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.

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

### CDHP & HSA Eligible Enrollment, 2005-2010

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adults with private insurance (millions)</td>
<td>121.7</td>
<td>123.9</td>
<td>125.1</td>
<td>124.9</td>
<td>127.1</td>
<td>127.1</td>
</tr>
<tr>
<td>Traditional</td>
<td>108.3</td>
<td>114.0</td>
<td>108.8</td>
<td>107.3</td>
<td>106.8</td>
<td>104.2</td>
</tr>
<tr>
<td>HDHP</td>
<td>11.0</td>
<td>8.7</td>
<td>13.8</td>
<td>13.3</td>
<td>16.5</td>
<td>17.2</td>
</tr>
<tr>
<td>CDHP</td>
<td>1.2</td>
<td>1.2</td>
<td>2.5</td>
<td>4.2</td>
<td>5.1</td>
<td>5.7</td>
</tr>
<tr>
<td>% HSA eligible of HDHP</td>
<td>32%</td>
<td>31%</td>
<td>42%</td>
<td>42%</td>
<td>38%</td>
<td>37%</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>6.3</td>
<td>6.3</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>11.4</td>
<td>12.1</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>
<td>9.5%</td>
</tr>
</tbody>
</table>

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)

- 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

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

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

^Difference from prior year shown 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, 2010

- Of those whose plans provide info on quality, how many tried to use it for doctors:
  - Traditional: 45%
  - HDHP: 49%
  - CDHP: 49%

- Of those whose plans provide info on cost, how many tried to use it for doctors:
  - Traditional: 40%
  - HDHP: 39%
  - CDHP: 48%

- Tried to find information from sources other than health plan on cost and quality of care provided by doctors:
  - Traditional: 20%
  - HDHP: 24%
  - CDHP: 24%

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

Communicates with you so that you can really understand what they are saying
- Traditional: 82%
- HDHP: 72%
- CDHP: 66%

Works with you to find realistic changes you can make to improve your health
- Traditional: 72%
- HDHP: 71%
- CDHP: 68%

Is accessible by phone
- Traditional: 66%
- HDHP: 69%
- CDHP: 72%

Takes responsibility for coordinating your care with other providers, specialists or testing facilities
- Traditional: 70%
- HDHP: 70%
- CDHP: 65%

Understands you as a person, including your work life, personal life, and beliefs
- Traditional: 70%
- HDHP: 71%
- CDHP: 73%

Coaches you on staying healthy, rather than just treating your health problems
- Traditional: 66%
- HDHP: 69%
- CDHP: 74%

Uses medical terminology when explaining something to you
- Traditional: 52%
- HDHP: 53%
- CDHP: 56%

Is accessible by email
- Traditional: 19%
- HDHP: 26%
- CDHP: 22%

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