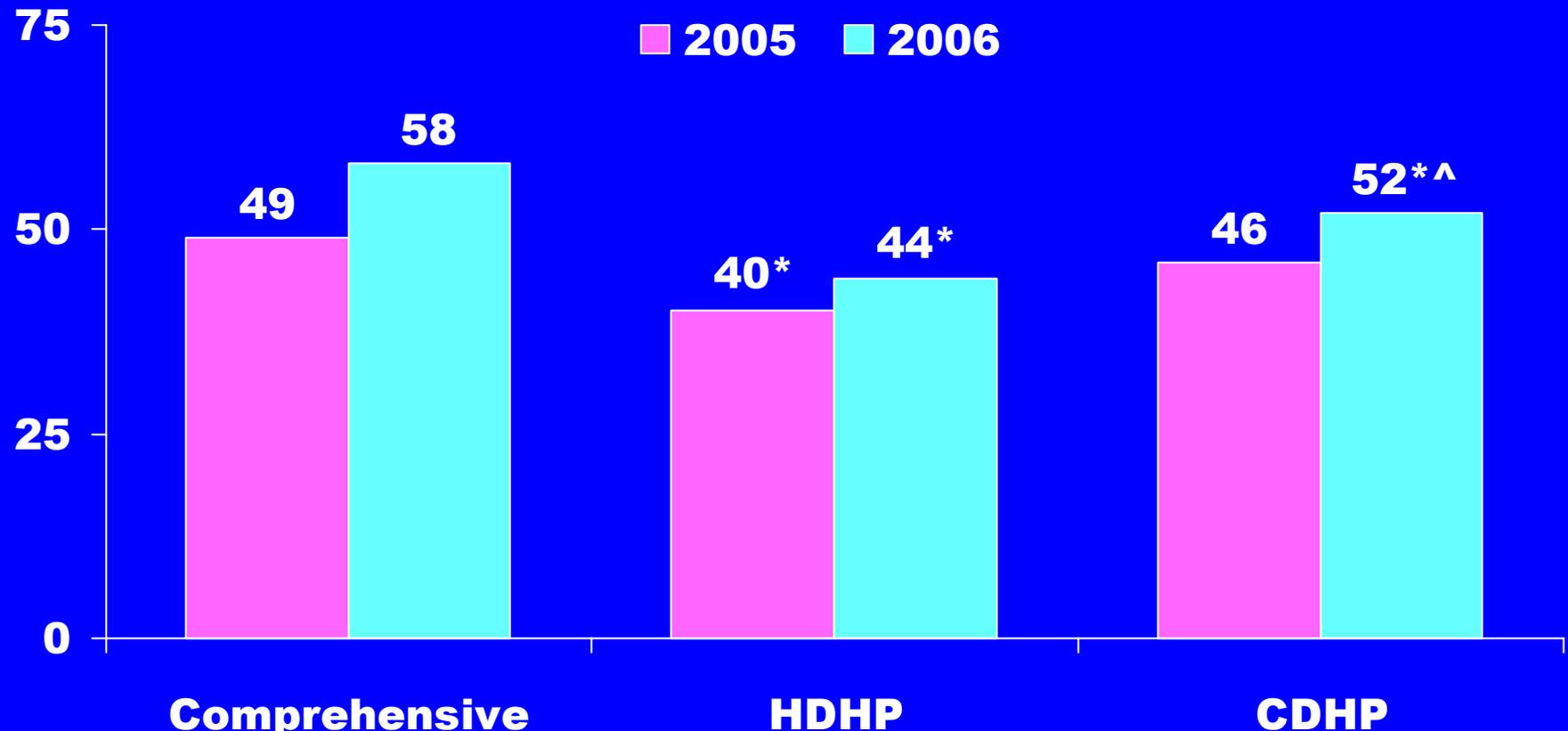
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  or better.

^Difference between 2005 and 2006 is statistically significant at  $p \leq 0.05$  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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

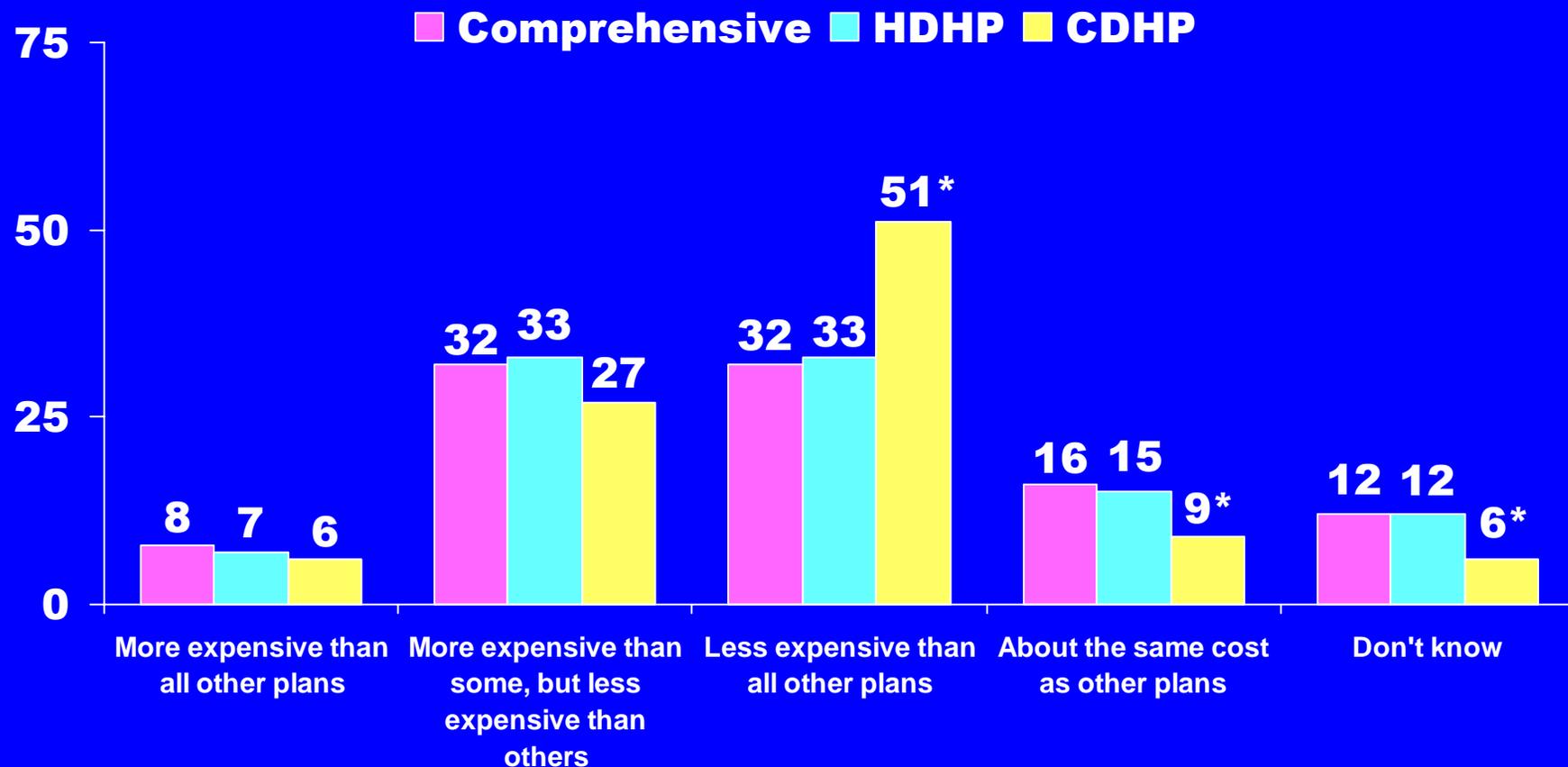
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  or better.

^Difference between 2005 and 2006 is statistically significant at  $p \leq 0.05$  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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

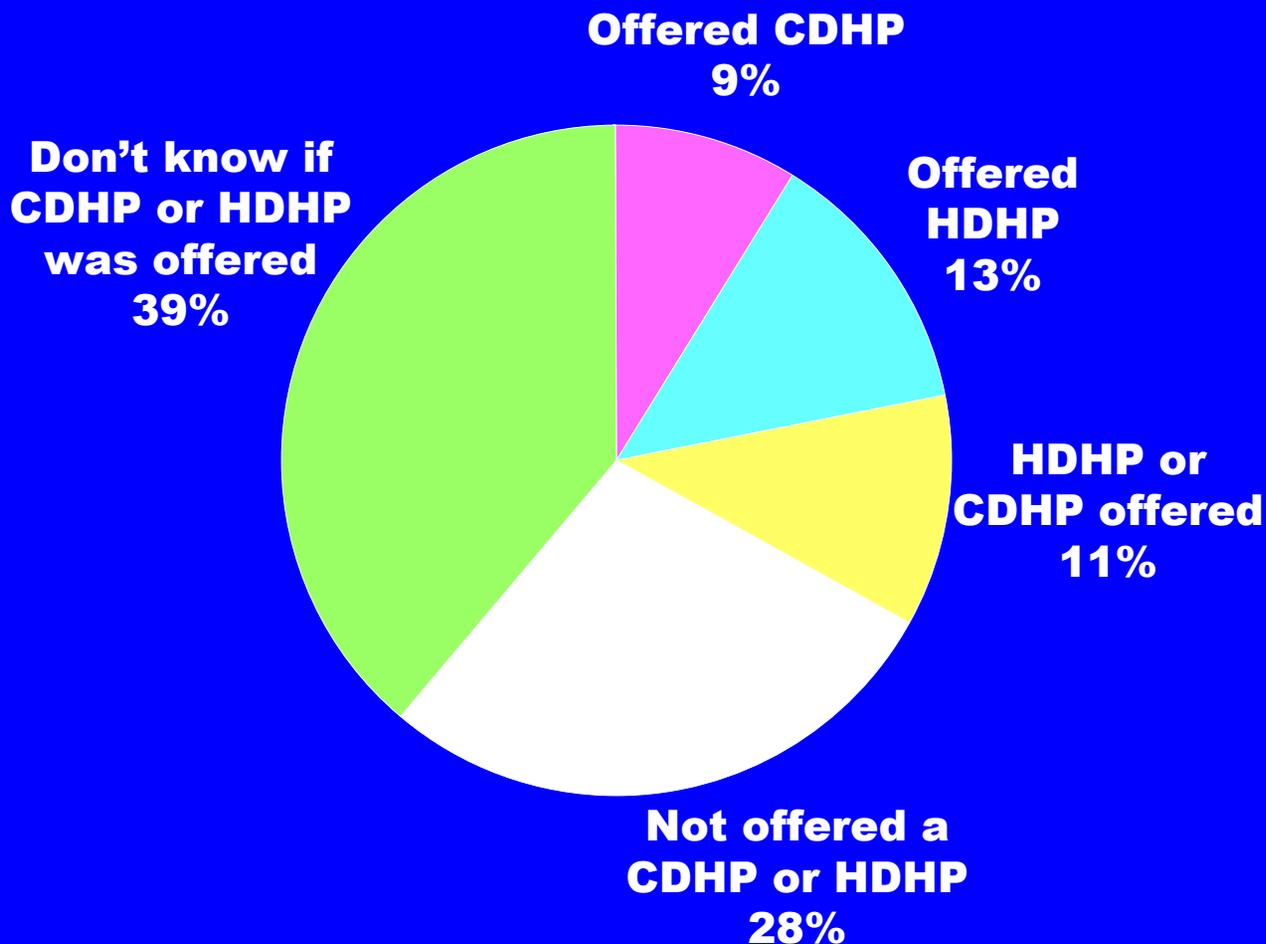
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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  $p \leq 0.05$  or better.

# Percent of Individuals With Comprehensive Employment-Based Health Benefits and Choice of Health Plan



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

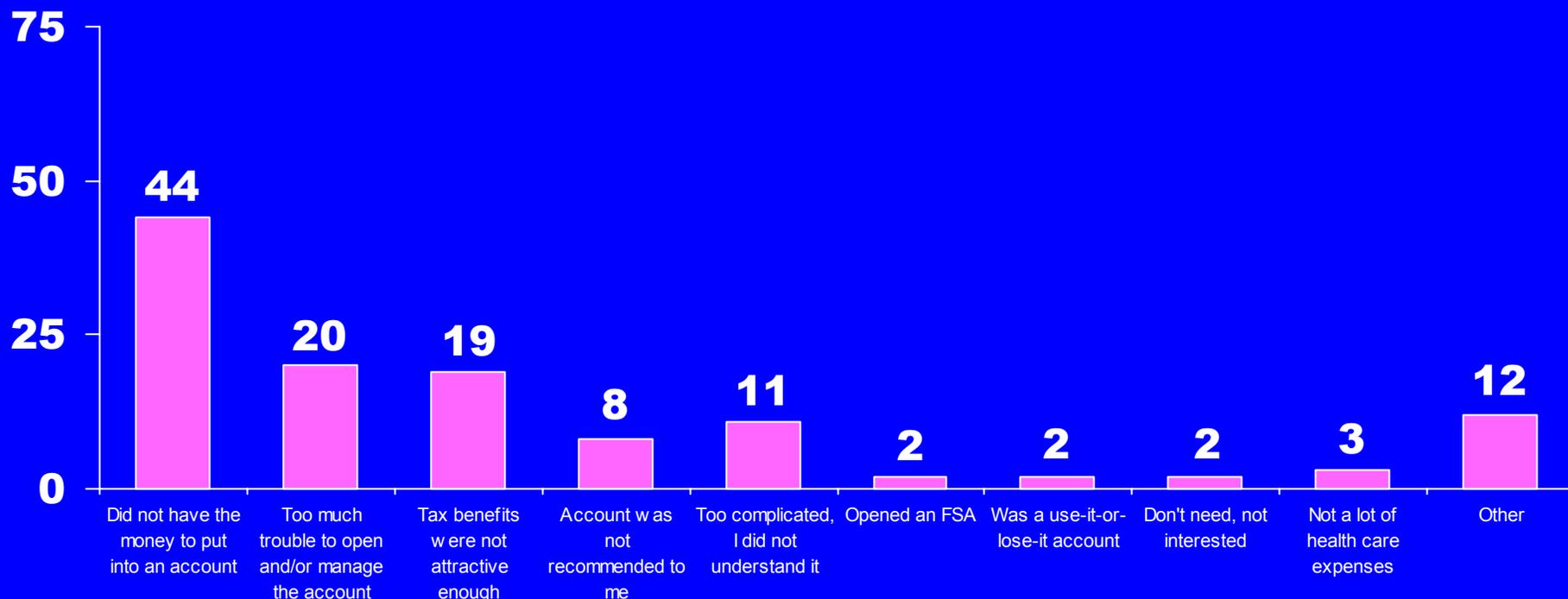
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

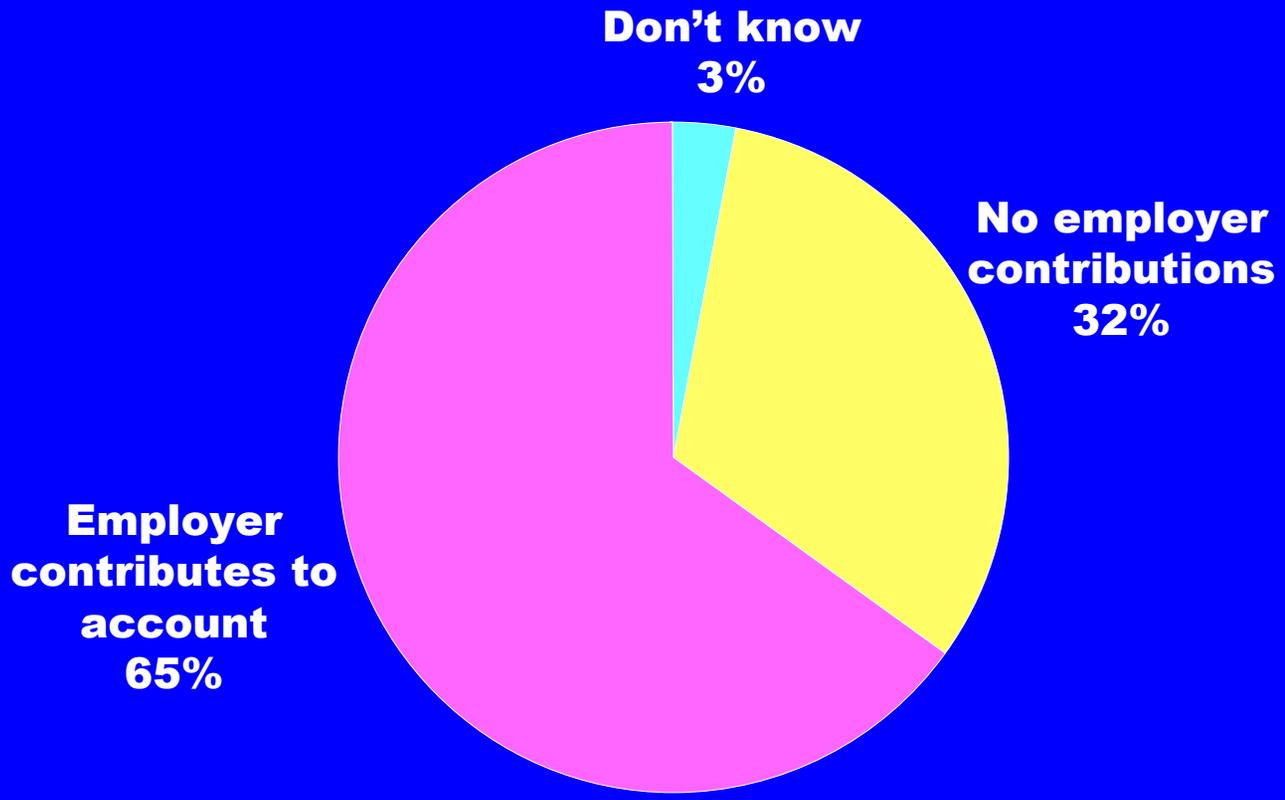
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

# 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



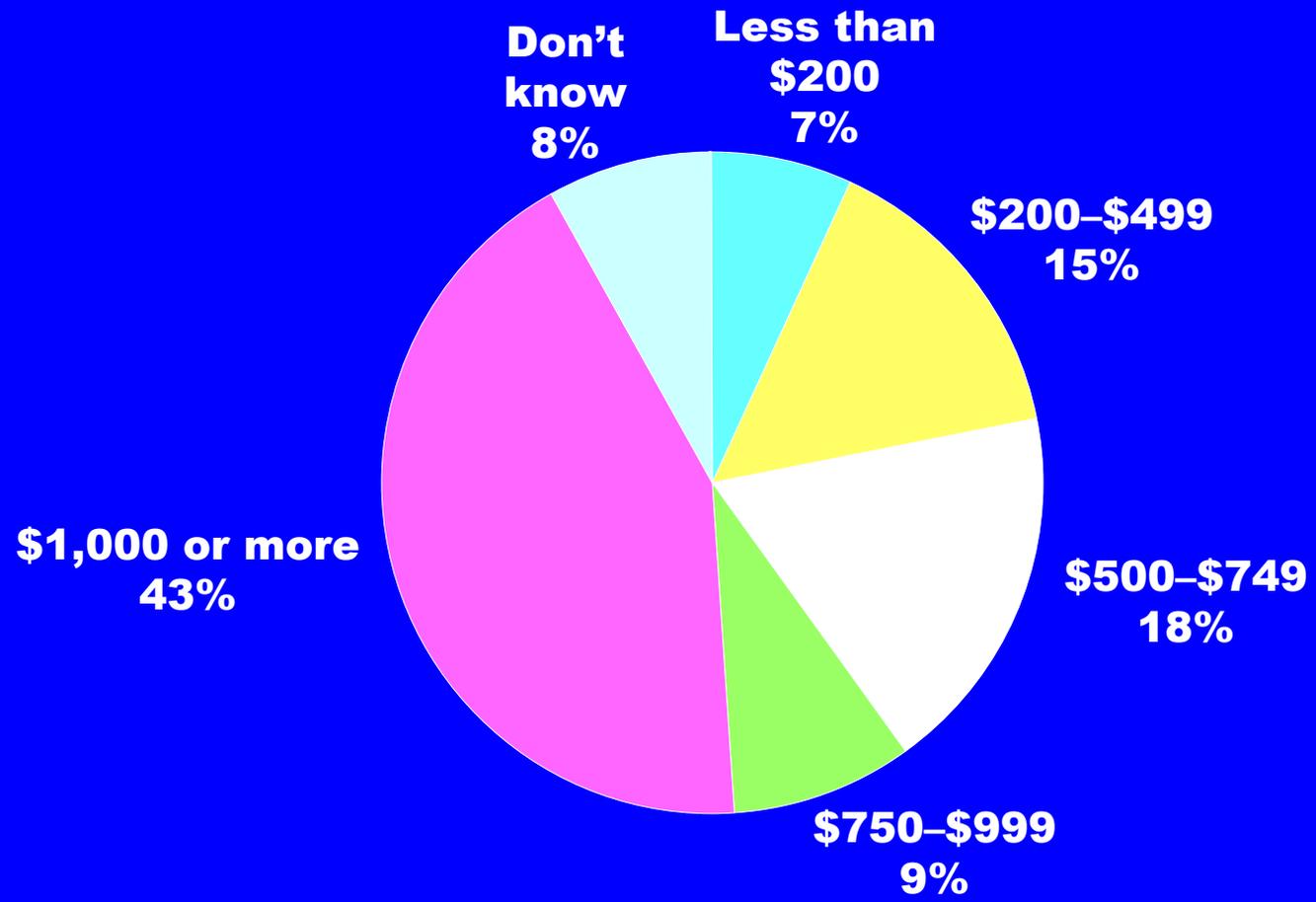
# Percent of Individuals With Employer Contribution to Account, Among Persons With Employment-Based Health Benefits and CDHP



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.  
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

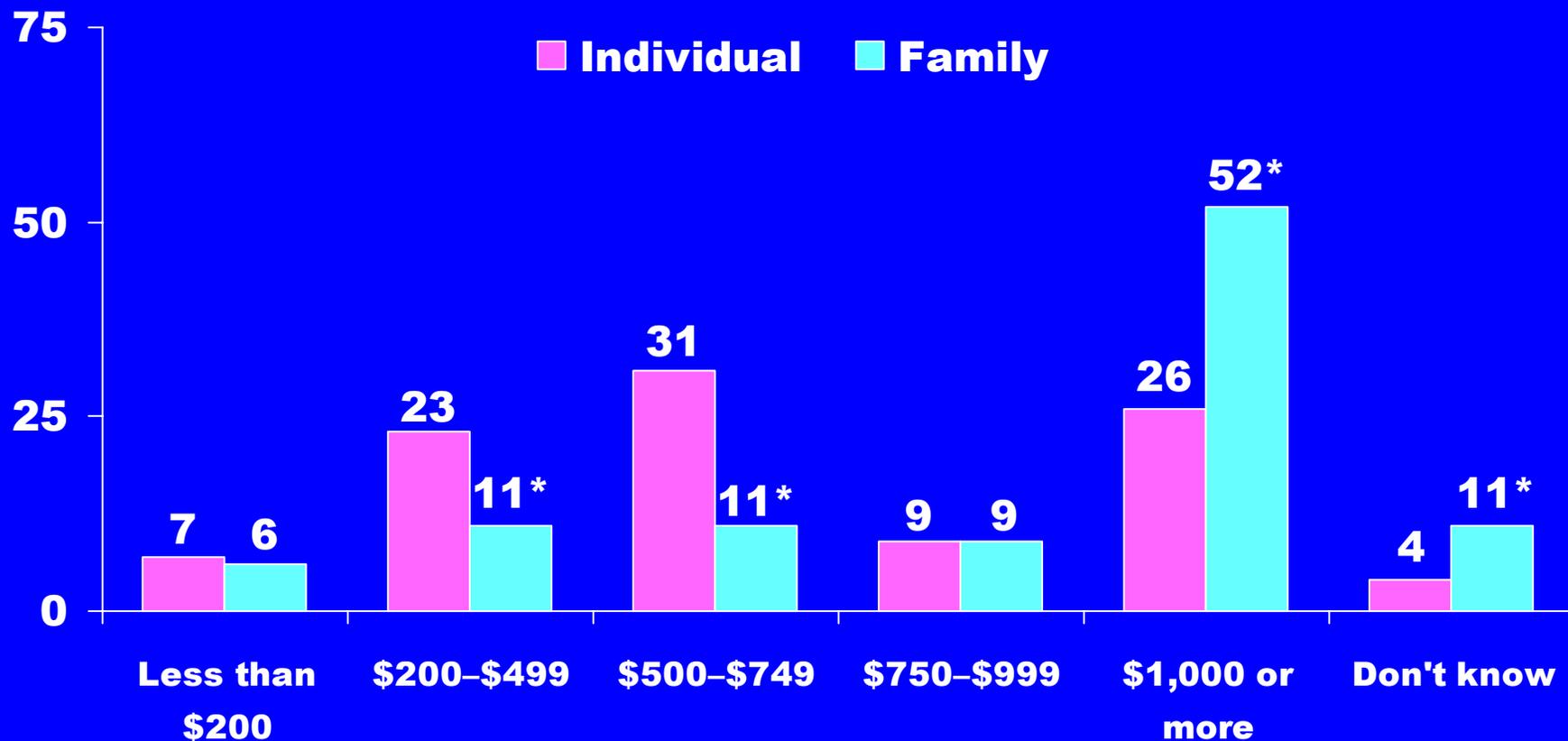


Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.  
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.  
Note: Both single-person and family plans.



# Annual Employer Contributions to the Account, Among Persons With CDHP

Percent of adults 21–64 with CDHPs and employer contributions



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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  $p \leq 0.05$  or better.

# Annual Employee Contributions to the Account, by Household Income, Among Persons With CDHP

Percent of adults 21-64 with CDHPs



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

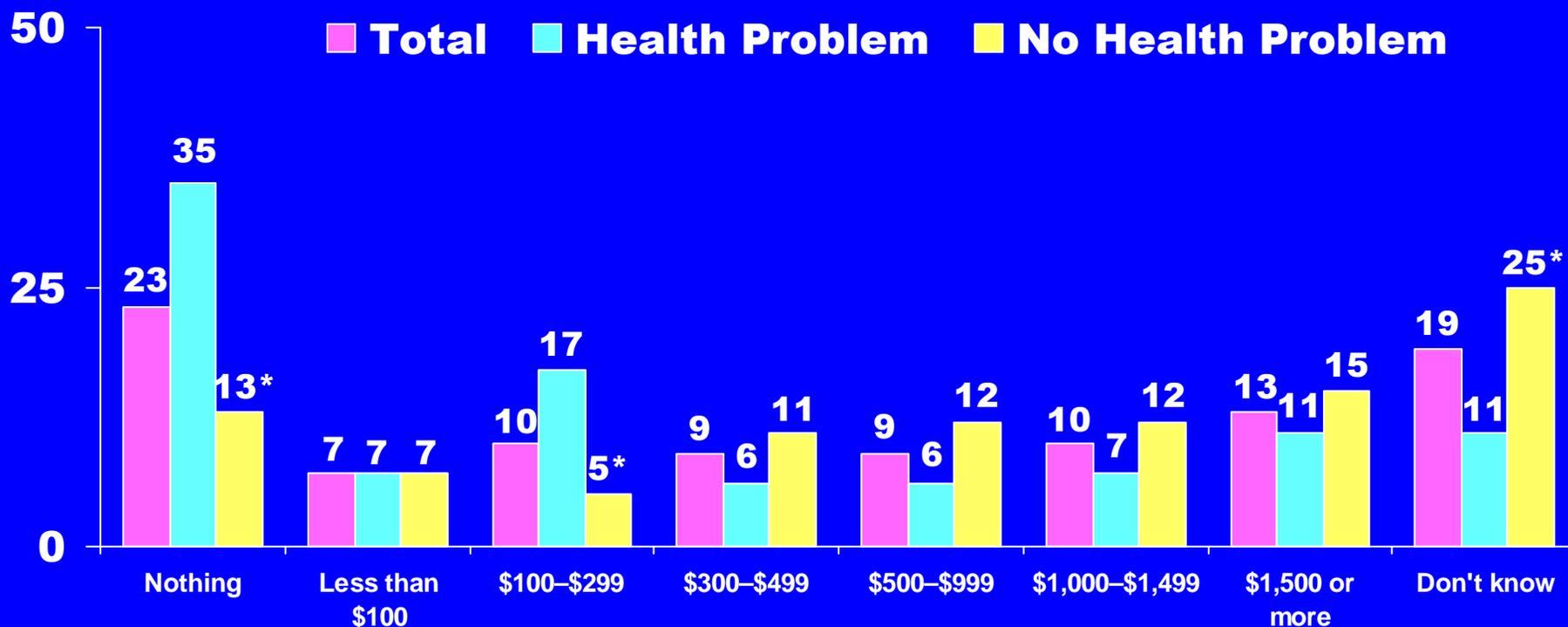
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

\*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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

\*Difference between health status categories is statistically significant at  $p \leq 0.05$  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

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

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

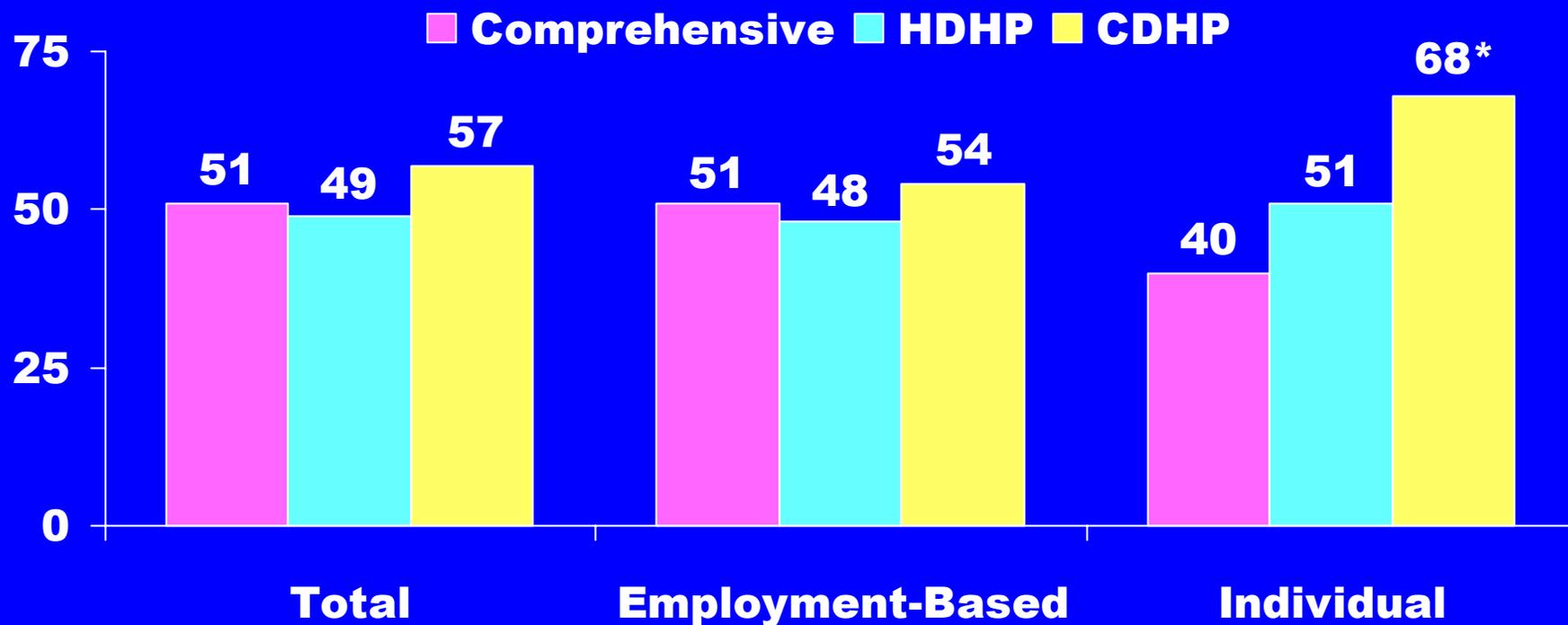
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  or better.

# Percent of Adults Whose Deductibles Apply to All Medical Services, by Coverage Source

Percent of privately insured adults 21–64



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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  $p \leq 0.05$  or better.

# Annual Household Out-of-Pocket Medical Expenses, Not Including Premiums, by Type of Health Plan <sup>39</sup>

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

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

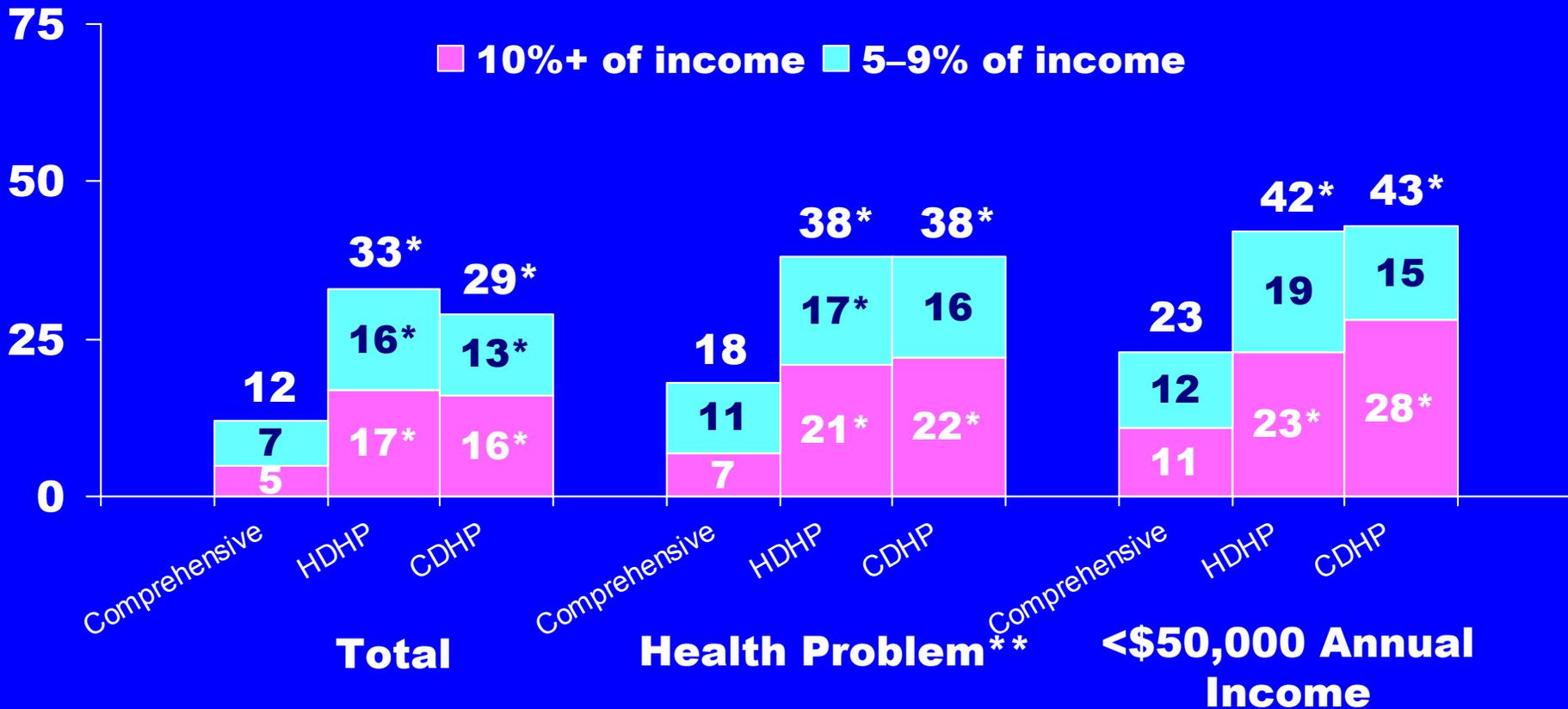
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses, by Health Status and Income <sup>40</sup>

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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.

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.

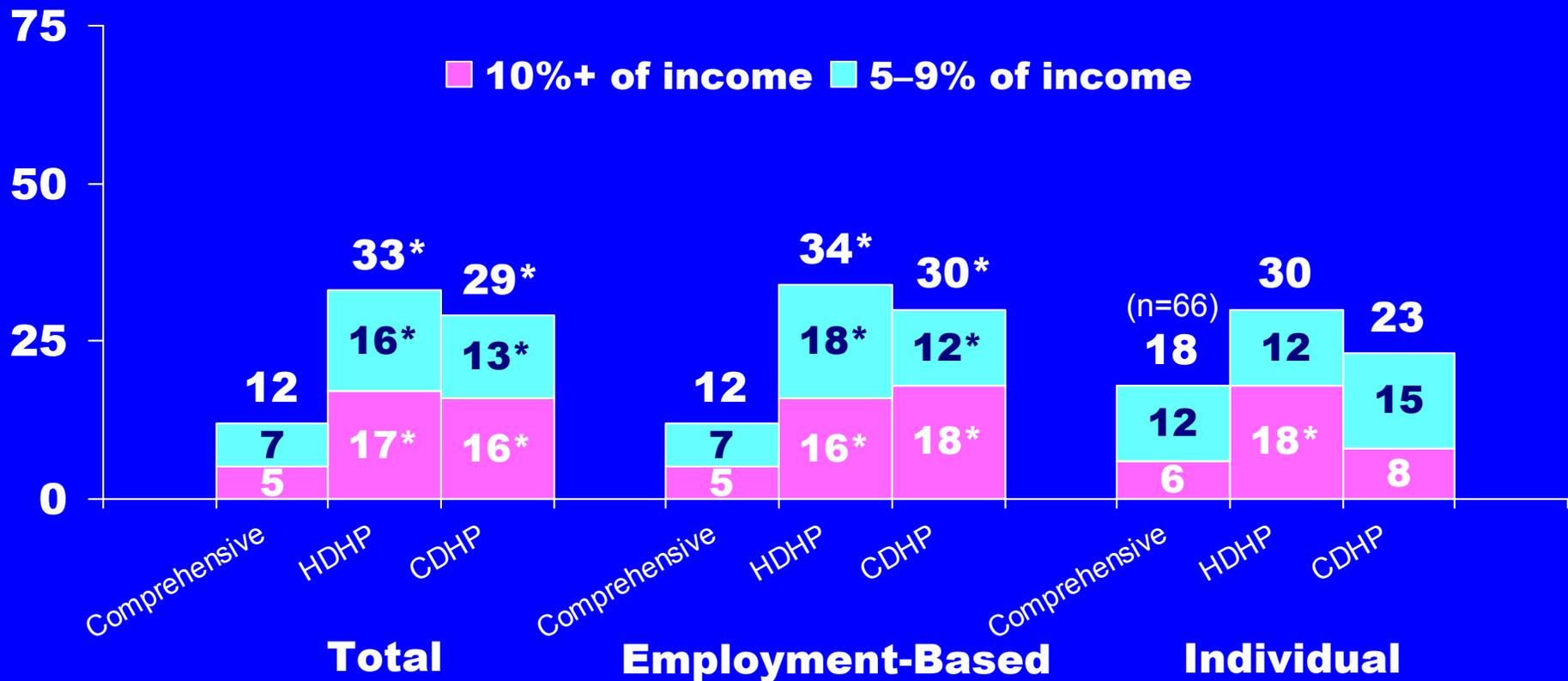
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

\*\*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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.

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.

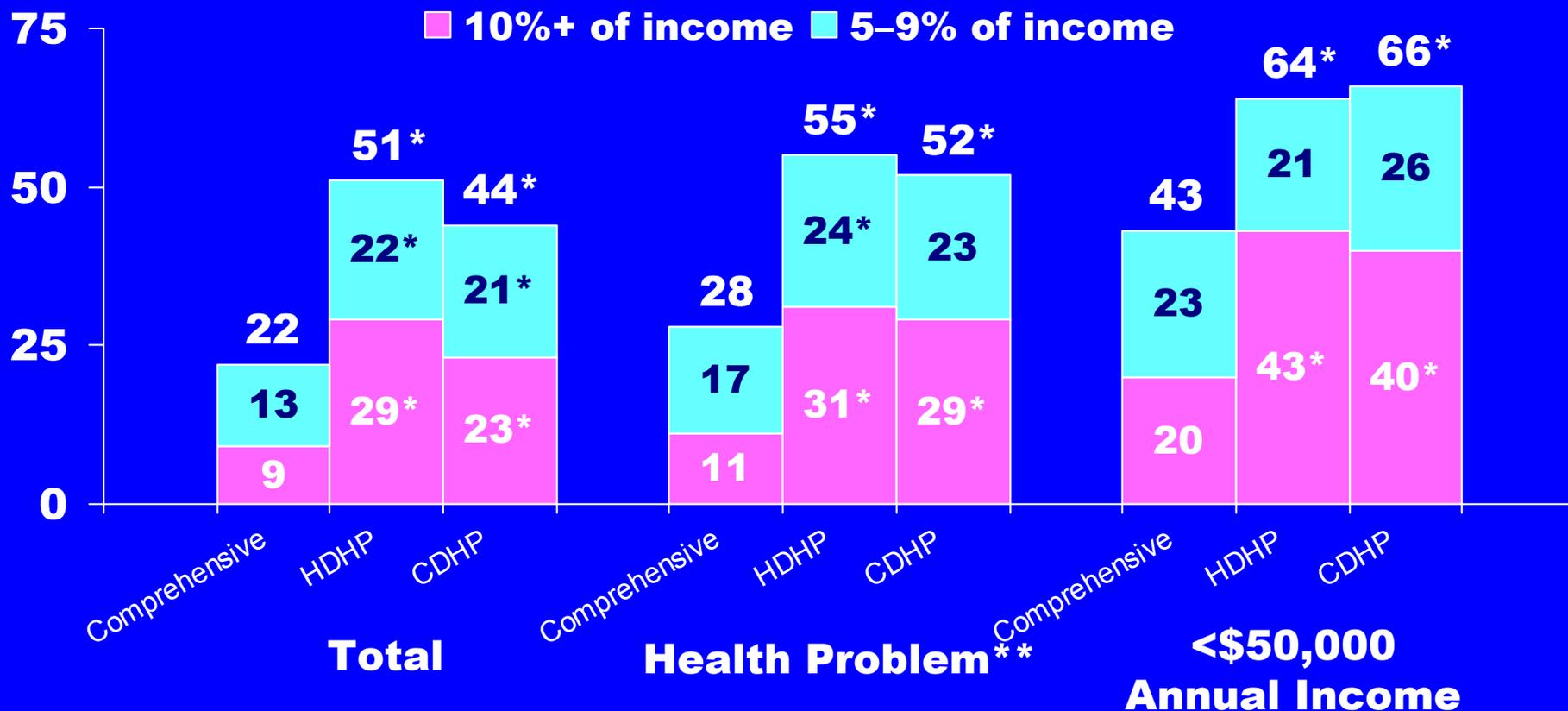
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# Percent of 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  $\geq 5\%$  of income



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.

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.

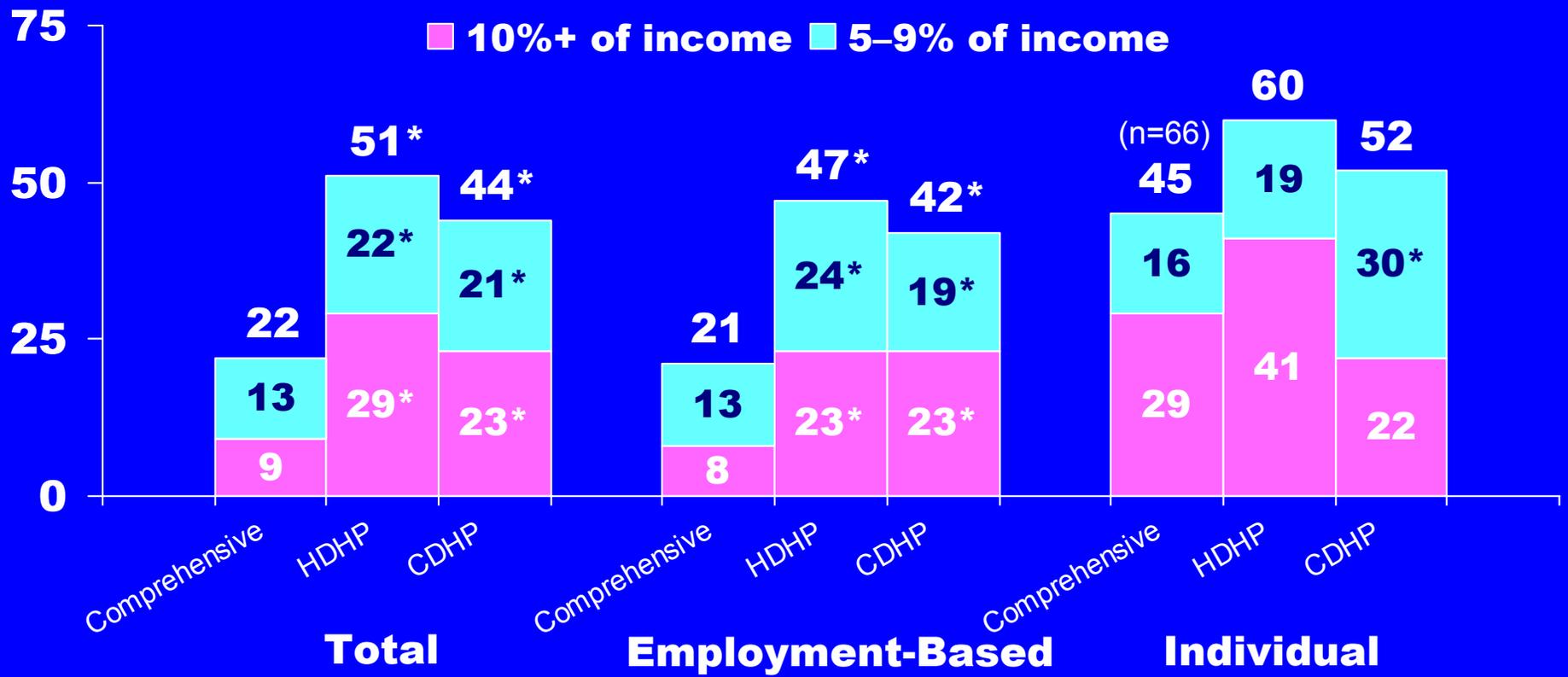
CDHP = consumer-driven health plan with deductible  $\$1,000+$  (individual),  $\$2,000+$  (family), with account.

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

\*\*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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.

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.

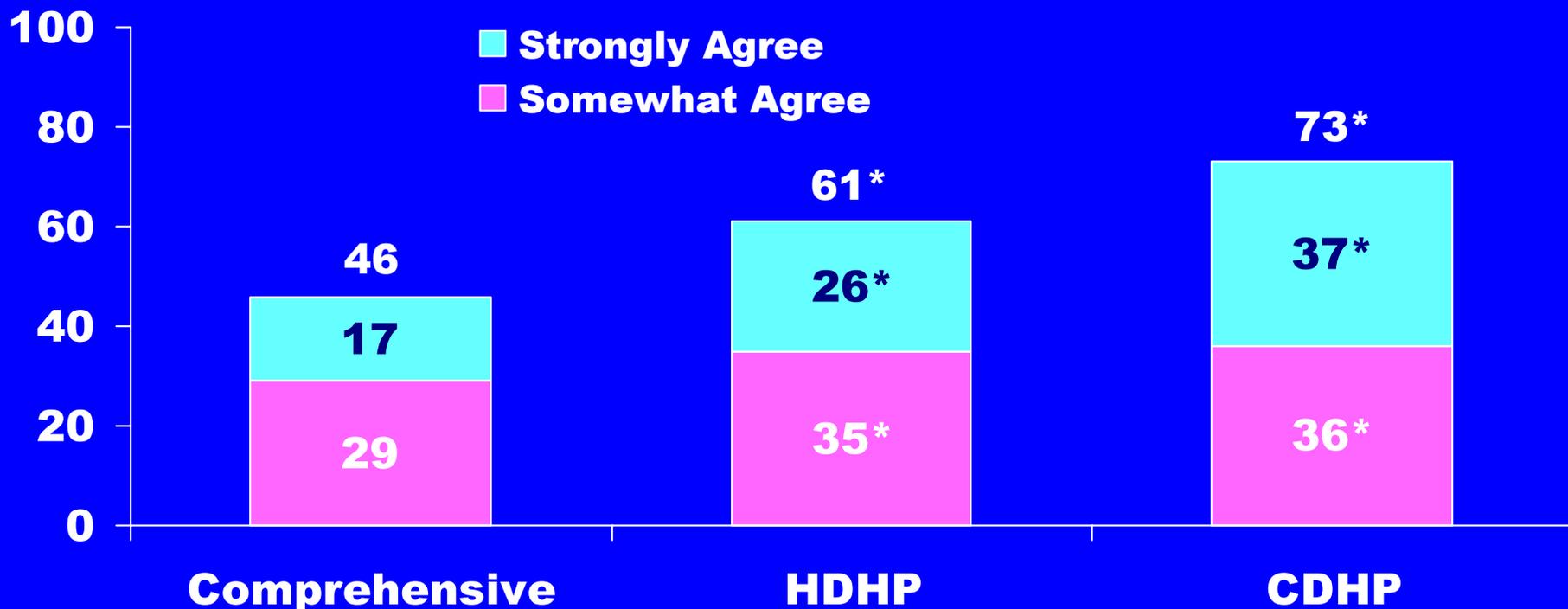
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

\*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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

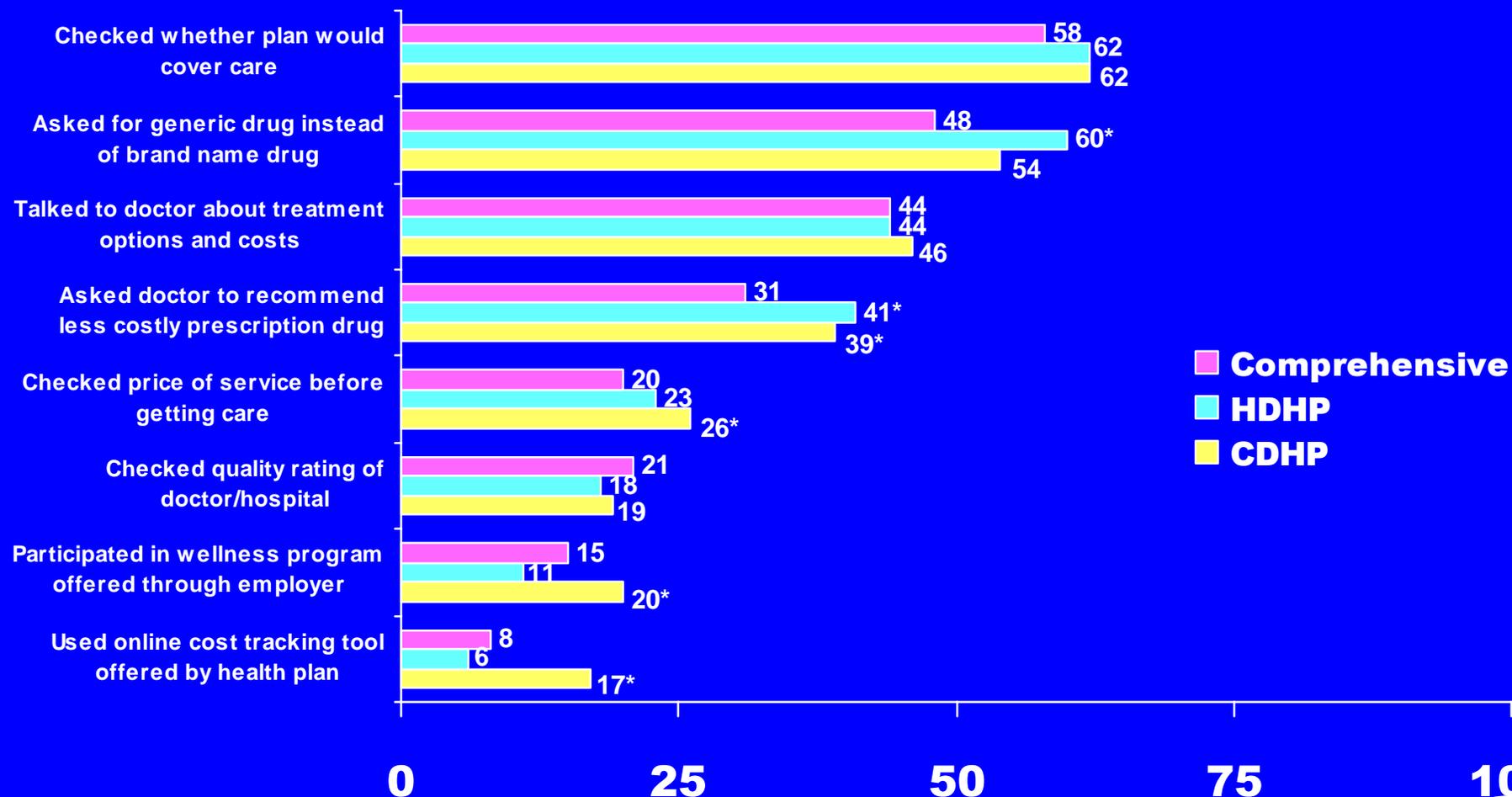
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  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



■ **Comprehensive**  
■ **HDHP**  
■ **CDHP**

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

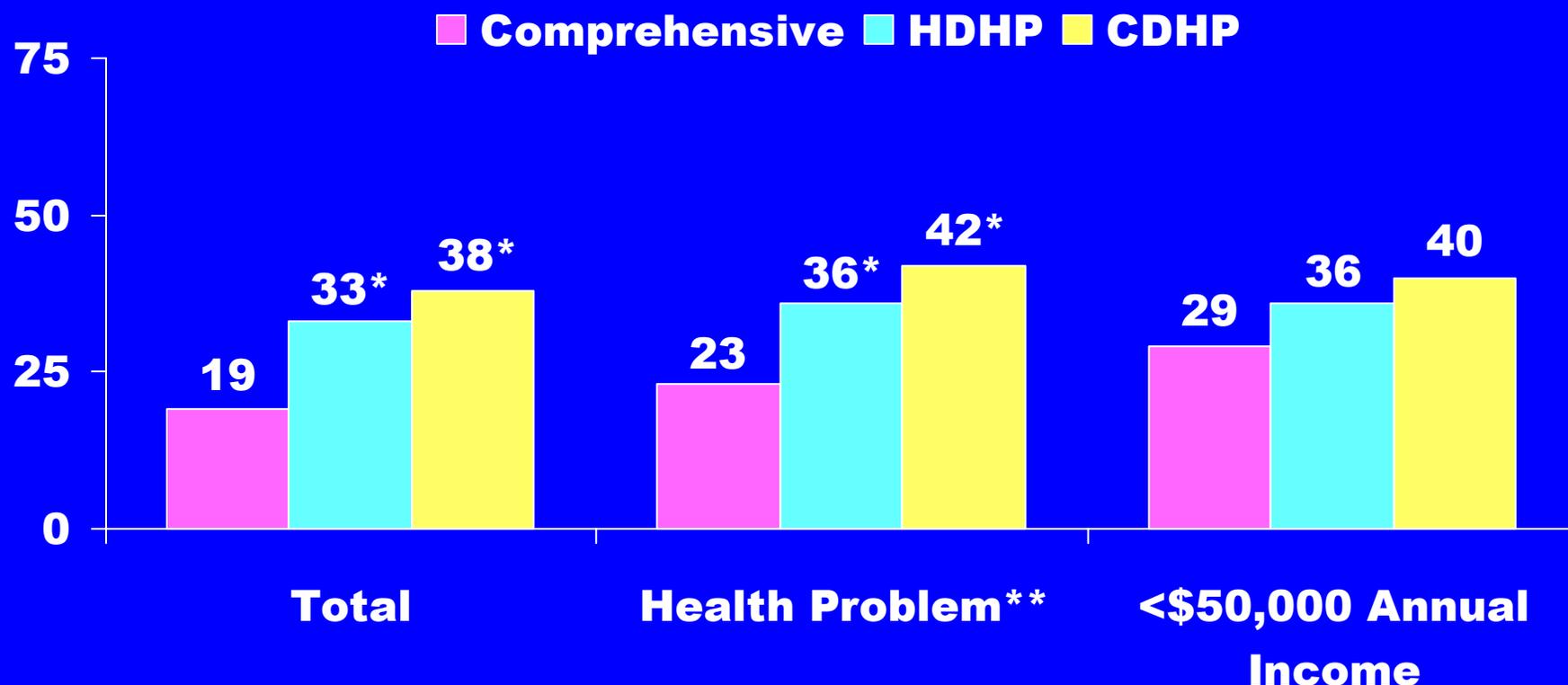
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

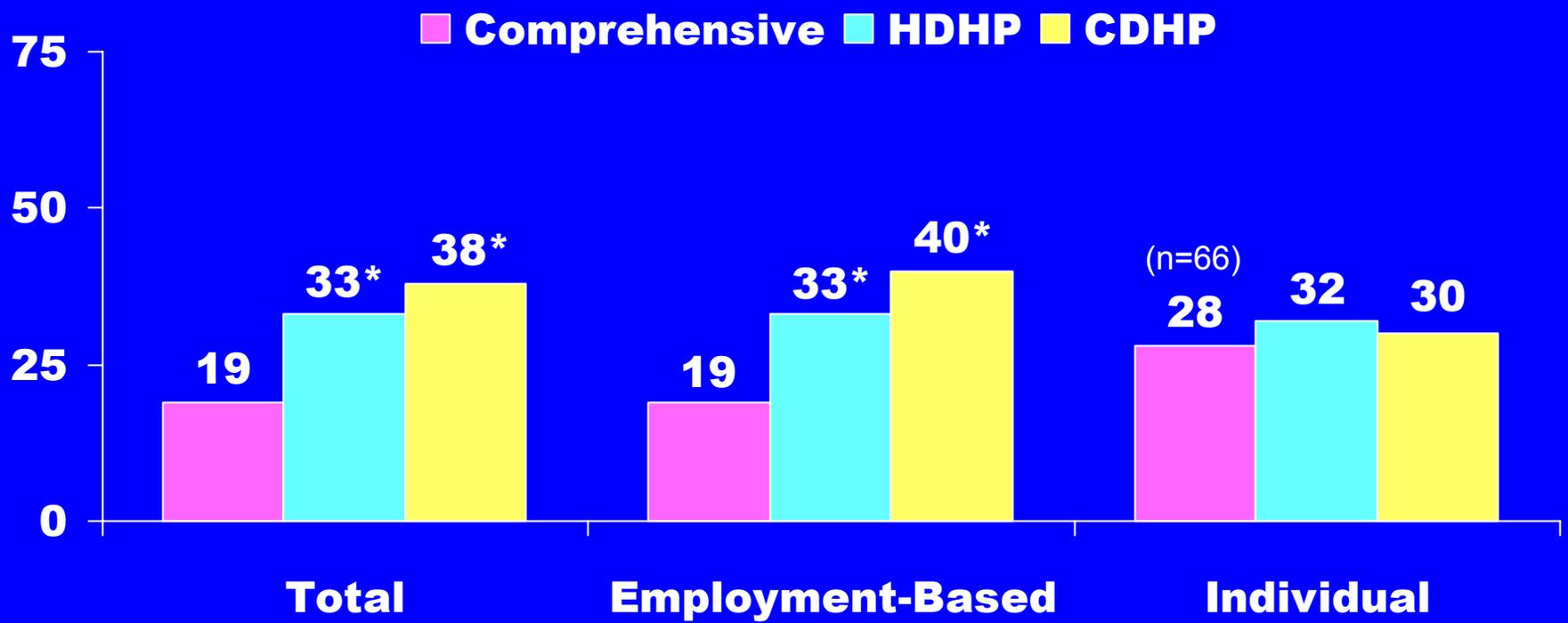
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

\*\*Health problem defined as fair or poor health or one of eight chronic health conditions.

# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

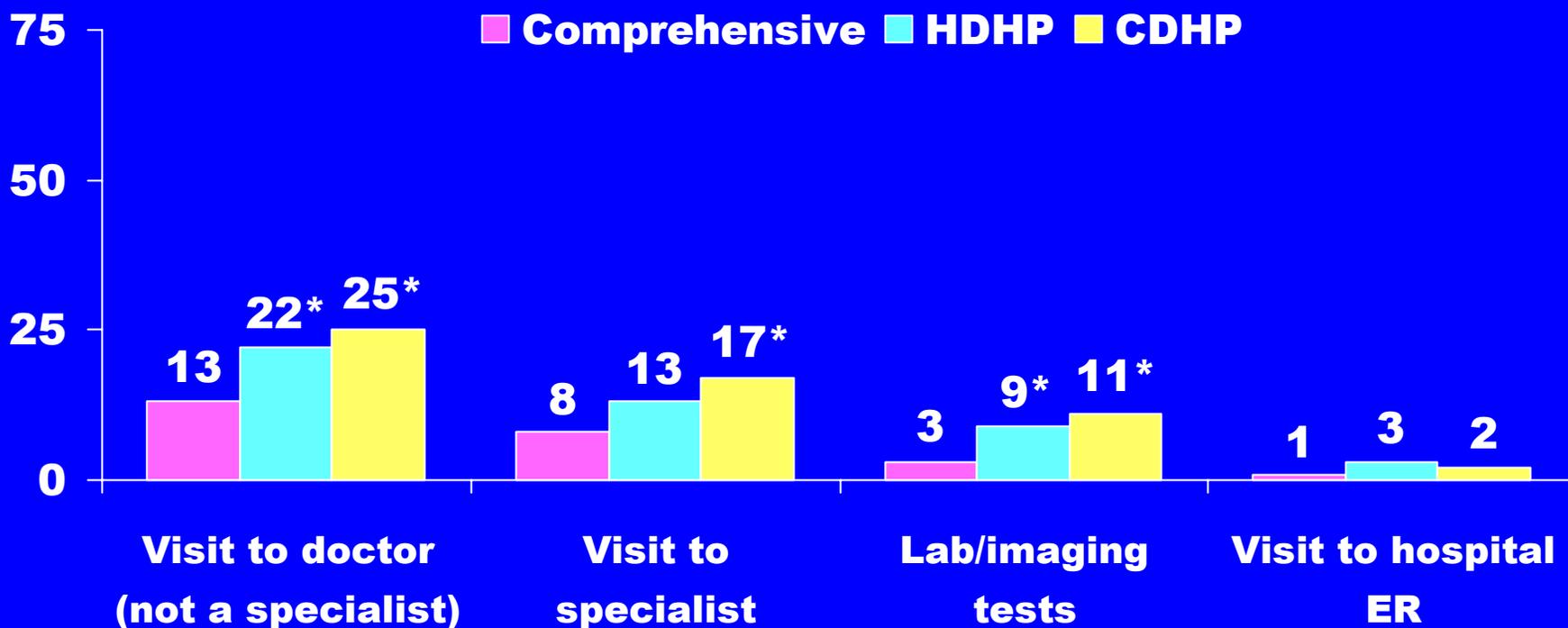
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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



# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

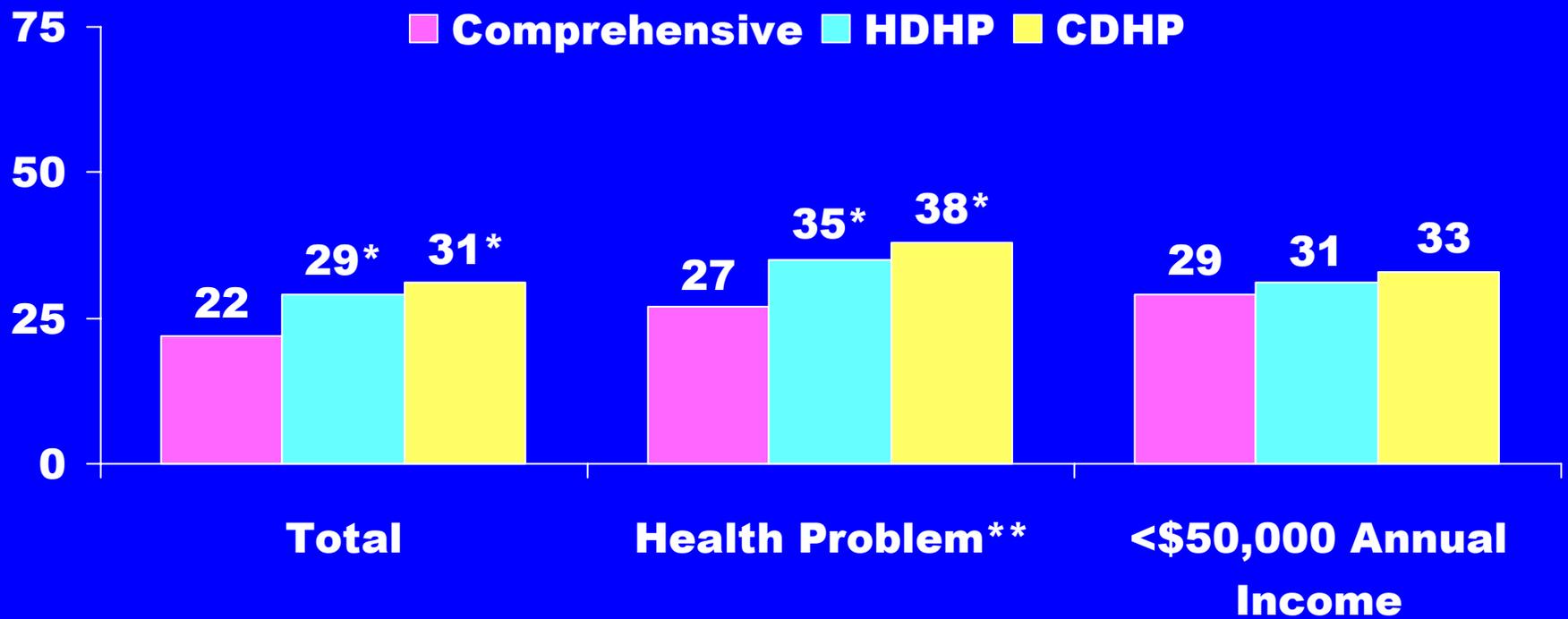
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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

\*Difference between HDHP/CDHP and Comprehensive is statistically significant at  $p \leq 0.05$  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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.

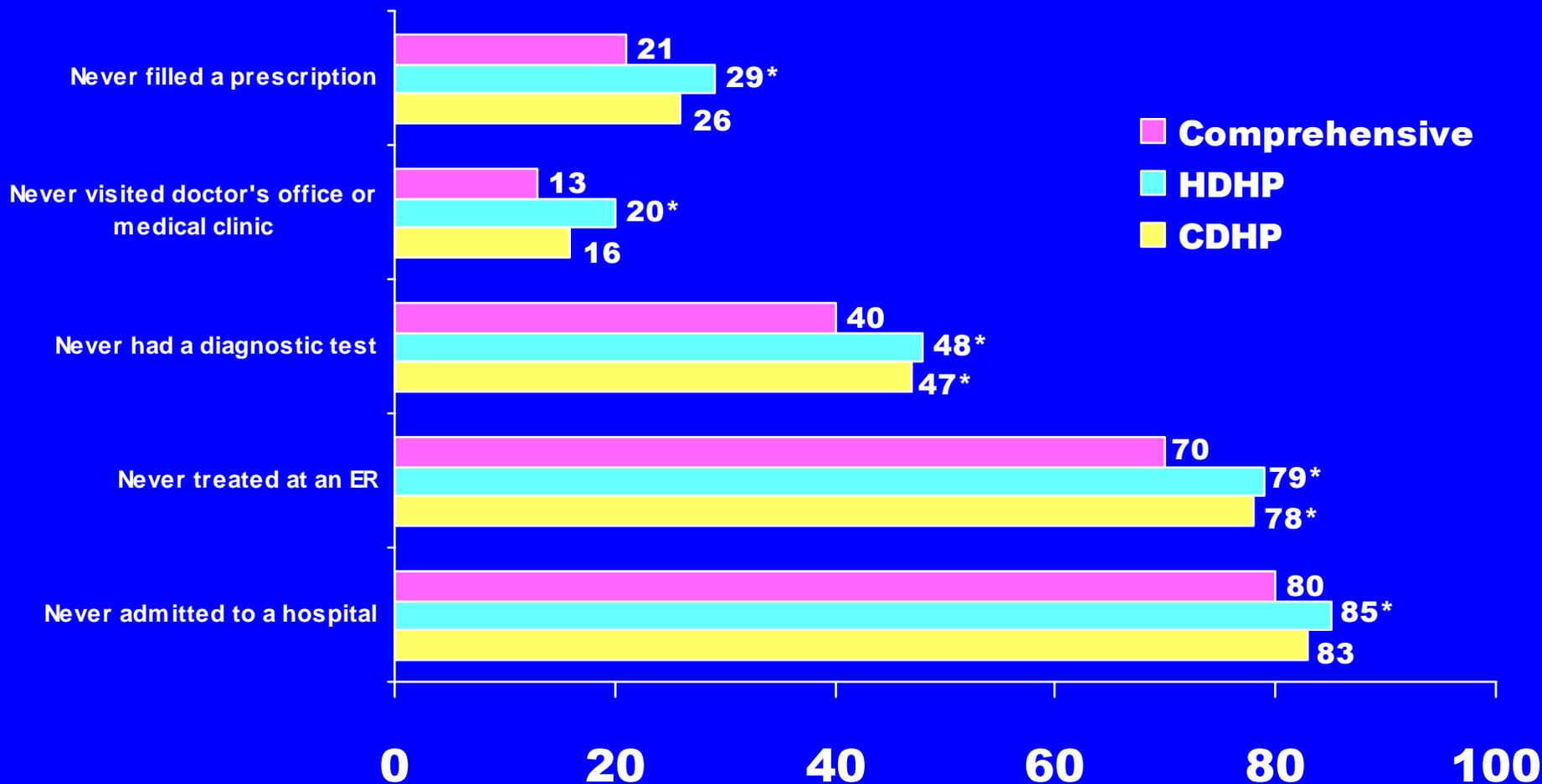
\*Difference between HDHP/CDHP and Comprehensive is statistically significant at p ≤ 0.05 or better.

\*\*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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

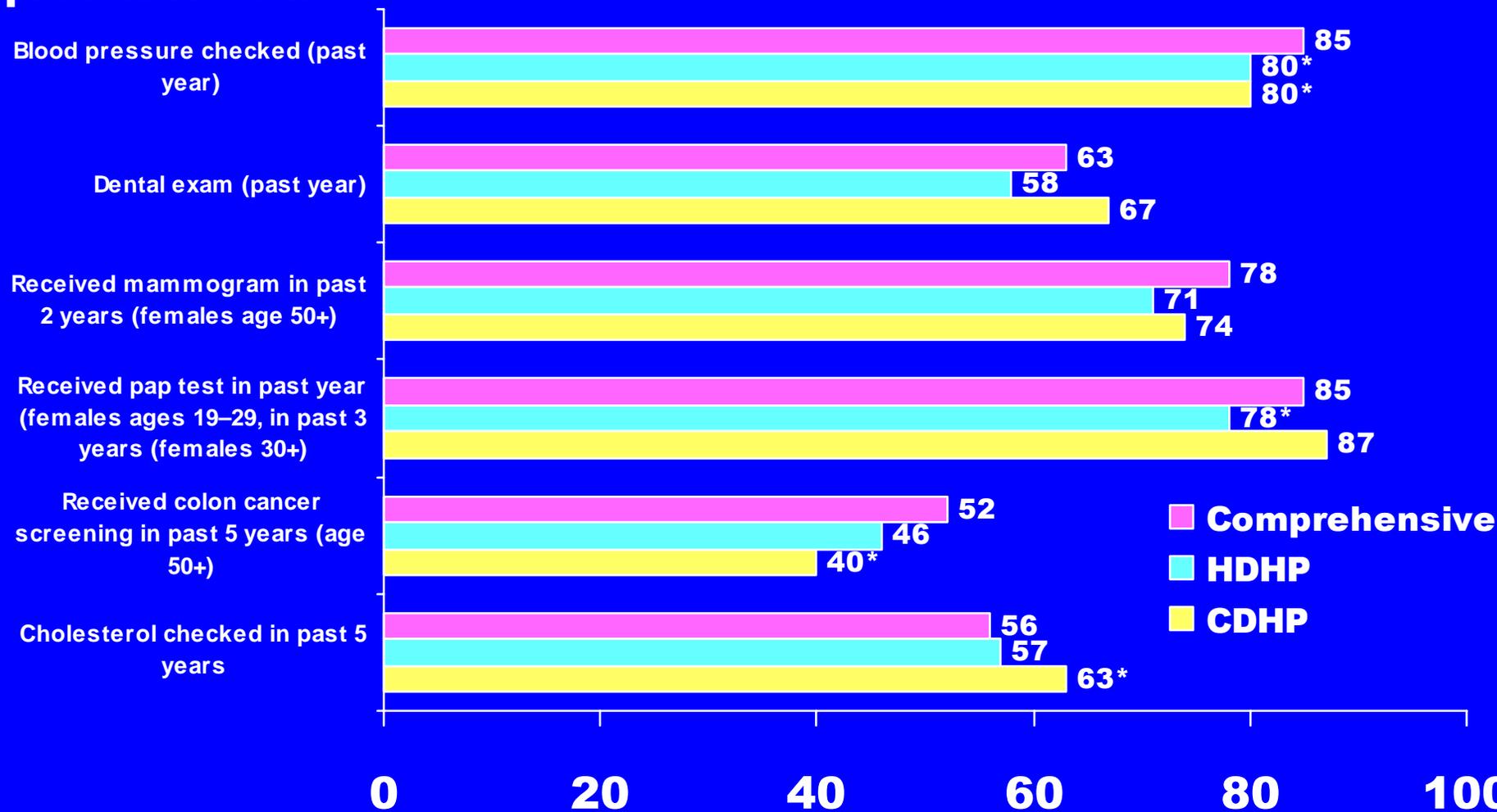
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  or better.

# Preventive Care, by Type of Health Plan

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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

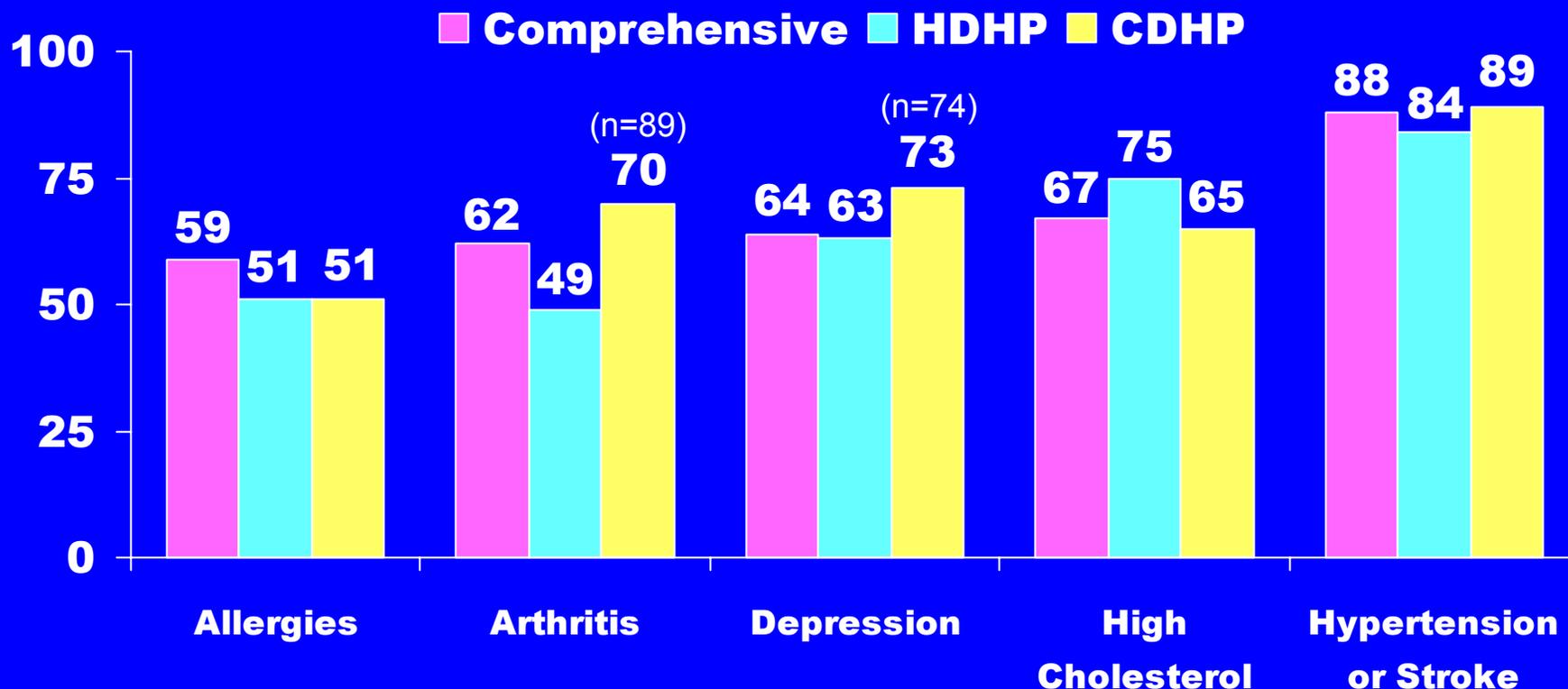
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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  $p \leq 0.05$  or better.

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

	<b>Comprehensive</b>	<b>HDHP</b>	<b>CDHP</b>
<b>Health plan provides information on quality of care provided by:</b>			
<b>Doctors</b>	<b>47%</b>	<b>32%*</b>	<b>28%*</b>
<b>Hospitals</b>	<b>46</b>	<b>32*</b>	<b>27*</b>
<b>Health plan provides information on cost of care provided by:</b>			
<b>Doctors</b>	<b>40</b>	<b>27*</b>	<b>22*</b>
<b>Hospitals</b>	<b>40</b>	<b>26*</b>	<b>22*</b>
<b>Of those whose plans provide info on quality, how many tried to use it for:</b>			
<b>Doctors</b>	<b>54</b>	<b>52</b>	<b>47</b>
<b>Hospitals</b>	<b>44</b>	<b>38</b>	<b>36</b>
<b>Of those whose plans provide info on cost, how many tried to use it for:</b>			
<b>Doctors</b>	<b>49</b>	<b>40*</b>	<b>36*</b>
<b>Hospitals</b>	<b>45</b>	<b>34*</b>	<b>37</b>

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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  $p \leq 0.05$  or better.

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

	Comprehensive	HDHP	CDHP
<b>Tried to find information from sources other than health plans on quality of care provided by:</b>			
<b>Doctors</b>	<b>33%</b>	<b>36%</b>	<b>31%</b>
<b>Hospitals</b>	<b>26</b>	<b>25</b>	<b>23</b>
<b>Tried to find information from sources other than health plans on cost of care provided by:</b>			
<b>Doctors</b>	<b>23</b>	<b>24</b>	<b>22</b>
<b>Hospitals</b>	<b>20</b>	<b>19</b>	<b>17</b>
<b>Of those who tried to find info on quality, how many found all they needed for:</b>			
<b>Doctors</b>	<b>77</b>	<b>57*</b>	<b>57*</b>
<b>Hospitals</b>	<b>79</b>	<b>64*</b>	<b>65*</b>
<b>Of those who tried to find info on cost, how many found all they needed for:</b>			
<b>Doctors</b>	<b>71</b>	<b>53*</b>	<b>48*</b>
<b>Hospitals</b>	<b>67</b>	<b>52*</b>	<b>49*</b>

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

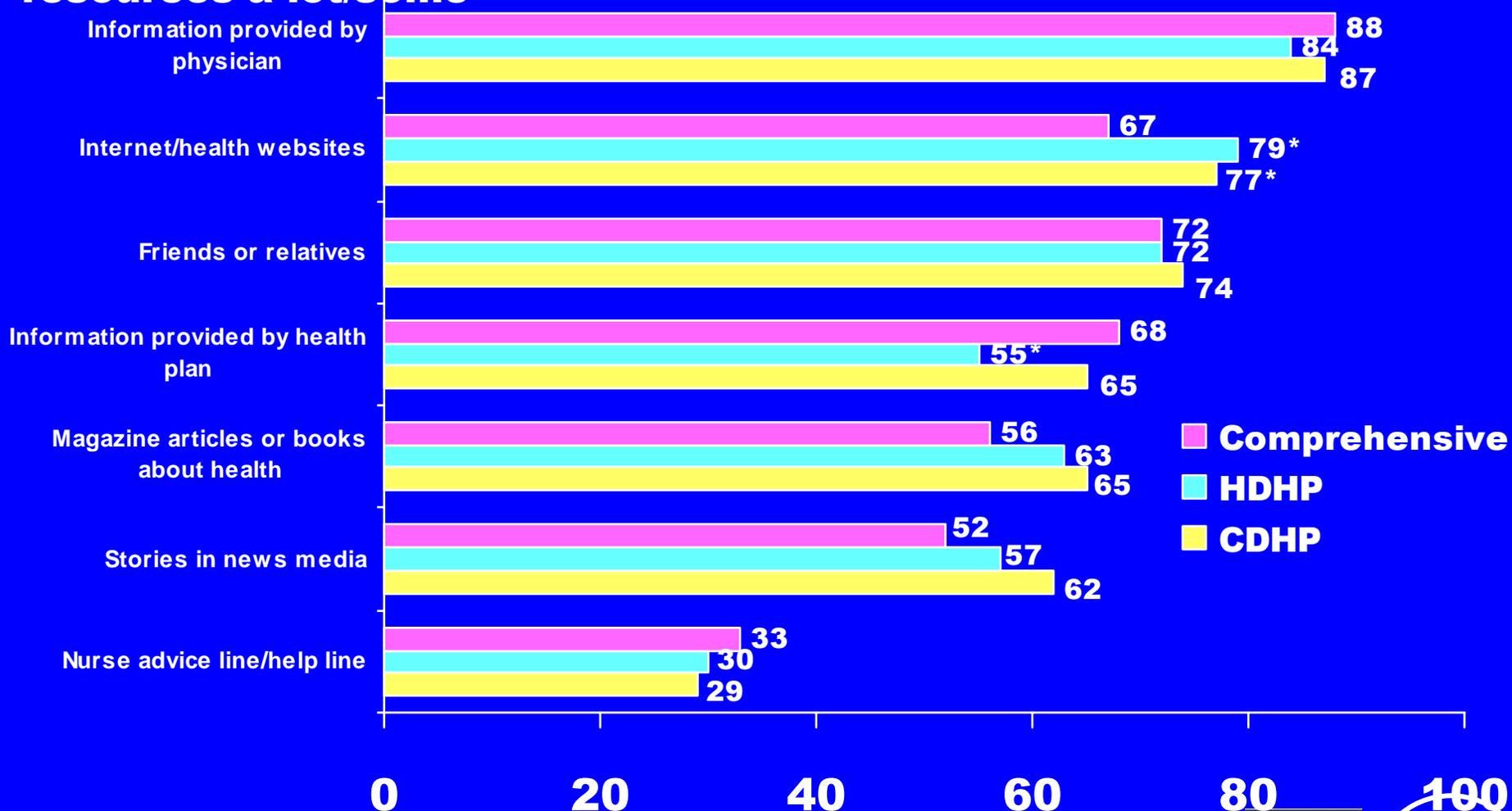
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  or better.

# 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



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

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

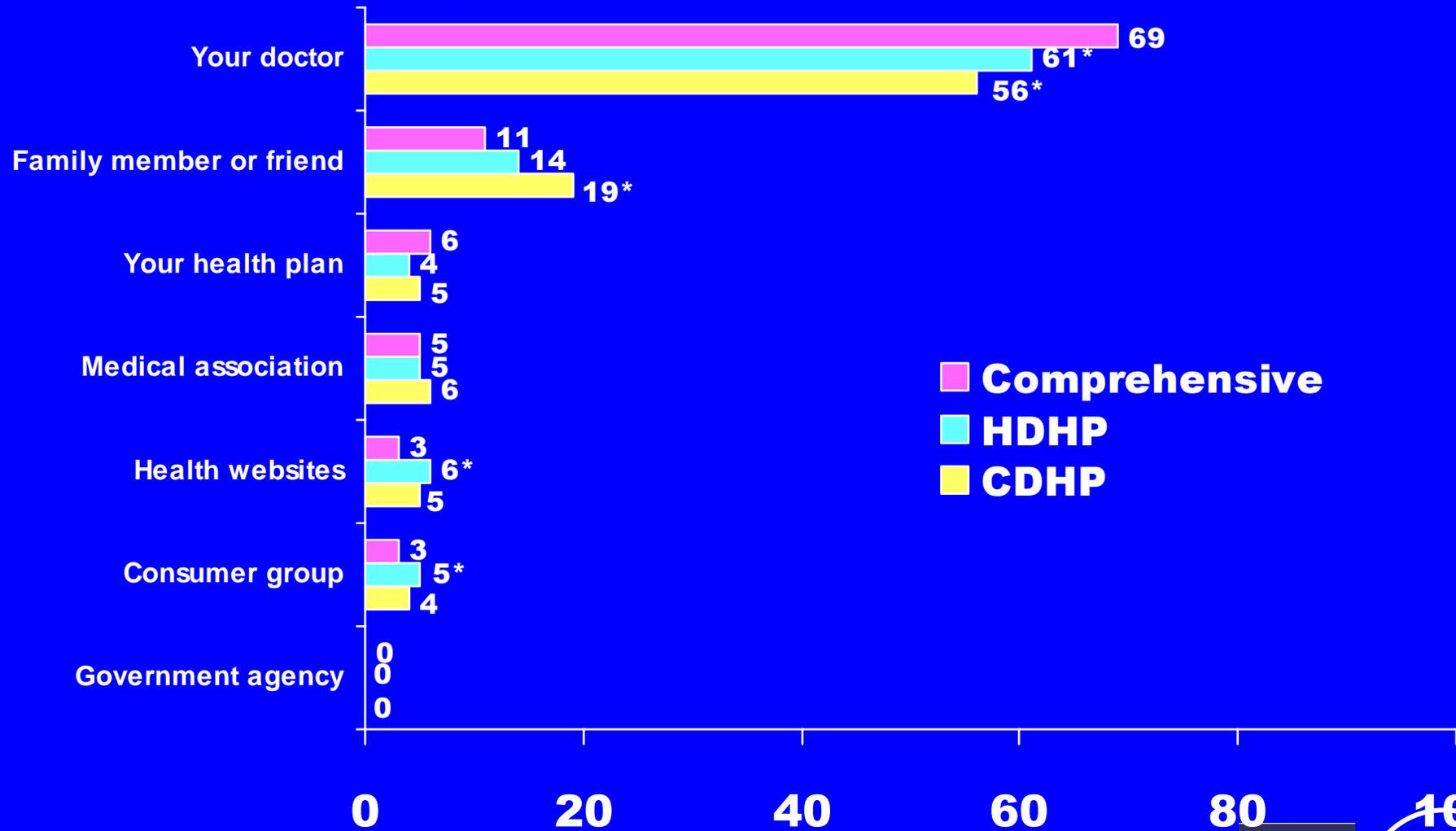
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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  $p \leq 0.05$  or better.

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

Percent of privately insured adults 21-64



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 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.



# 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

- **Dallas Salisbury, President & CEO, EBRI and EBRI-ERF**
- **Karen Davis, President, The Commonwealth Fund**
- **Cathy Schoen, Senior Vice President, The Commonwealth Fund**
- **Michelle Doty, Associate Director of Research, The Commonwealth Fund**
- **Jennifer Kriss, Program Assistant, The Commonwealth Fund**

**Visit EBRI and the Fund at:**

**[ebri.org](http://ebri.org)**

**[cmwf.org](http://cmwf.org)**

