

Findings from the 2010 EBRI/MGA Consumer Engagement in Health Care Survey

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2010 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 2008-2009 EBRI/MGA Consumer Engagement in Health Care Survey.

Analysis Groups

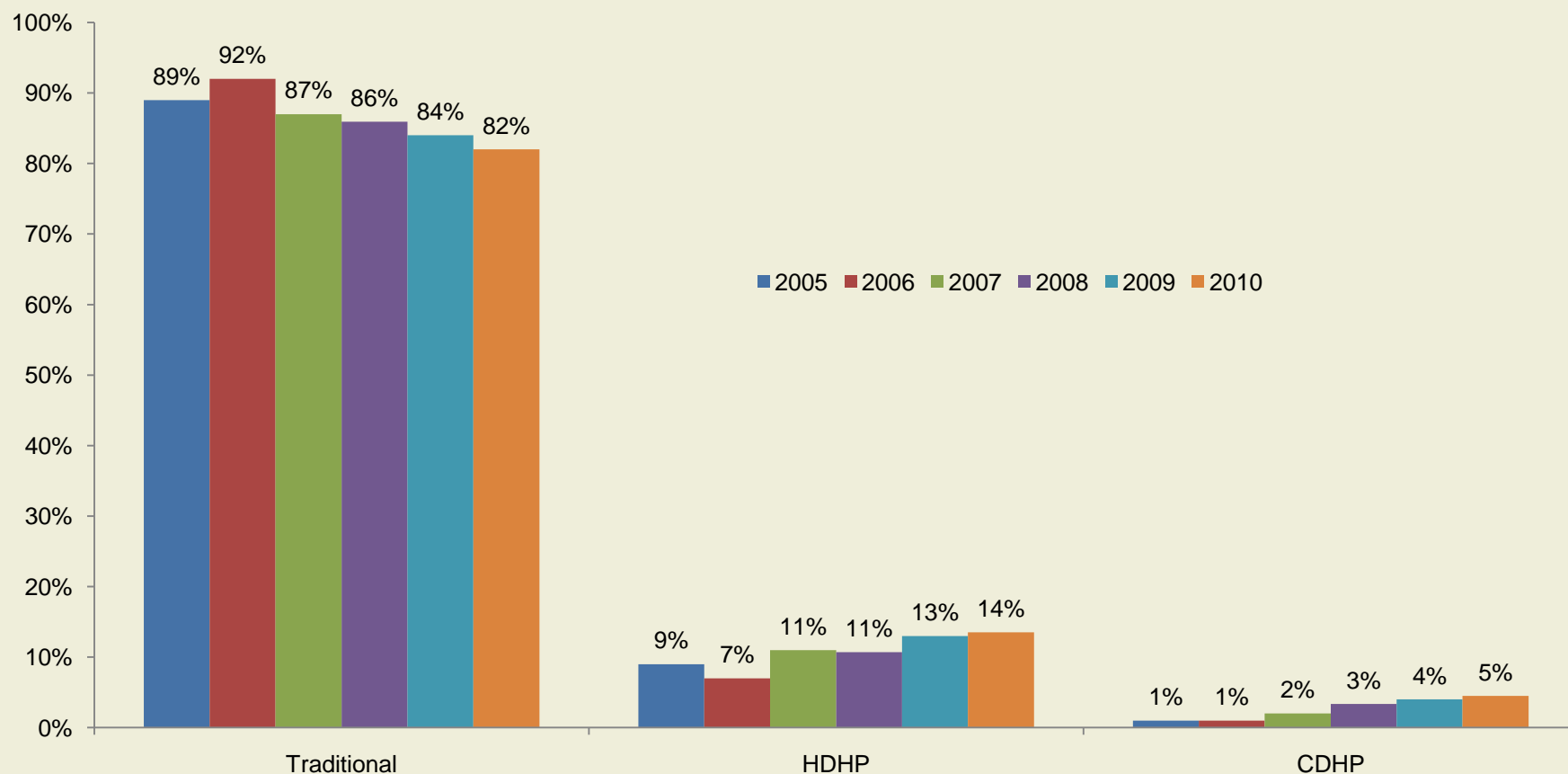
3 Groups:

- 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 without account.
- Traditional insurance – balance of what's not included above

2010 sample sizes (4,508 total):

- CDHP: 993 (117 base, 876 oversample)
- HDHP: 1,914 (278 base, 1,636 oversample)
- Traditional: 1,601

Distribution of Individuals Covered by Private Health Insurance, by Type of Health Plan, 2005-2010



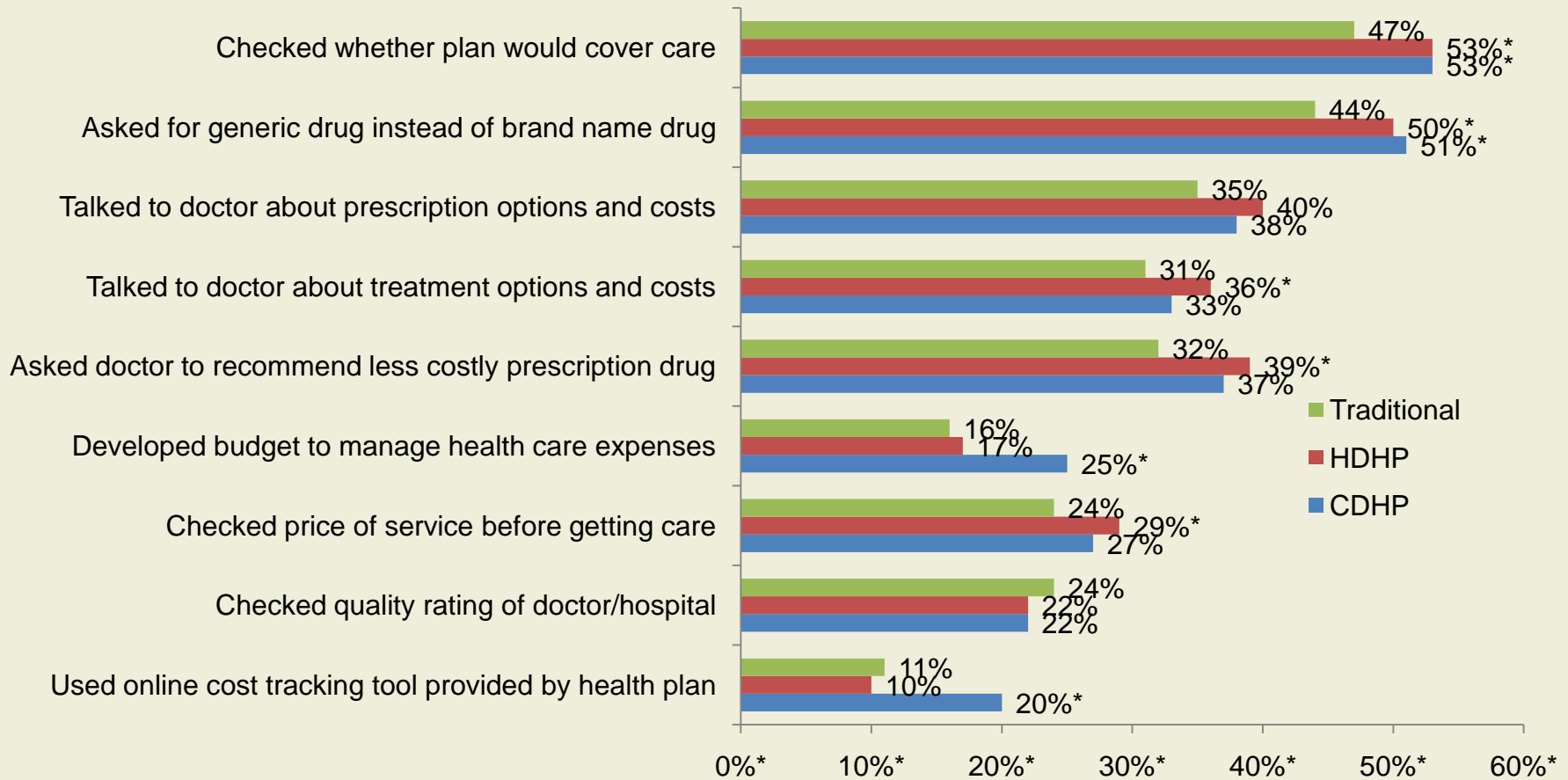
Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005-2007. EBRI/MGA Consumer Engagement in Health Care Survey, 2008-2010.

CDHP & HSA Eligible Enrollment, 2005-2010

	2005	2006	2007	2008	2009	2010
Adults with private insurance (millions)	121.7	123.9	125.1	124.9	127.1	127.1
Traditional	108.3	114.0	108.8	107.3	106.8	104.2
HDHP	11.0	8.7	13.8	13.3	16.5	17.2
CDHP	1.2	1.2	2.5	4.2	5.1	5.7
% HSA eligible of HDHP	32%	31%	42%	42%	38%	37%
HSA eligible (millions)	3.5	2.7	5.8	5.6	6.3	6.3
CDHP + HSA eligible (millions)	4.7	3.9	8.3	9.8	11.4	12.1
CDHP + HSA eligible % of total	3.9%	3.2%	6.6%	7.9%	8.9%	9.5%

Cost-Conscious Decision Making, by Type of Health Plan, 2010

(Percent of privately insured adults 21–64 who received health care in last 12 months)



Source: EBRI/MGA Consumer Engagement in Health Care Survey, 2010.

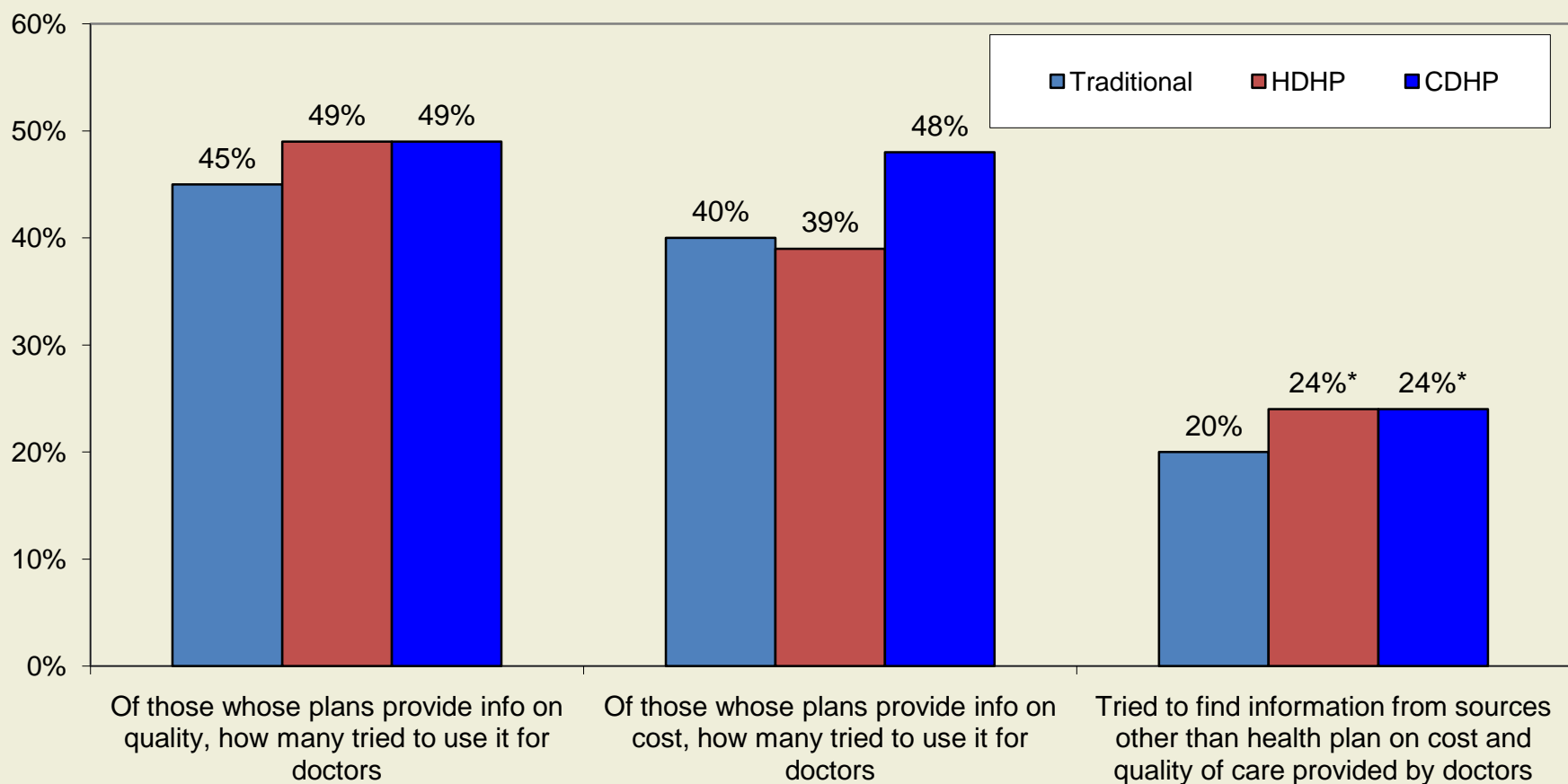
Trends in Cost-Conscious Decision Making, CDHP Enrollees, 2009-2010

	2009	2010
Checked whether health plan would cover care	61%	53%^
Asked for generic drug instead of brand name	56	51^
Talked to doctor about treatment options/costs	44	38
Asked doctor to recommend less costly drug	40	33^
Checked price of service before getting care	39	37
Checked quality rating of doctor/hospital	35	27^
Participated in employers wellness program	27	22^
Used online cost tracking tool	32	25^

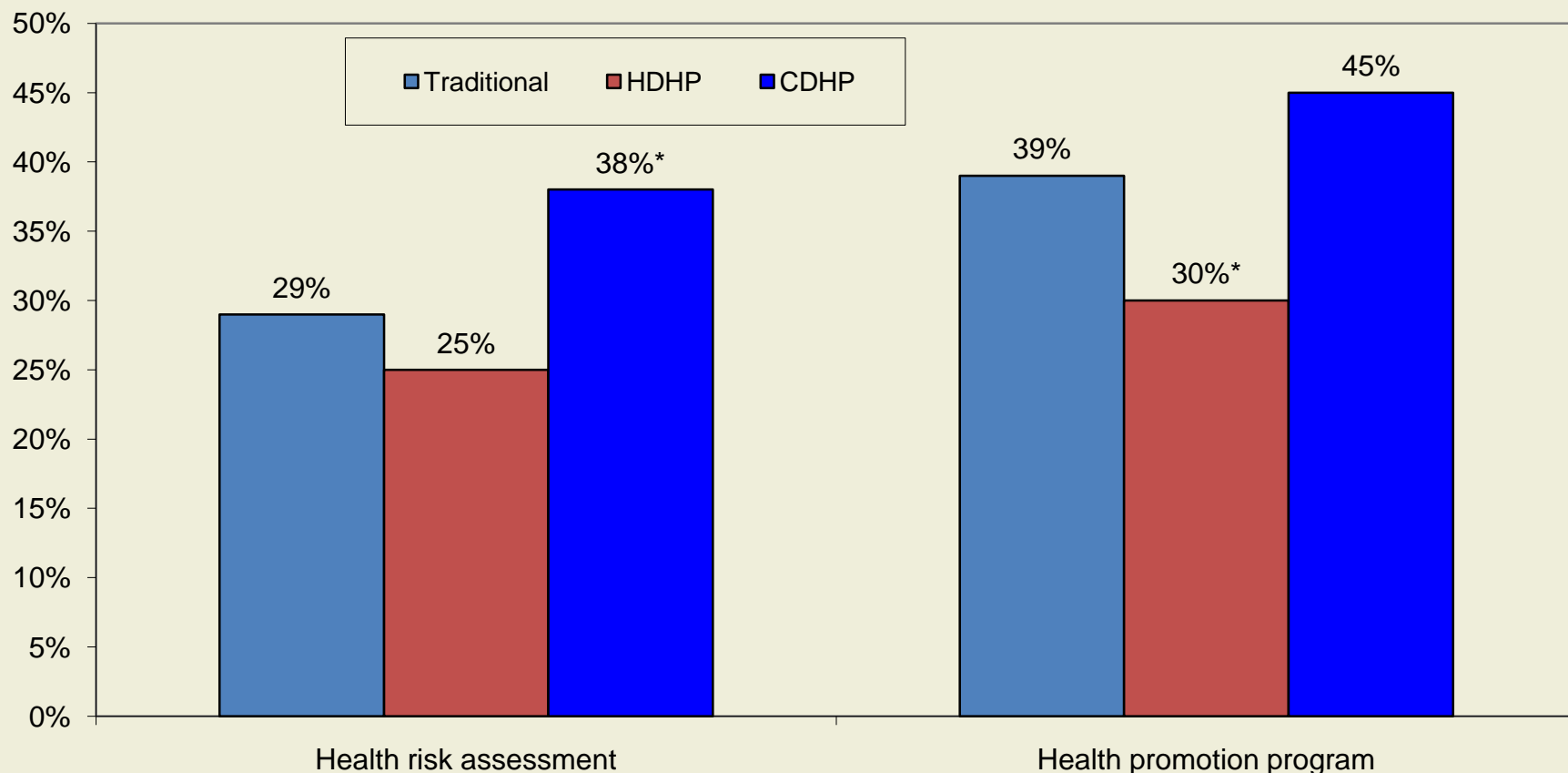
Source: EBRI/MGA Consumer Engagement in Health Care Survey, 2009-2010.

^Difference from prior year shown 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, 2010

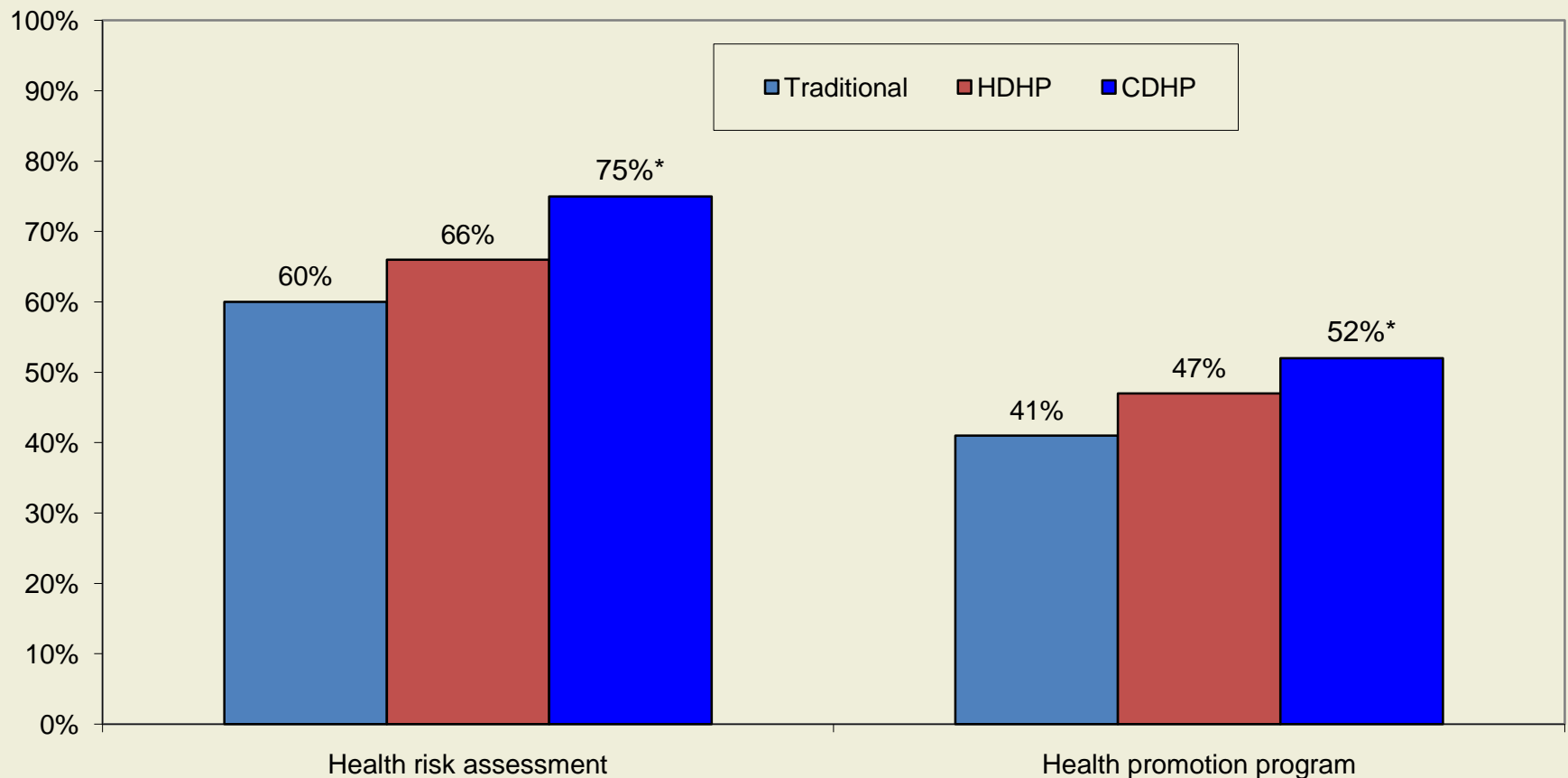


Employer Offers Wellness Program, by Type of Health Plan, 2010

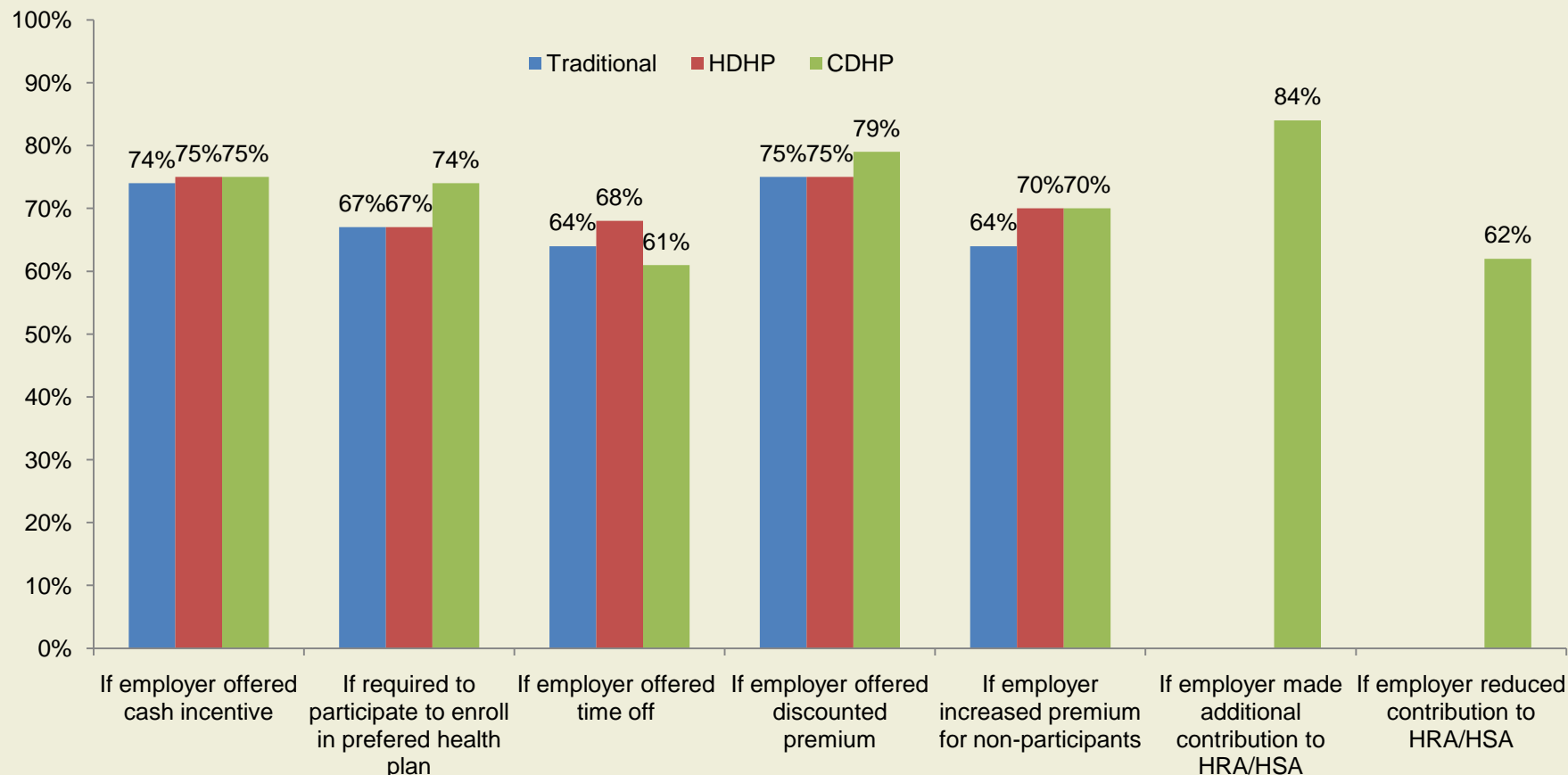


Source: EBRI/MGA Consumer Engagement in Health Care Survey, 2010.

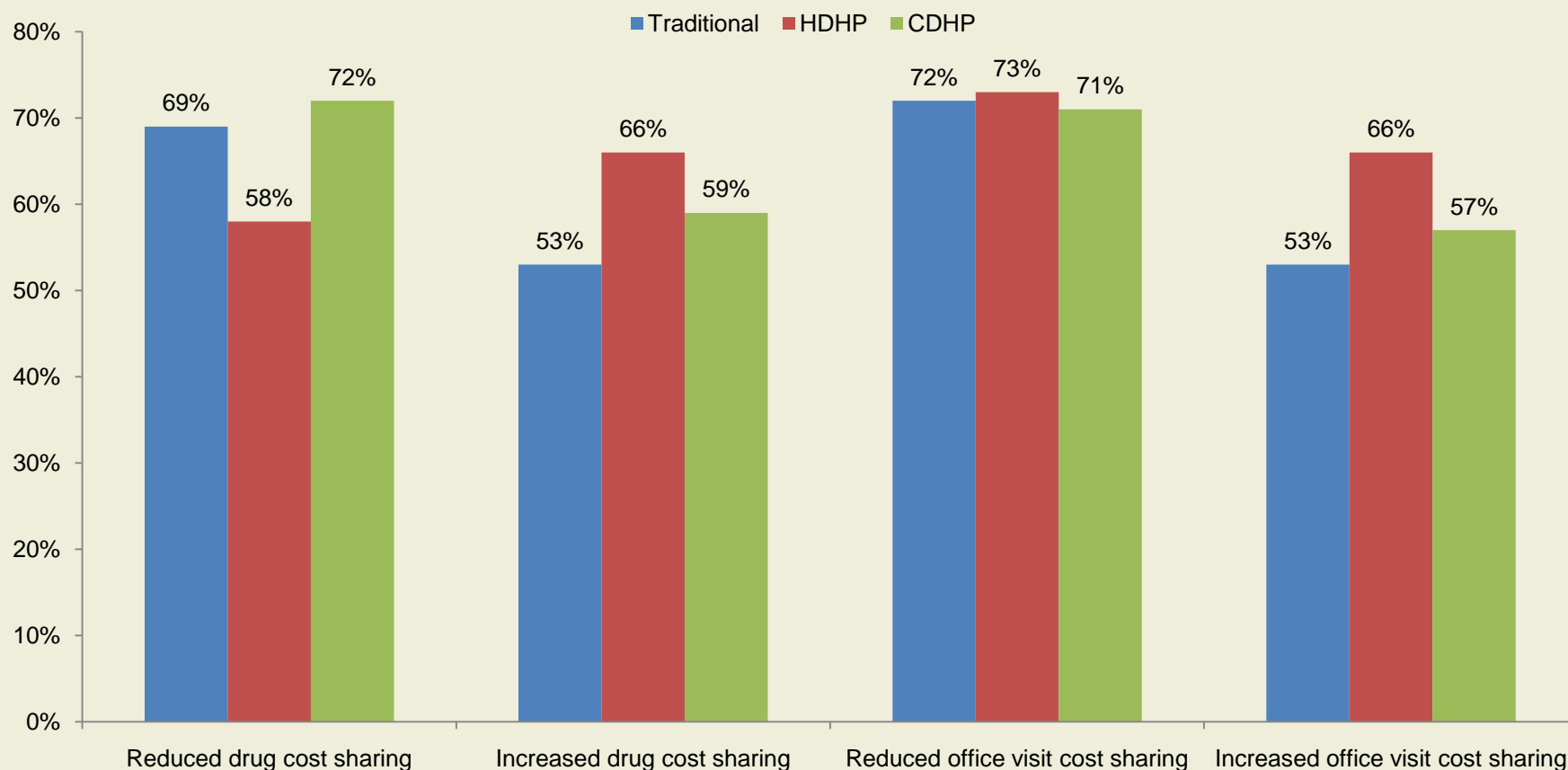
Individual Participates in Wellness Program Offered by Employer Among Those Offered a Wellness Program, by Type of Health Plan, 2010



Percentage of Individuals Reporting that They Would Probably Participate in Employer Wellness Program, by Various Financial Incentives and Type of Health Plan, 2010

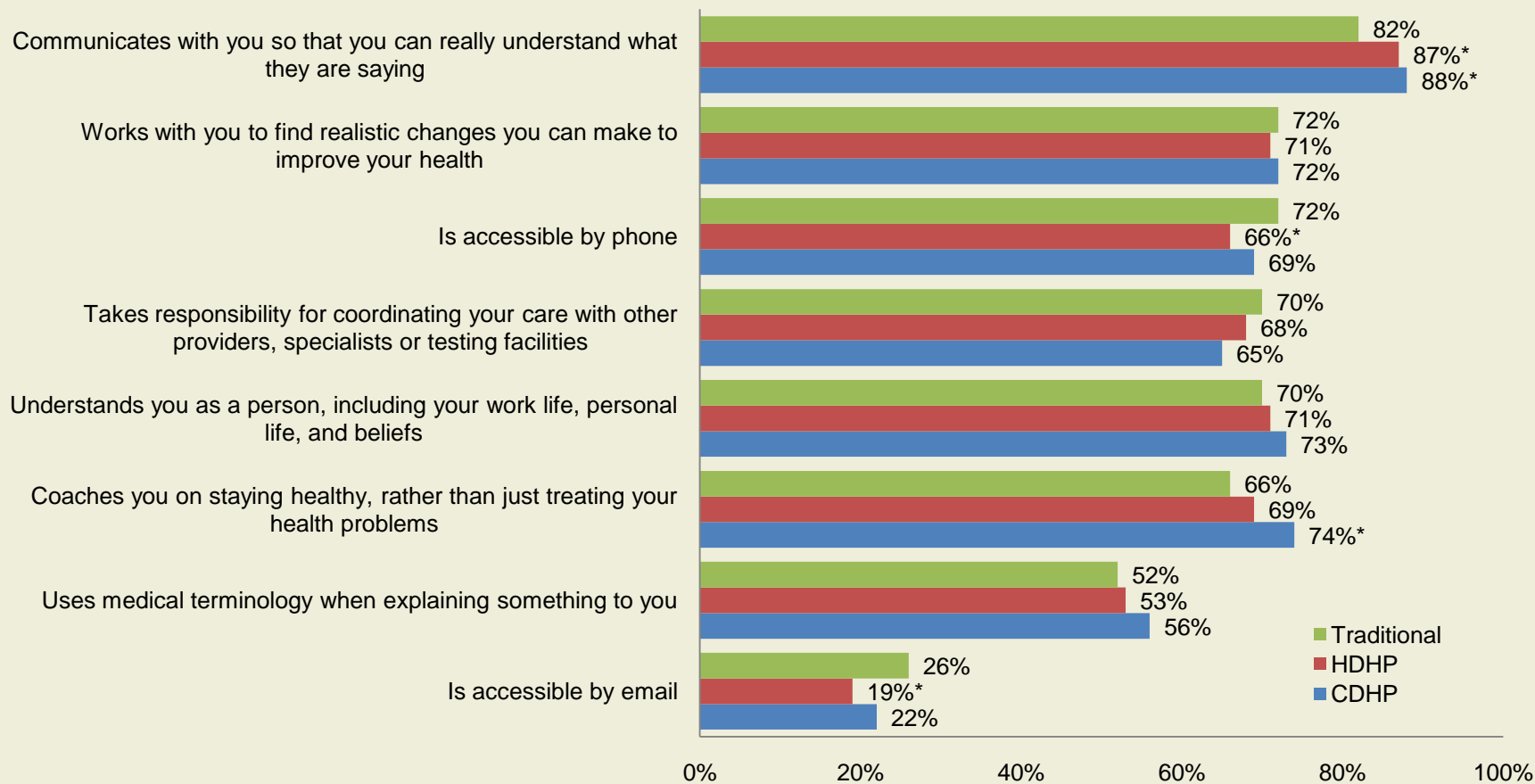


Percentage of Individuals Reporting that They Would Probably Participate in Employer Wellness Program, by Various Cost Sharing Incentives and Type of Health Plan, 2010

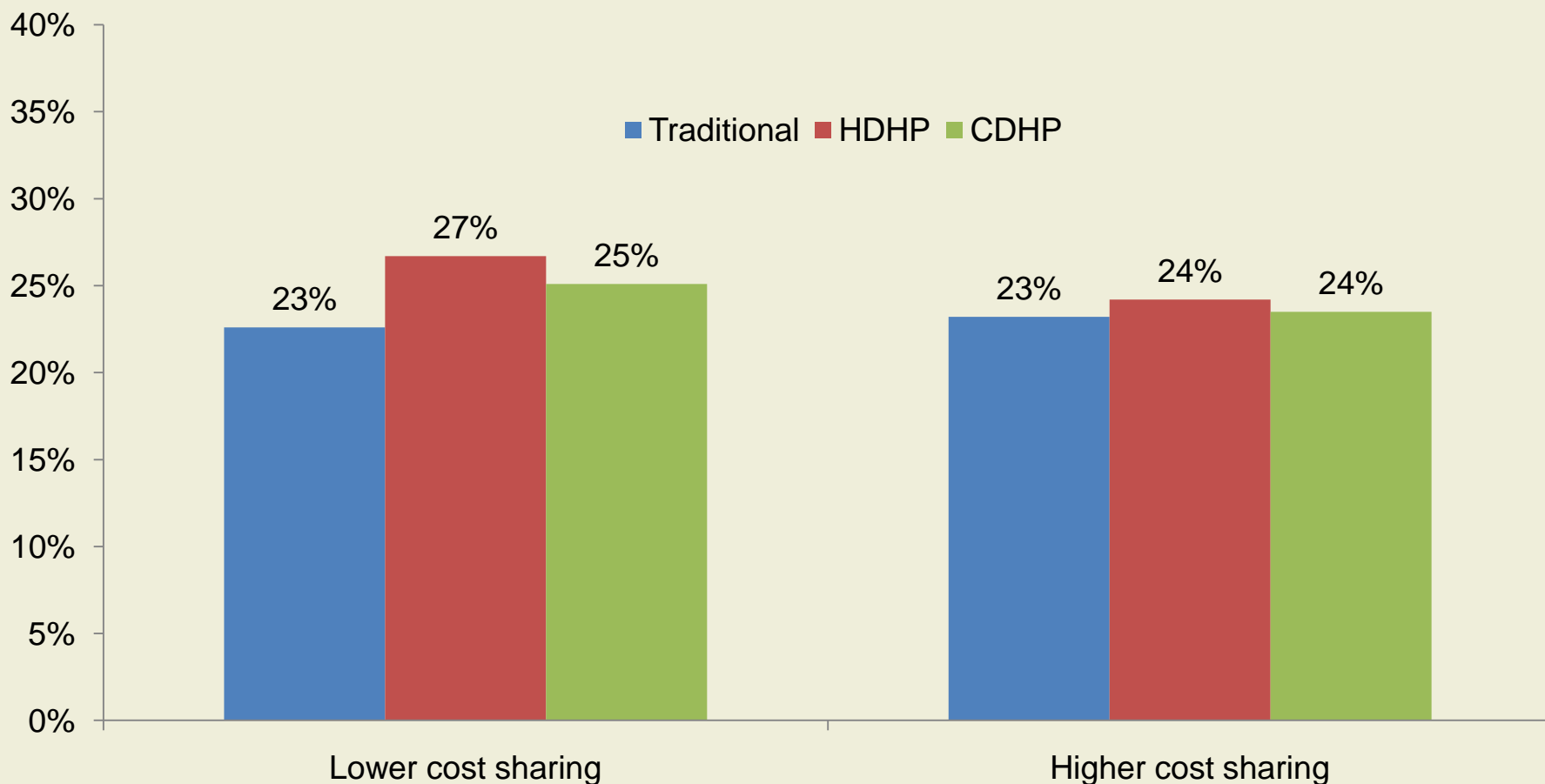


Agreement With Statements about Various Provider Engagement Tools, by Type of Health Plan, 2010

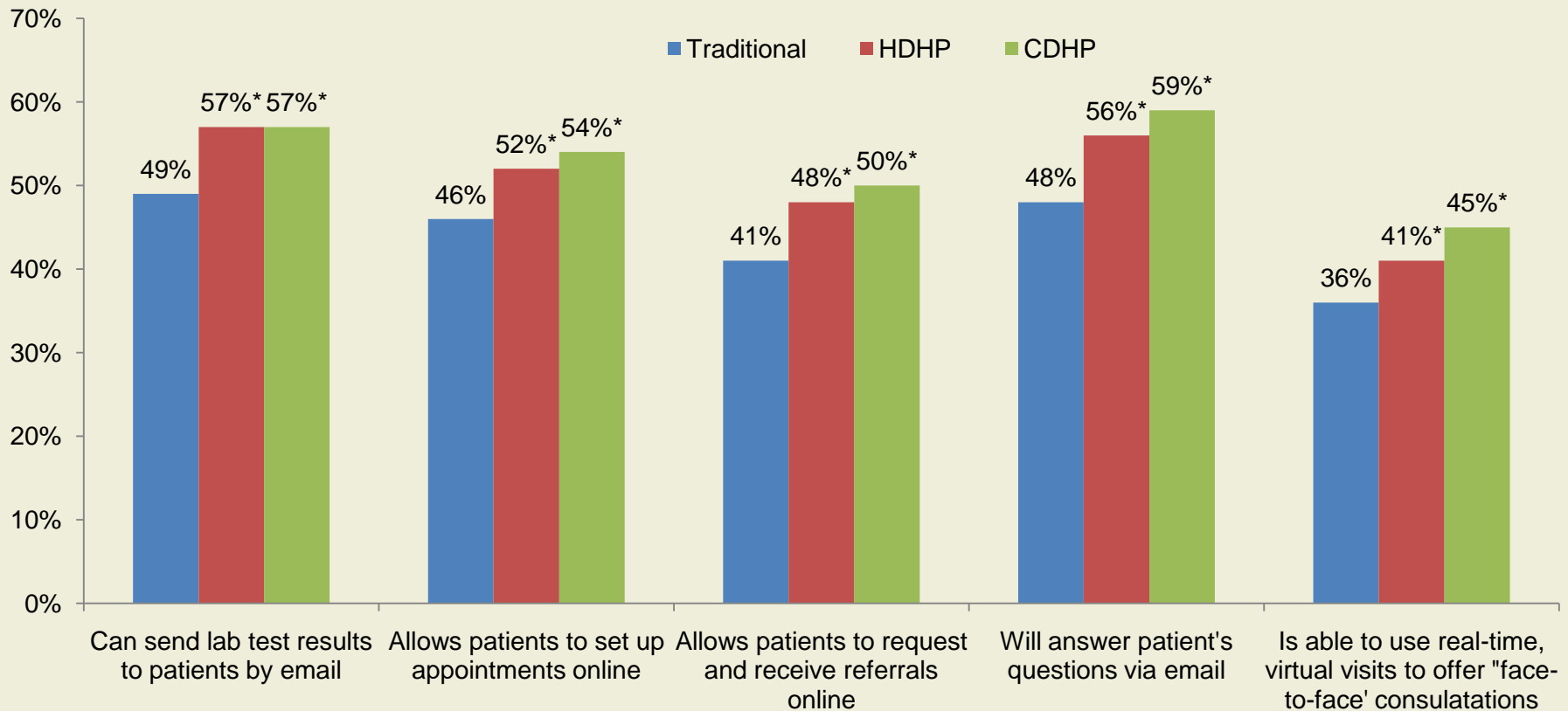
(Percent Strongly or Somewhat Agreeing With Statement, Among those with Usual Source of Care)



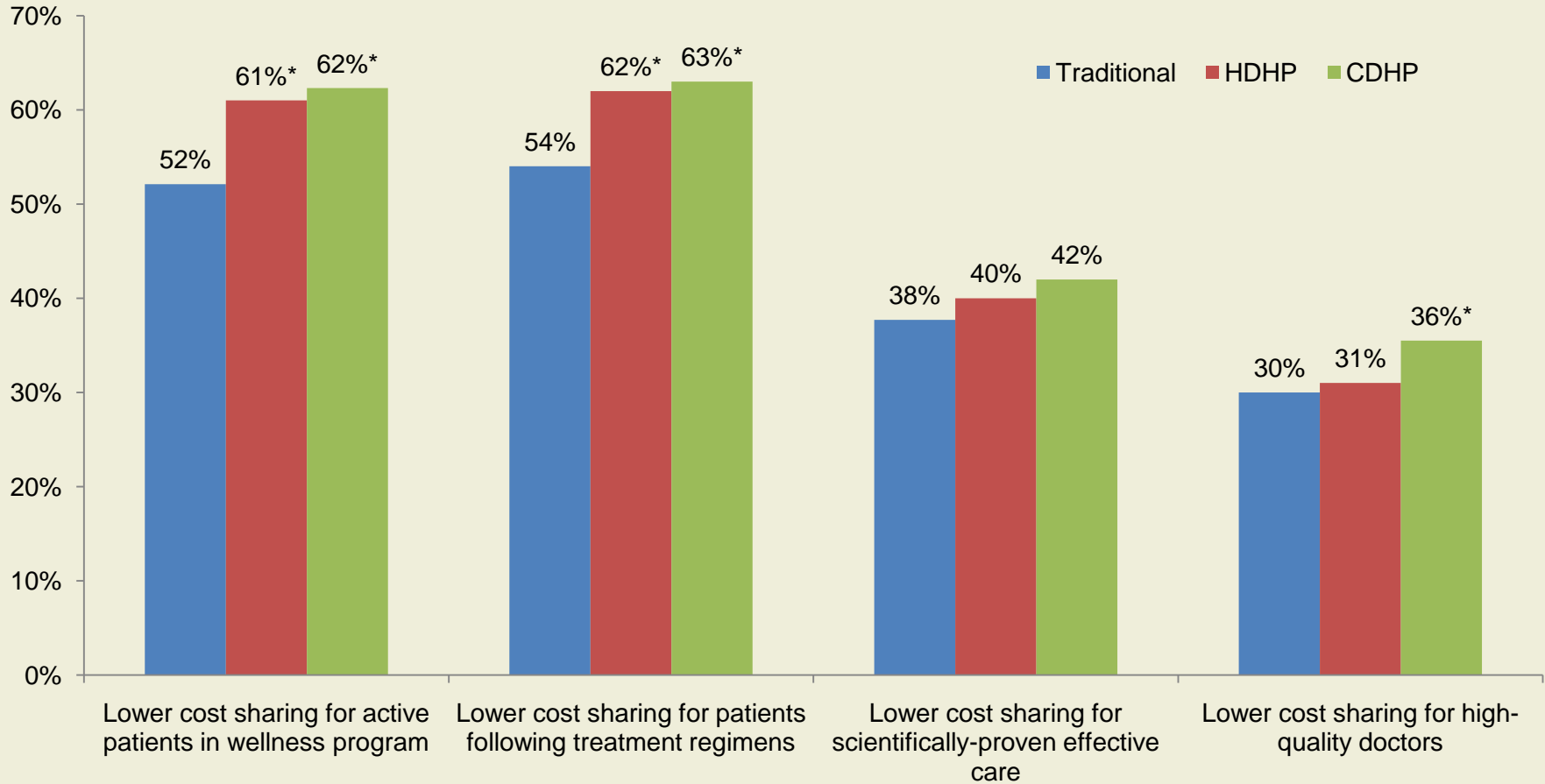
Likelihood of Changing Doctor if Cost Sharing was Lower or Higher when Using Doctors that Use Health Information Technology (HIT) and Current Doctor Does Not Use HIT, by Type of Health Plan, 2010



Likelihood of Choosing Doctor by Their Use Health Information Technology (HIT), by Type of Health Plan, 2010



Agreement With Statements about Proposed Ways to Engage Consumers in Managing Health Care Costs, by Type of Plan, 2010



Selection Issues

CDHP Enrollees

- More likely to be in excellent or very good health
- Less likely to smoke
- More likely to exercise (in all years of survey except 2010)
- Less likely to be obese

CDHP enrollees have higher income, but differences not as great as in the past

CDHP enrollees are more educated