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

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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.
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

### CDHP & HSA Eligible Enrollment, 2005-2009

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

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)

- Checked whether plan would cover care
- Asked for generic drug instead of brand name drug
- Talked to doctor about prescription options and costs
- Talked to doctor about treatment options and costs
- Asked doctor to recommend less costly prescription drug
- Developed budget to manage health care expenses
- Checked price of service before getting care
- Checked quality rating of doctor/hospital
- Used online cost tracking tool provided by health plan

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

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

Of those whose plans provide info on quality, how many tried to use it for doctors:
- Traditional: 45%
- HDHP: 47%
- CDHP: 61%

Of those whose plans provide info on cost, how many tried to use it for doctors:
- Traditional: 41%
- HDHP: 36%
- CDHP: 54%

Tried to find information from sources other than health plan on cost and quality of care provided by doctors:
- Traditional: 17%
- HDHP: 24%
- CDHP: 28%

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


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

**Health risk assessment**
- Traditional: 31%
- HDHP: 22%
- CDHP: 41%*

**Health promotion program**
- Traditional: 44%
- HDHP: 29%
- CDHP: 48%

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

- Health risk assessment:
  - Traditional: 56%
  - HDHP: 62%
  - CDHP: 71%*

- Health promotion program:
  - Traditional: 42%
  - HDHP: 43%
  - CDHP: 53%*

* Difference between HDHP/CDHP and Traditional is statistically significant at p ≤ 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

- If employer offered cash incentive
- If employer offered time off
- If employer offered discounted premium
- If employer increased premium for non-participants
- If drug cost sharing was reduced
- If employer made additional contribution to HRA/HRA

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Importance of Various Provider Engagement Tools, by Type of Health Plan, 2009
(Percentage Reporting Extremely or Very Important)

Communicates with you so that you can really understand what they are saying
- Traditional: 87%
- HDHP: 90%
- CDHP: 90%

Works with you to find realistic changes you can make to improve your health
- Traditional: 75%
- HDHP: 77%
- CDHP: 76%

Takes responsibility for coordinating your care with other providers, specialists or testing facilities
- Traditional: 74%
- HDHP: 76%
- CDHP: 73%

Understands you as a person, including your work life, personal life, and beliefs
- Traditional: 75%
- HDHP: 74%
- CDHP: 75%

Coaches you on staying healthy, rather than just treating your health problems
- Traditional: 64%
- HDHP: 64%
- CDHP: 65%

Uses medical terminology when explaining something to you
- Traditional: 35%
- HDHP: 32%
- CDHP: 31%

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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

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

- Can send lab test results to patients by email: Traditional 51%, HDHP 56%, CDHP 60%*
- Allows patients to set up appointments online: Traditional 50%, HDHP 51%, CDHP 58%
- Allows patients to request and receive referrals online: Traditional 45%, HDHP 48%, CDHP 48%
- Will answer patient's questions via email: Traditional 52%, HDHP 56%, CDHP 60%

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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