

Findings from the 2009 EBRI/MGA Consumer Engagement in Health Care Survey

Paul Fronstin, Ph.D.
Director, Health Research and Education Program
Employee Benefit Research Institute

Copyright© - Employee Benefit Research Institute Education and Research Fund, 1978-2009. All rights reserved.

The information contained herein is not to be construed as an attempt to provide legal, accounting, actuarial, or other such professional advice. Permission to copy or print a personal use copy of this material is hereby granted and brief quotations for the purposes of news reporting and education are permitted. Otherwise, no part of this material may be used or reproduced without permission in writing from EBRI-ERF.

2009 Consumer Engagement in Health Care Survey - Methodology

Conducted online using Synovate's online panel of 2 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.
- Consistent with data from 2005-2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey and 2008 EBRI/MGA Consumer Engagement in Health Care Survey.

Analysis Groups

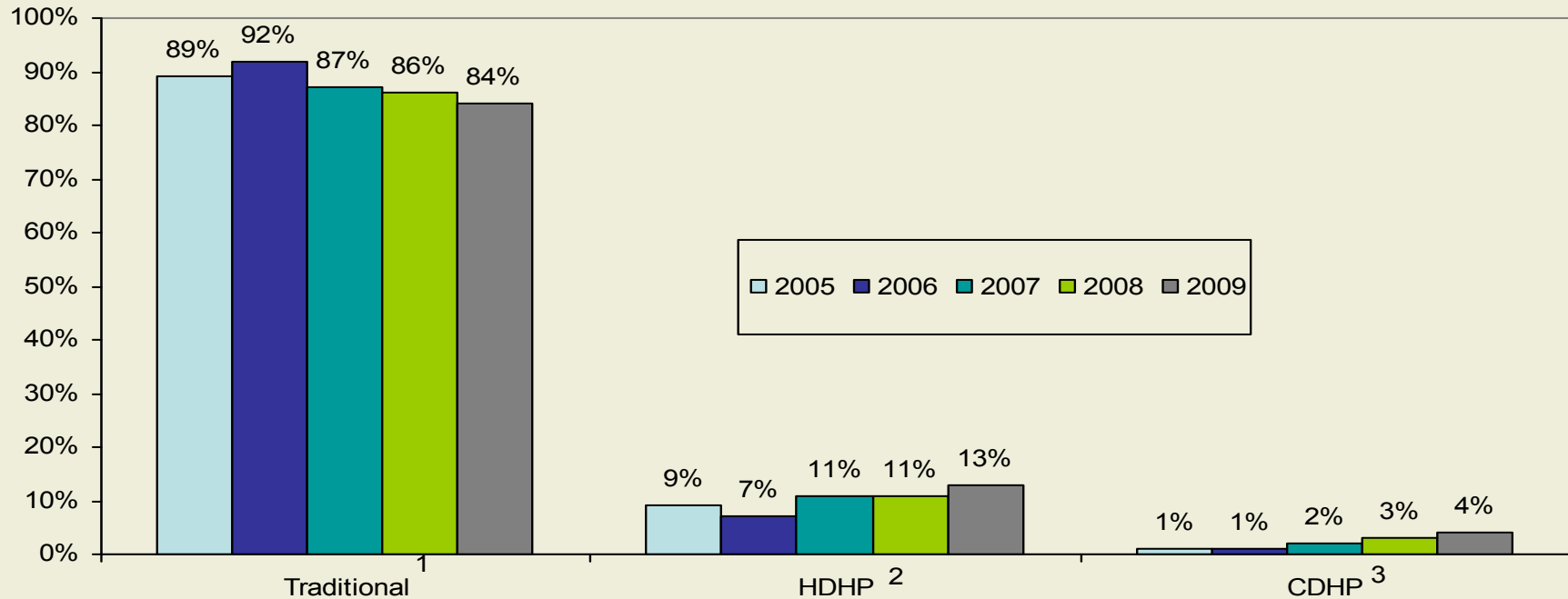
3 Groups:

- CDHP – Deductible of at least \$1,000 single/\$2,000 family and HRA or HSA
- HDHP – Deductible of at least \$1,000 single/\$2,000 family and no HRA or HSA. Includes HSA-eligibles.
- Traditional insurance – balance of what's not included above

2009 sample sizes (4,226 total):

- CDHP: 972 (94 base, 879 oversample)
- HDHP: 1,603 (262 base, 1,340 oversample)
- Traditional: 1,651

Distribution of Adults Covered by Private Health Insurance, by Type of Health Plan, 2005-2009



1 Traditional = health plan w/ no deductible or <\$1000 (individual), <\$2000 (family);

2 HDHP = High-deductible health plan w/ deductible \$1000+ (individual), 2000+ (family), no account;

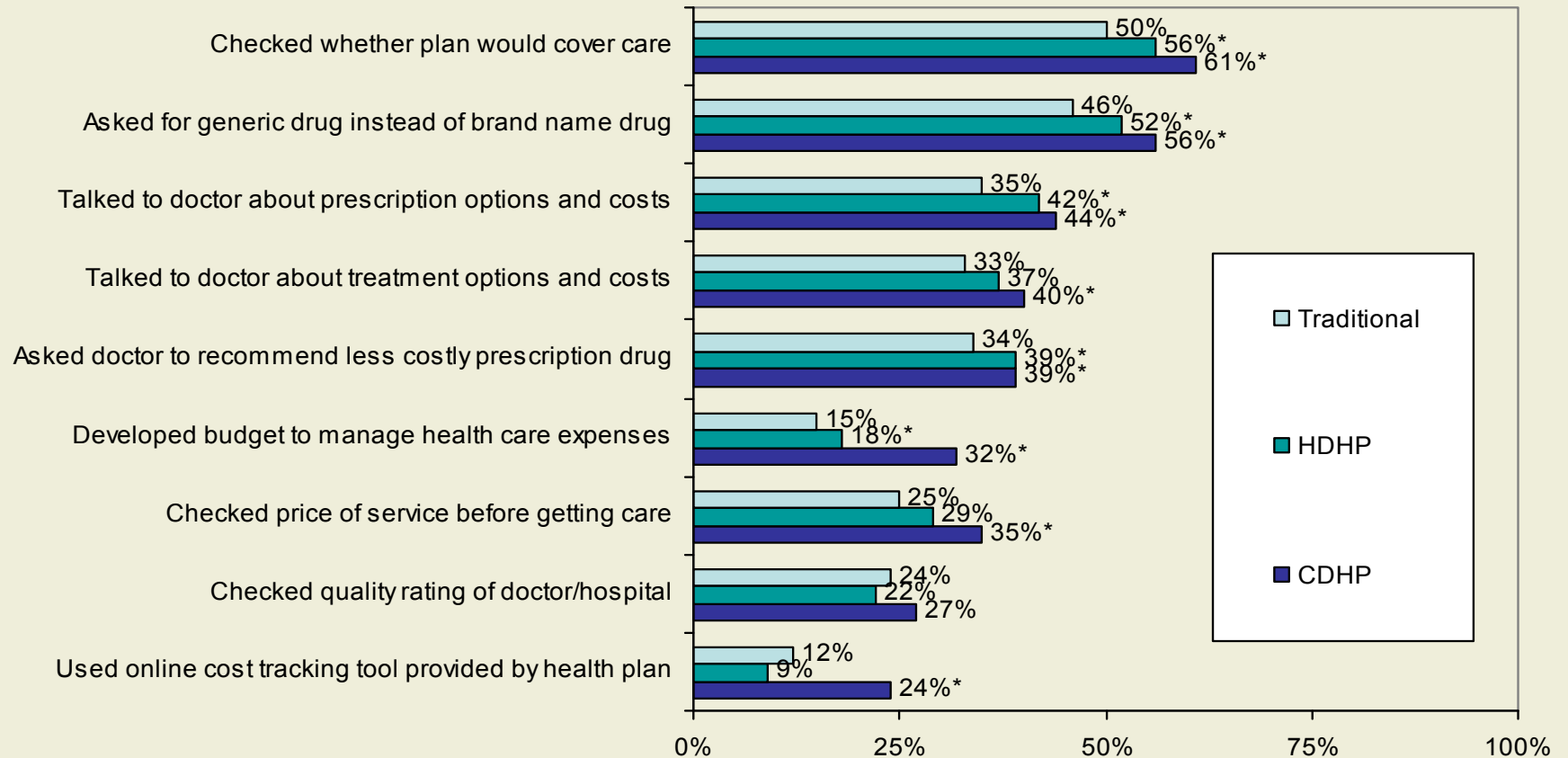
3 CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/ account.

CDHP & HSA Eligible Enrollment, 2005-2009

	2005	2006	2007	2008	2009
Adults with private insurance (millions)	121.7	123.9	125.1	124.9	124.9
Traditional (millions)	108.3	114.0	108.8	107.3	104.9
HDHP (millions)	11.0	8.7	13.8	13.3	16.2
CDHP (millions)	1.2	1.2	2.5	4.2	5.0
% HSA eligible of HDHP	32%	31%	42%	42%	38%
HSA eligible (millions)	3.5	2.7	5.8	5.6	6.2
CDHP + HSA eligible (millions)	4.7	3.9	8.3	9.8	11.2
CDHP + HSA eligible % of total	3.9%	3.2%	6.6%	7.9%	8.9%

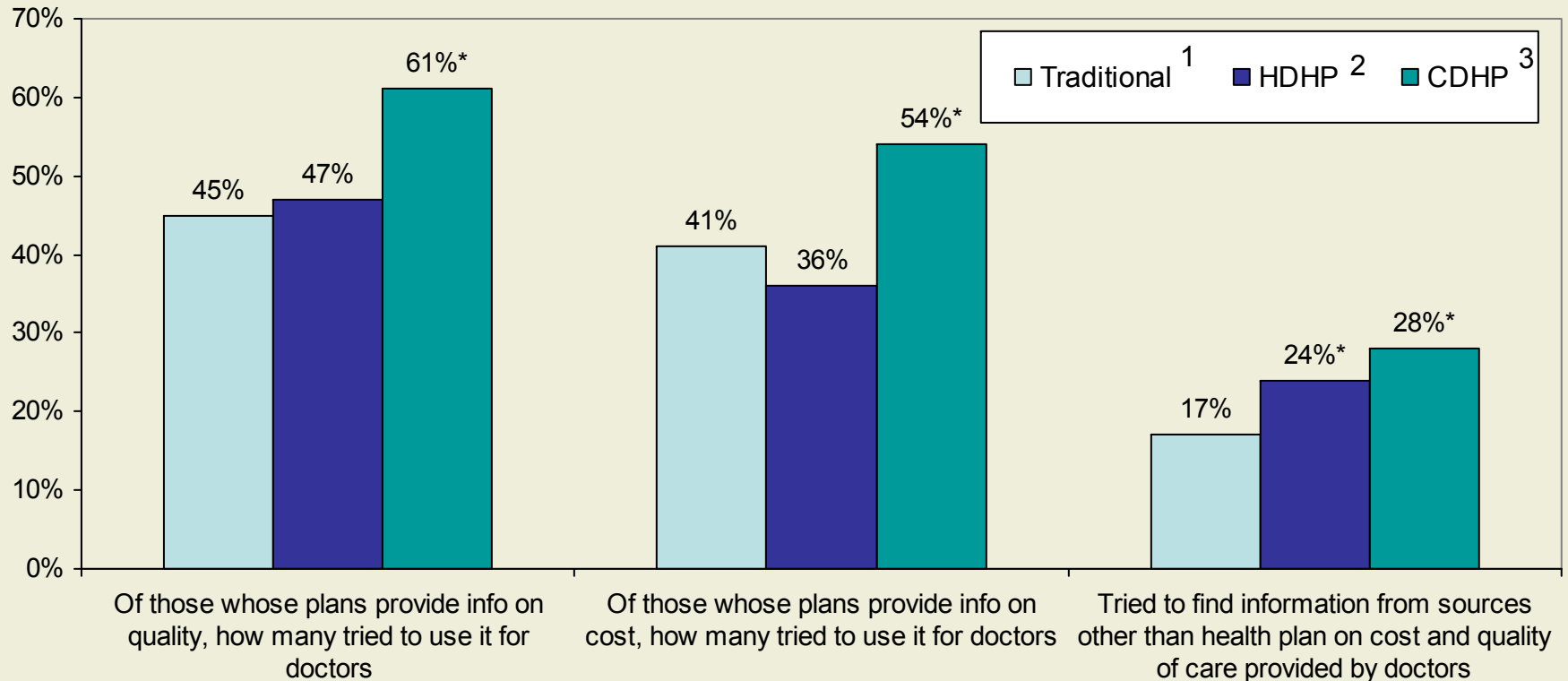
Cost-Conscious Decision Making, by Type of Health Plan, 2009

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



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

Use of Quality and Cost Information Provided by Health Plan and Effort to Find Information From Other Sources, 2009

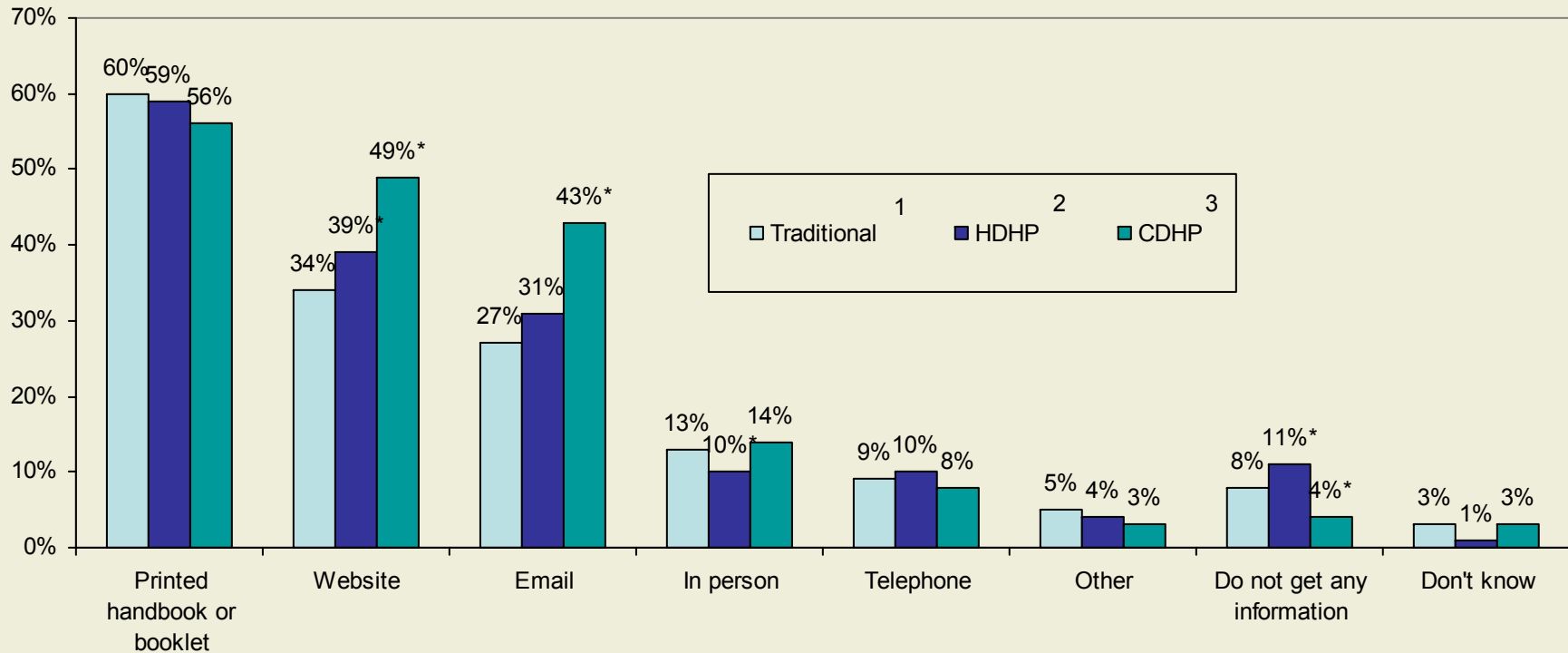


1 Traditional = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

3 CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

Sources of Information for Health Plan Benefits, by Type of Plan, 2009



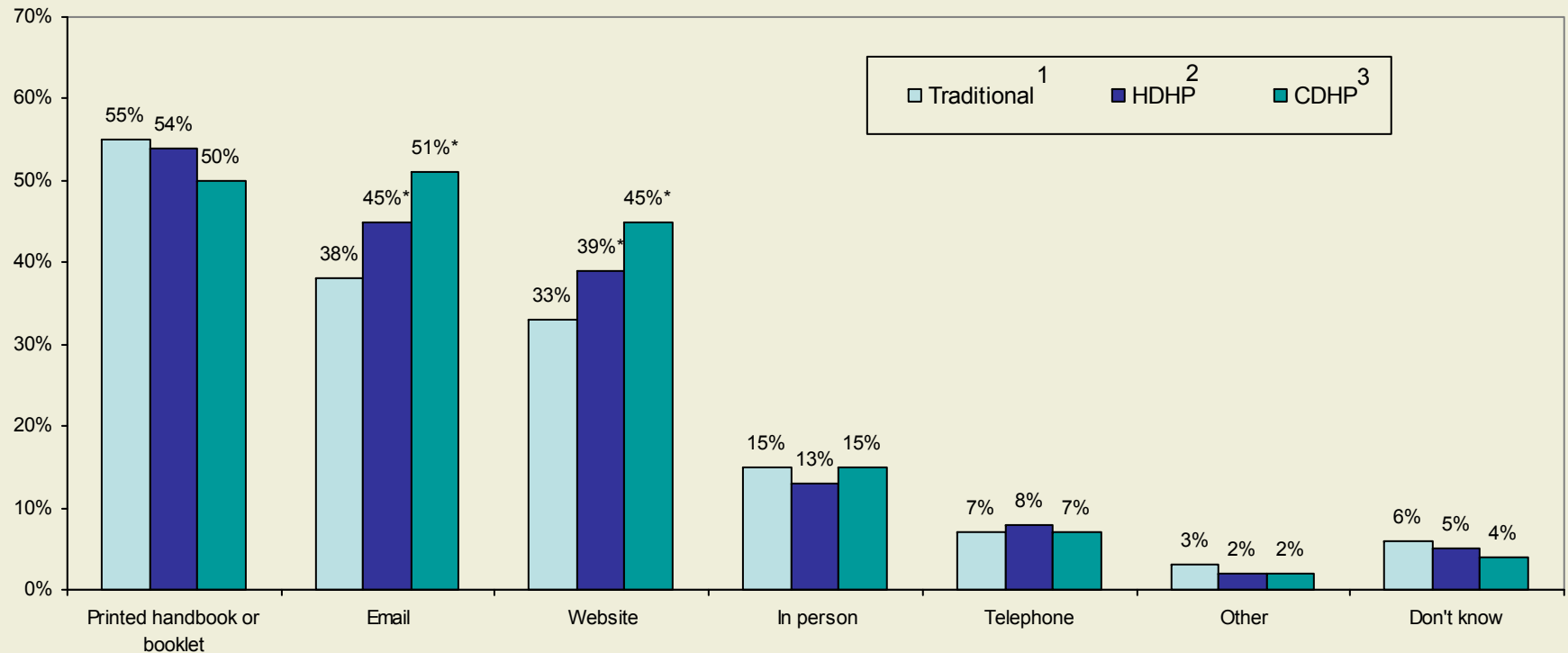
1 Traditional = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

3 CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Preferred Source of Information for Health Plan Benefits, by Type of Plan, 2009



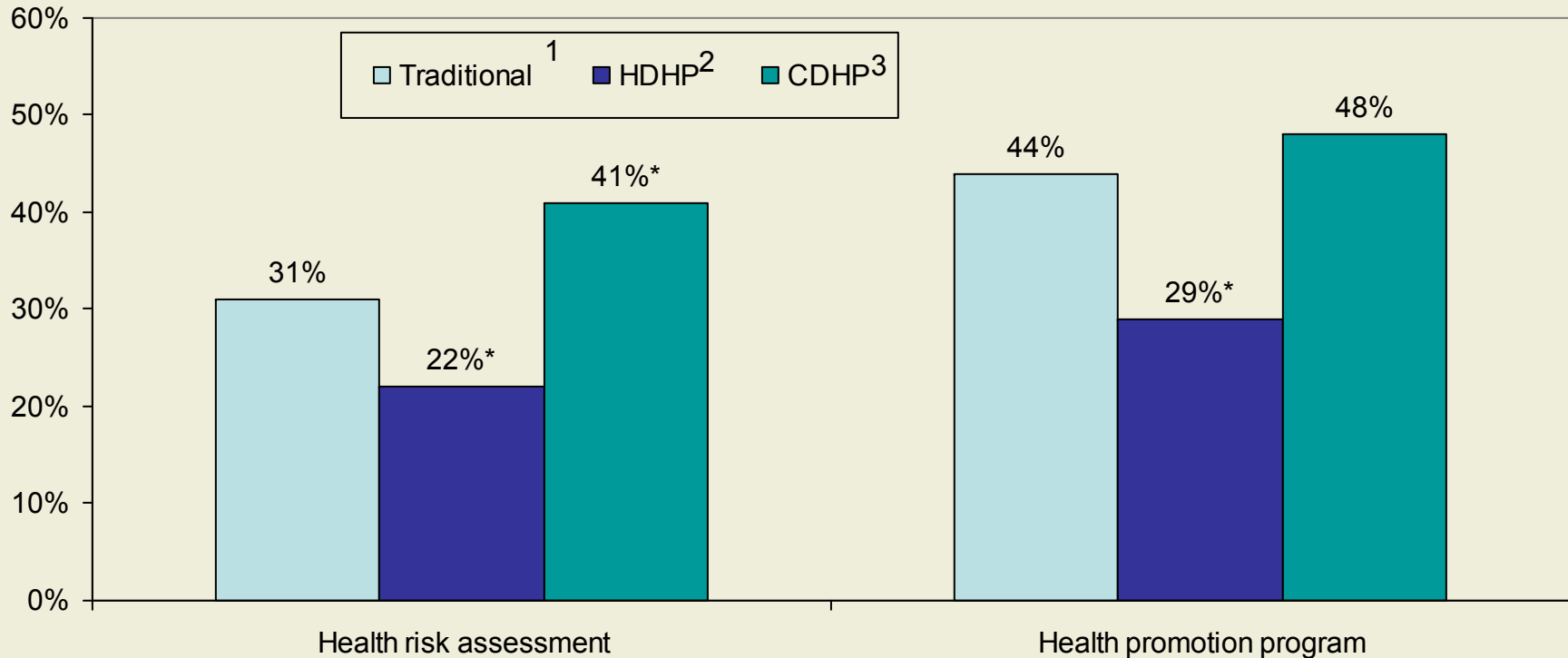
1 Traditional = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

3 CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Employer Offers Wellness Program, by Type of Health Plan, 2009



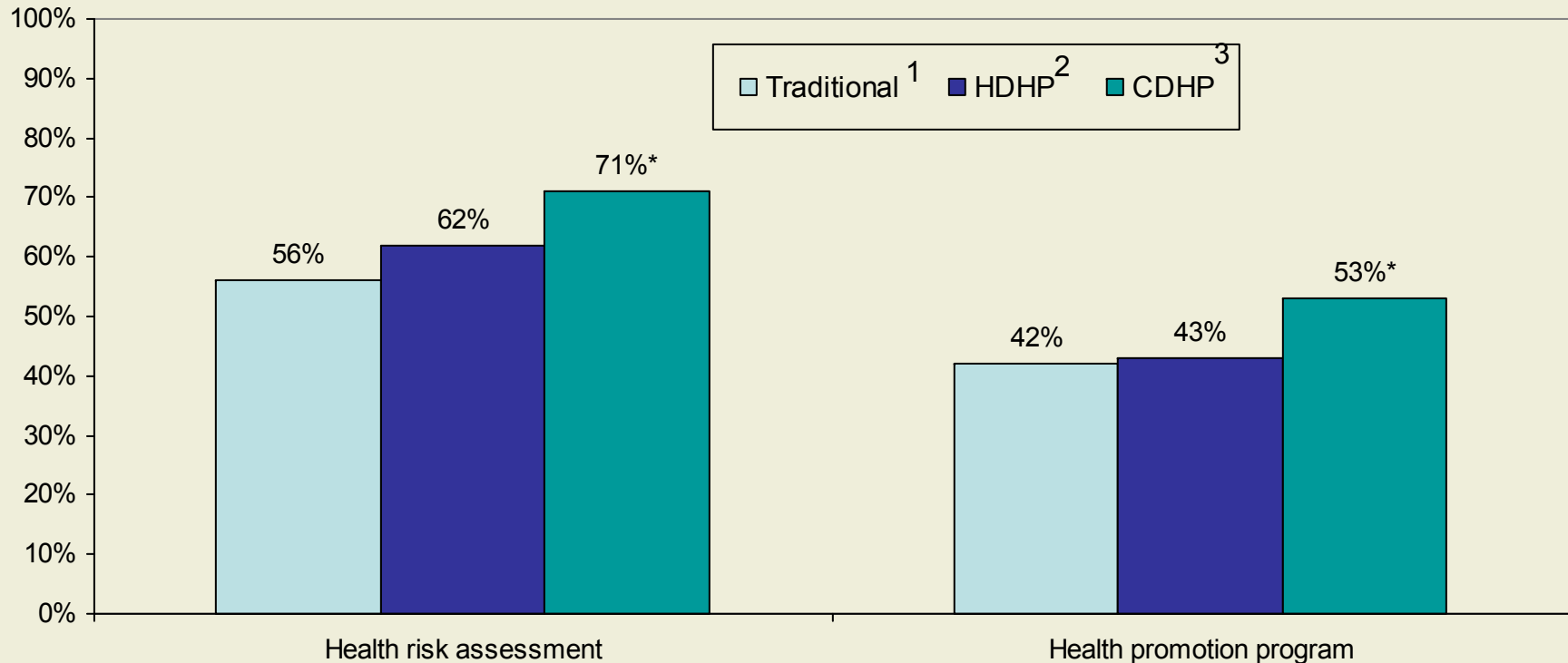
1 Traditional = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

3 CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Individual Participates in Wellness Program Offered by Employer Among Those Offered a Wellness Program, by Type of Health Plan, 2009



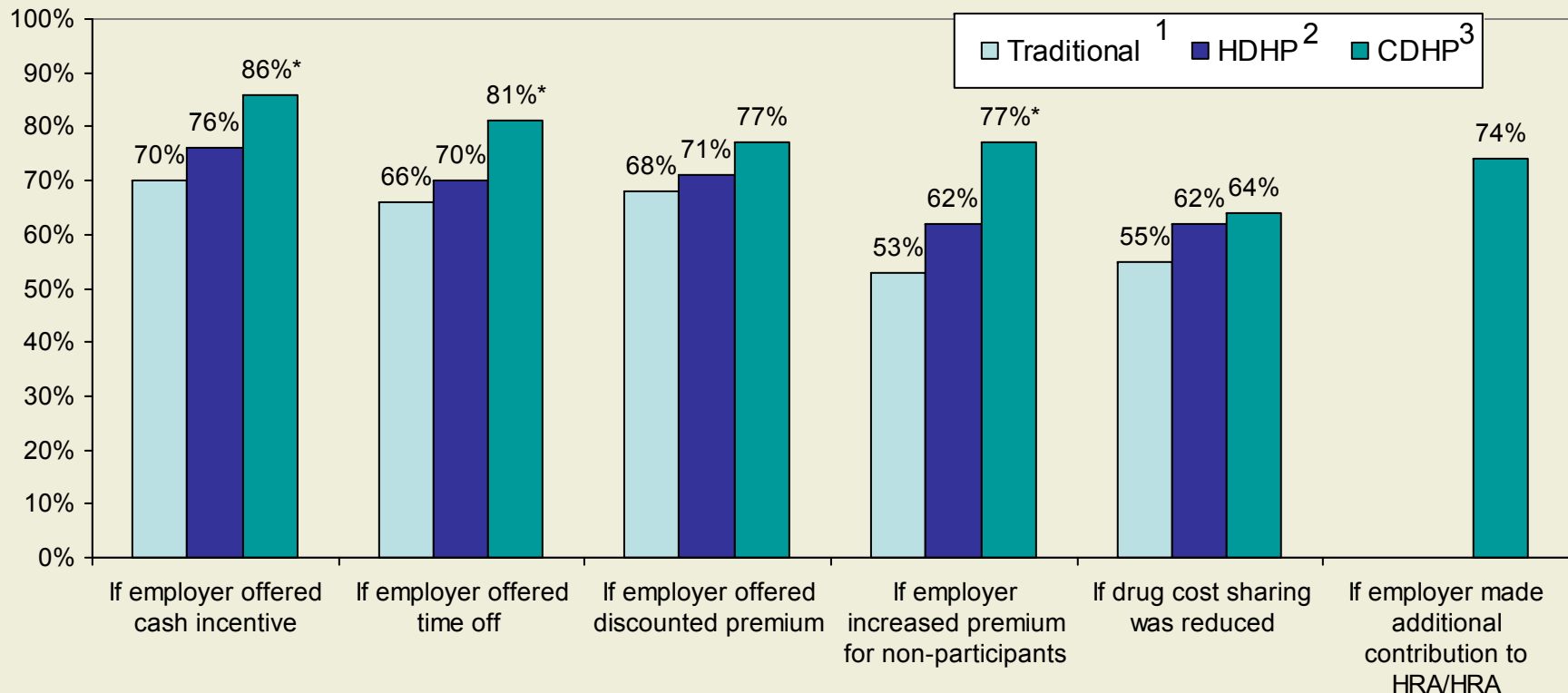
1 Traditional = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

3 CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Percentage of Individuals Reporting that They Would Probably Participate in Employer Wellness Program, by Various Financial Incentives and Type of Health Plan, 2009



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

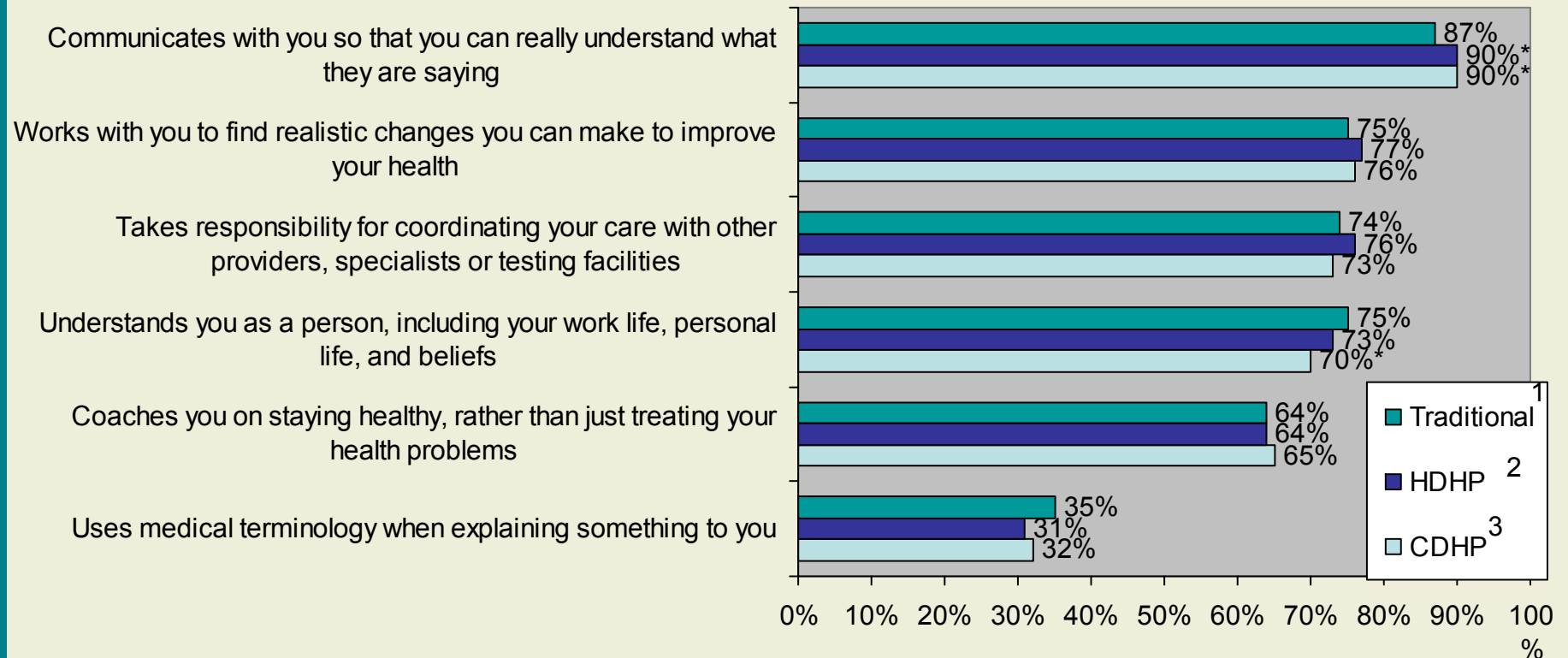
² HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

³ CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Importance of Various Provider Engagement Tools, by Type of Health Plan, 2009

(Percentage Reporting Extremely or Very Important)



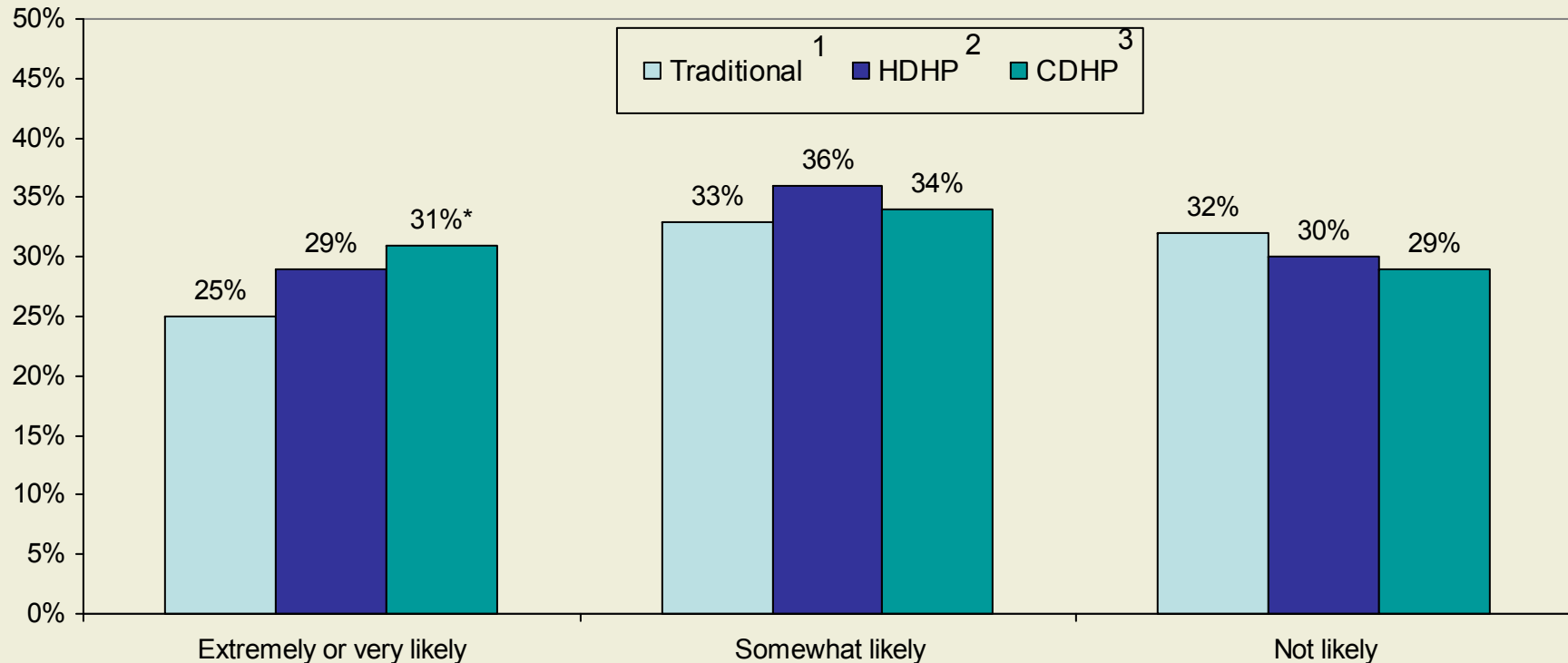
1 Traditional = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

3 CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Likelihood of Changing Doctor if Cost Sharing was Lower when Using Doctors that Use HIT and Current Doctor Does Not Use HIT, by Type of Health Plan, 2009



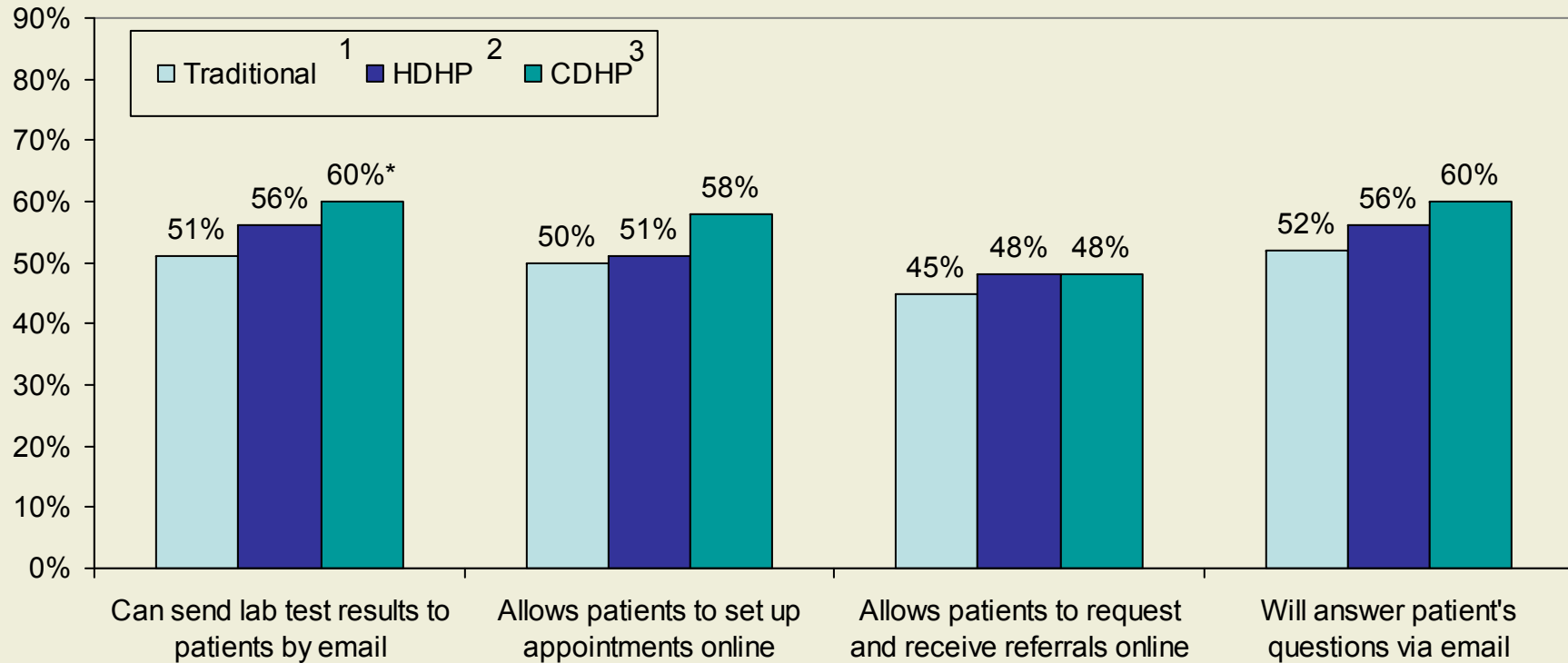
¹ Traditional = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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

³ CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Likelihood of Choosing Doctor by Their Use HIT, by Type of Health Plan, 2009



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

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

³ CDHP = Consumer-driven health plan w/ deductible \$1000+ (individual), \$2000+ (family), w/account.

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

Selection Issues

CDHP Enrollees

- Less likely to have a health problem
- Less likely to smoke
- More likely to exercise
- Less likely to be obese

CDHP enrollees have higher income

CDHP enrollees are more educated