

2025 Consumer Engagement in Health Care Survey



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Consumer Engagement in Health Care Survey (CEHCS) Overview

21st Annual Consumer Engagement in Health Care Survey

The Consumer Engagement in Health Care Survey (CEHCS) is a survey of privately insured adults conducted by the Employee Benefit Research Institute (EBRI) and Greenwald Research, an independent research firm. The survey has been conducted annually since 2005. The CEHCS provides reliable national data on the growth of consumer-driven health plans and high-deductible health plans and their impact on the behavior and attitudes of health care consumers.

The 2025 survey of 2,001 individuals was conducted using Dynata's online research panel between Oct. 13 and Nov. 8, 2025. All respondents were between the ages of 21 and 64.

The national sample is weighted by gender, age, income, ethnicity, education, and region to reflect the actual proportions in the population.

Survey Sponsors



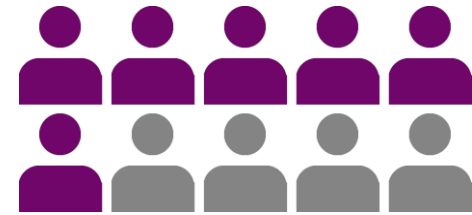
Key Findings

Health Plan Basics

Employment-based health coverage remained the dominant source of health insurance for privately insured adults, with six in 10 receiving coverage through their own job. Coverage patterns have been largely stable, with about one-third enrolled in individual-only coverage and most others covering a spouse or partner.

Deductibles remained a common feature of health coverage. More than three-quarters of enrollees had a deductible for medical care, including 70 percent of traditional plan enrollees. The share of traditional plan enrollees with deductibles increased in 2025, reinforcing the idea that exposure to upfront costs is not limited to high-deductible plans.

Enrollment in high-deductible health plans declined slightly in 2025, and enrollment in consumer-directed health plans and health savings accounts (HSAs) appeared to be relatively stable. Non-HSA-eligible high-deductible plans continued to represent a small share of coverage.



6 in 10

with private insurance got coverage through their own job

Key Findings

Open Enrollment

Most enrollees spent relatively little time choosing a health plan during open enrollment. About one-half spent less than one hour reviewing their options, and most spent under two hours. Automatic re-enrollment remains common among traditional plan enrollees.

Satisfaction with the open enrollment process remained high. Most adults reported being satisfied with the ease of plan selection and the information available to them during open enrollment. However, satisfaction with the availability of affordable plan options and the number of plans to choose from declined in 2025, which could be related to affordability more generally.

Employee benefits guides remained the most commonly used resource when selecting a health plan, especially among high-deductible plan enrollees. While a variety of tools and resources are available, most consumers relied on a limited set of information sources when making plan decisions.

90 percent of adults

were at least somewhat satisfied with the plan selection process during open enrollment

HDHP enrollees spent a little more time selecting a health plan

Auto Re-Enrollment

One in four enrollees were automatically re-enrolled in their health plan. Traditional plan owners continued to be more likely than HDHP enrollees to be automatically re-enrolled in their plan.

Key Findings

Plan Choice

Provider networks were the most important factor when choosing a health plan, outranking premiums and other plan features. Cost-related considerations continued to play a central role in plan-choice decisions across plan types.

Traditional plan enrollees placed greater importance on lower out-of-pocket costs when receiving care, while high-deductible plan enrollees placed greater importance on lower premiums. Prescription drug coverage increased in importance compared with prior years.

Despite widespread familiarity with consumer-directed health plans, concerns about out-of-pocket costs continued to be the most common reason traditional plan enrollees do not select these options.



Key Findings

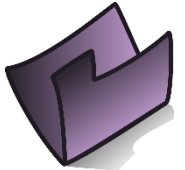
Use of Health Savings Accounts (HSAs)

Among enrollees with health savings accounts, employer contributions were the most commonly cited reason for opening an account, followed by saving for future health care expenses. Fewer enrollees cited tax savings as their primary motivation compared with prior years.

Most HSA holders viewed their account as a savings account rather than an investment vehicle. Only about three in 10 viewed their HSA primarily as an investment account, indicating limited use of HSAs as long-term savings tools.

Two-thirds of HSA holders reported using their account to pay for current or near-term out-of-pocket health care expenses. Fewer reported using their HSA primarily to save for health care expenses in retirement.

54 percent



opened their HSA to receive employer contributions

61 percent viewed their HSA as a savings account; 31 percent viewed it as an investment account and 23 percent as a checking account

Key Findings

Financial Security & Affordability

Most enrollees reported feeling financially secure, though fewer described themselves as very secure compared with 2024. Financial stress related to inflation and everyday expenses remained common, even as stress related to health status has eased.

Four in 10 enrollees reported that their health care costs had increased in the past year. Among those experiencing increased costs, more than half reduced discretionary spending, one-third had difficulty paying other bills, and one-quarter reduced contributions to retirement savings.

Affordability remained a key barrier to accessing care. Cost was the leading reason consumers delayed or avoided health care they needed, underscoring the continued impact of health care costs on household finances.



saw increases in their health care costs

Key Findings

GLP-1 Medications

Most privately insured adults believed GLP-1 medications should be covered by health insurance, indicating broad support for coverage of these treatments among consumers. However, one-half did not know if they were covered by their plan. Among those who said they were covered, one-third reported that they were only covered for diabetes, one in 10 reported that they were only covered for obesity, and four in 10 reported that they were covered for both.

About one-third (35 percent) stopped taking the medication. Among them, many consumers reported that cost concerns played a central role in their experience with GLP-1 medications. Four in 10 stopped taking it because of affordability, and one in seven reported that they discontinued use because it was not covered by insurance.

Taken together, the findings suggest that while interest in and support for GLP-1 medications are high, affordability remains a significant barrier shaping access and use among privately insured adults.



Key Findings

Health Technology and AI

Consumers reported substantially higher levels of trust in health care providers than in artificial intelligence (AI) for health-related decisions. While some expressed trust in AI tools, trust in providers remained markedly stronger across the measures shown.

When asked about the relative importance of different health technology uses, AI-related applications ranked below more established tools and functions. This suggests that, compared with other health technology priorities, AI plays a more limited role in how consumers currently think about using technology in health care.

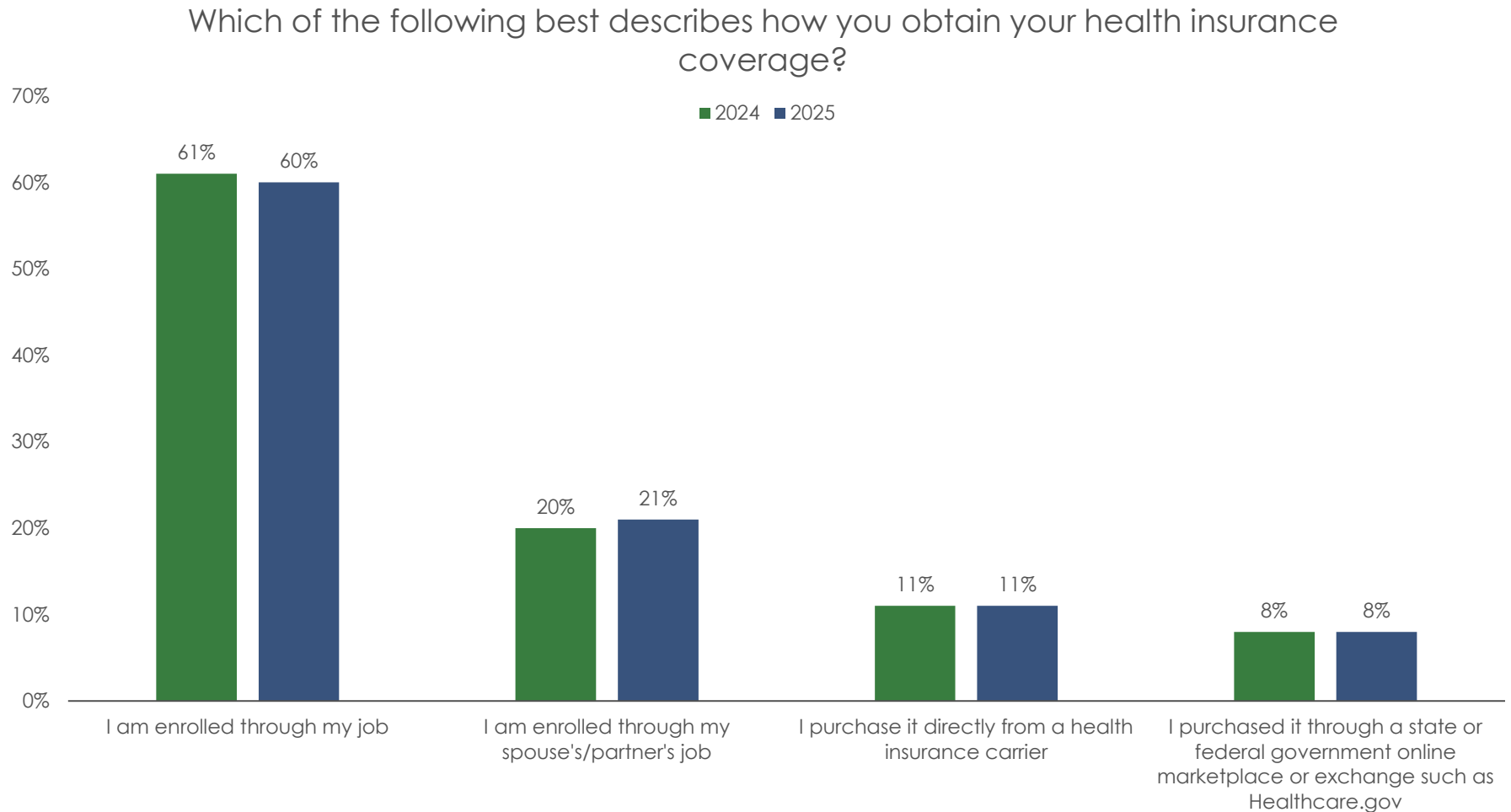
Taken together, the findings indicate that although AI is part of the health technology landscape, consumers place greater confidence in providers and prioritize other technology uses over AI at this time.



Health Plan Basics

Figure 1

Employer Coverage Remained Dominant Across Plan Types



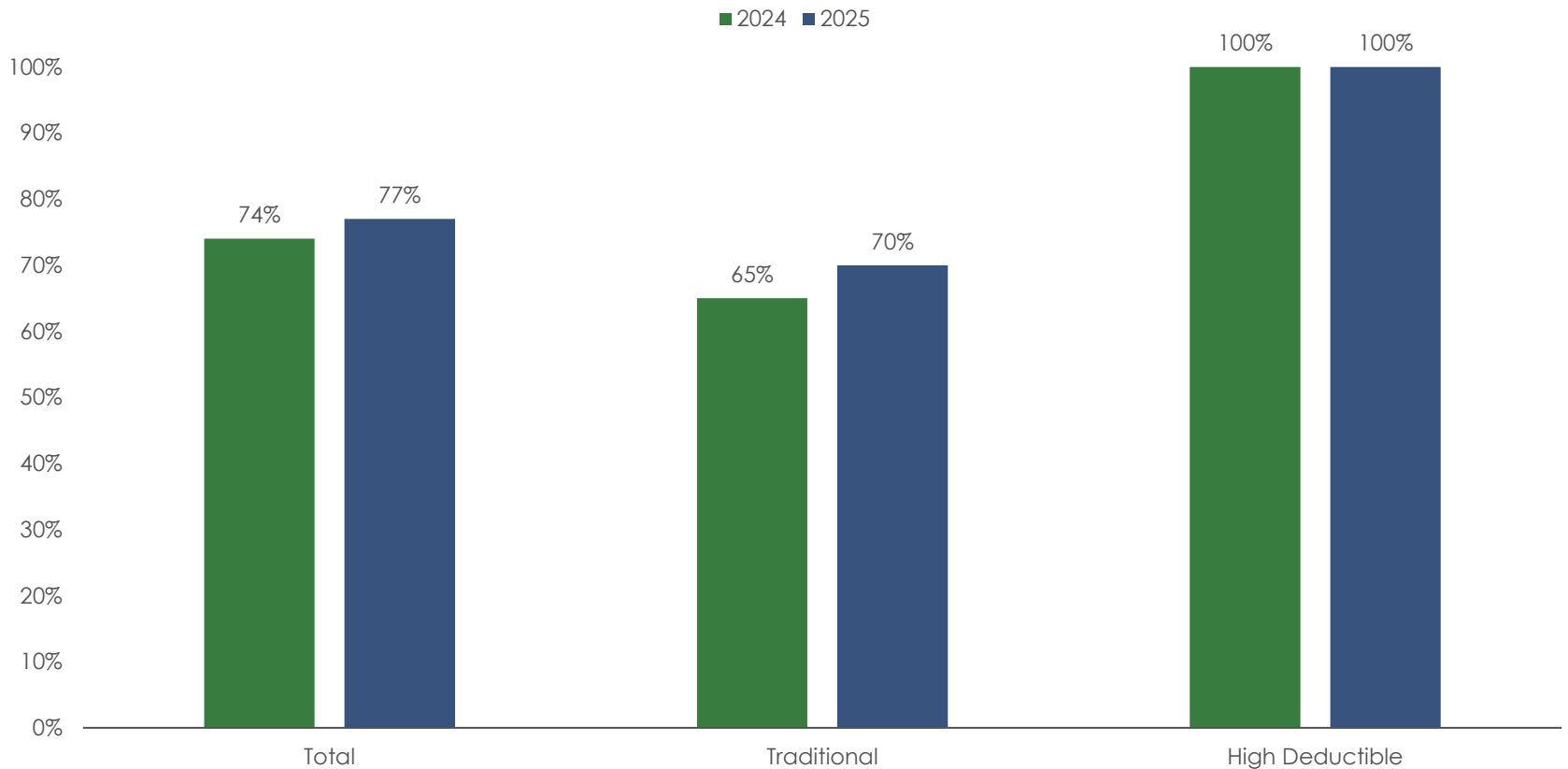
Source: Employee Benefit Research Institute and Greenwald Research, 2024-2025 Consumer Engagement in Health Care Survey

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Figure 2

More Than Three in Four Had a Health Plan Deductible, Increasing Among Those With Traditional Coverage

Does your health plan have a deductible for medical care?



"Don't know" responses not shown

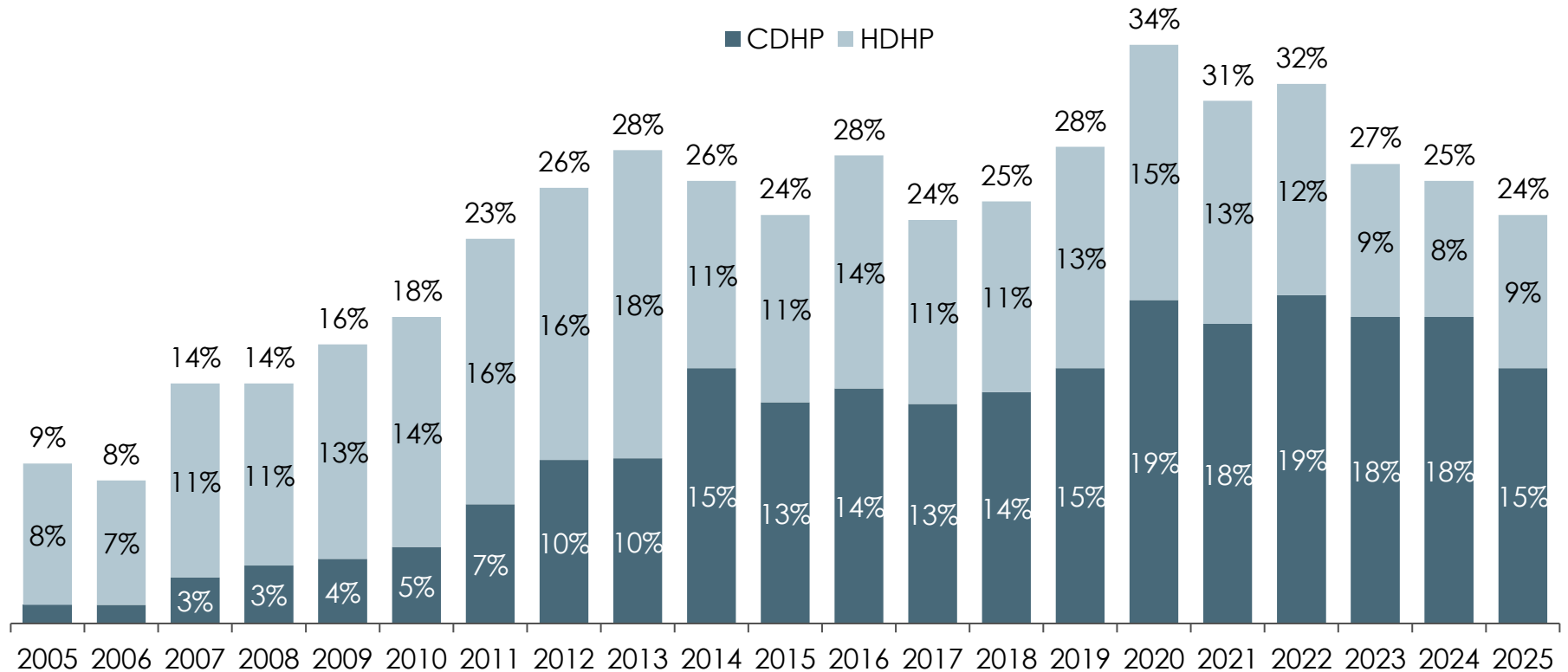
Source: Employee Benefit Research Institute and Greenwald Research, 2024-2025 Consumer Engagement in Health Care Survey

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Figure 3

Enrollment in High-Deductible Health Plans (HDHPs) Was Down Slightly in 2025

Percentage of Enrollees in HDHPs and Consumer-Driven Health Plans (CDHPs)



Starting in 2014, HSA-eligibles (with no account) were added to the CDHP group.
Starting in 2019, Dynata's panel was used for the sample.

Source: Employee Benefit Research Institute/Greenwald Research, 2008–2025 Consumer Engagement in Health Care Survey & 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey.

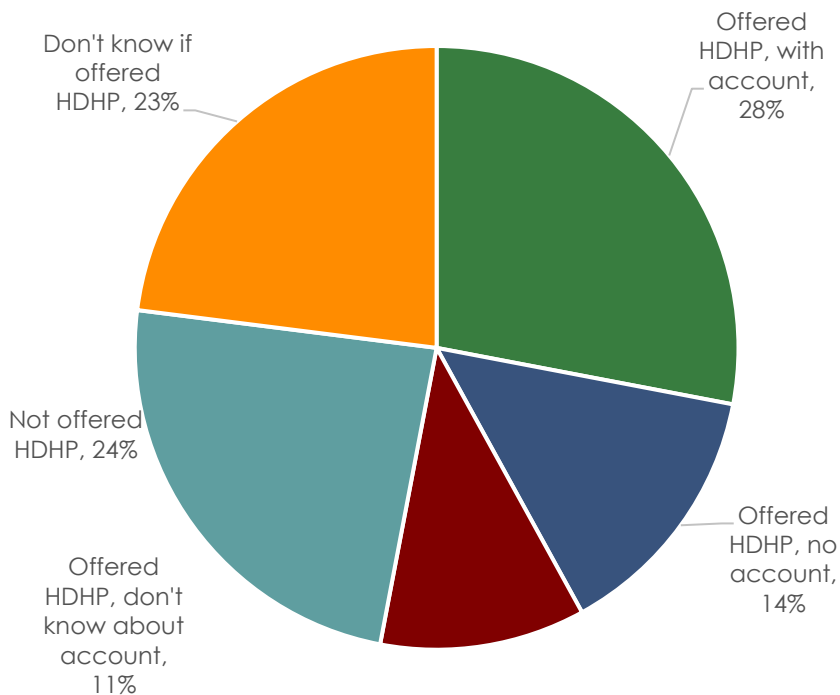
Figure 4

About Half of Traditional Plan Enrollees With Plan Choice Were Offered an HDHP; One-Quarter Did Not Know If One Was Offered

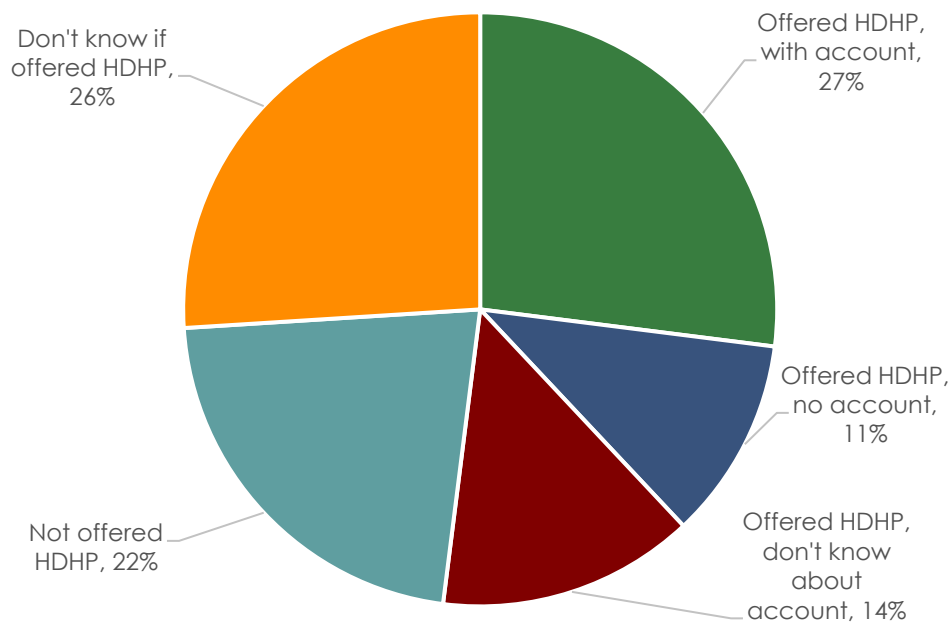
To the best of your knowledge, was one of the plans you were offered, but did not take, a plan with a high deductible?/Did the high-deductible plan that you were offered but did not take also include a savings account or fund that you could use to pay your health care expenses?

Traditional plan with choice of plans

2024



2025



Source: Employee Benefit Research Institute and Greenwald Research, 2024-2025 Consumer Engagement in Health Care Survey

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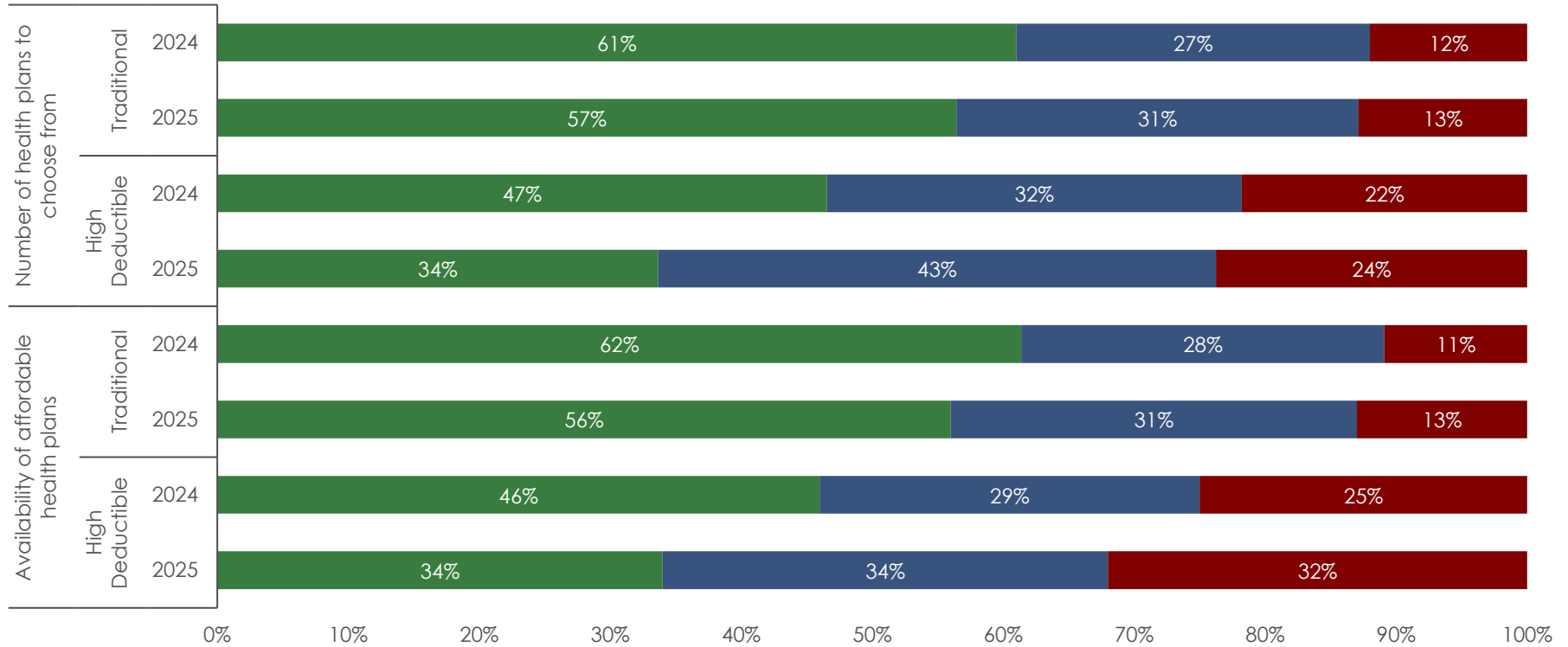
Open Enrollment

Figure 5

Satisfaction With Affordable Plan Options Declined in 2025

Please rate your satisfaction with each of the following aspects of your health insurance plan selection process.

■ Extremely/Very Satisfied ■ Somewhat Satisfied ■ Not too/Not at all Satisfied



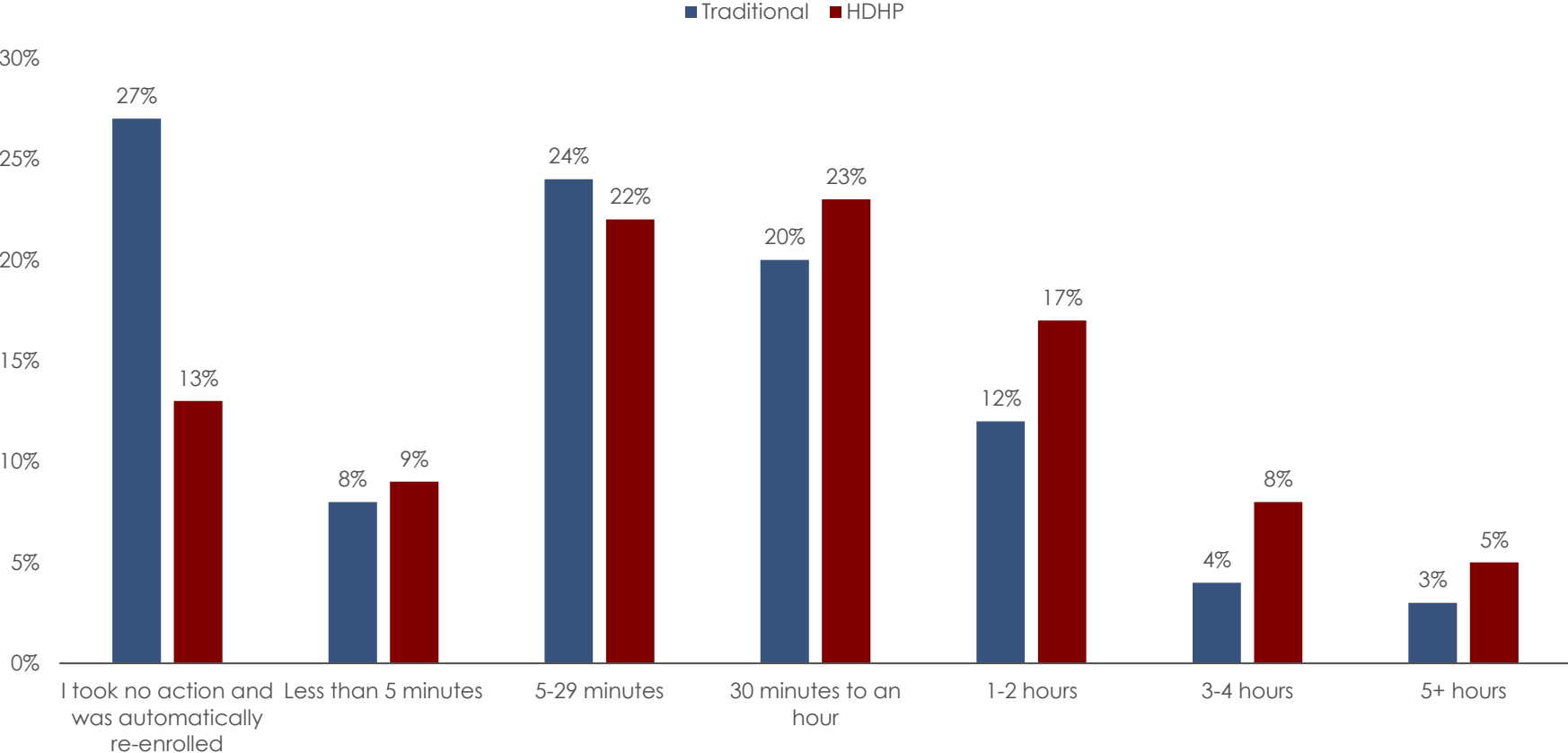
Source: Employee Benefit Research Institute and Greenwald Research, 2024-2025 Consumer Engagement in Health Care Survey

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Figure 6

Most Did Not Spend a Lot of Time on Health Plan Choice; HDHP Enrollees Spent More Time Than Traditional Plan Enrollees

About how much time did you spend making a health insurance decision?



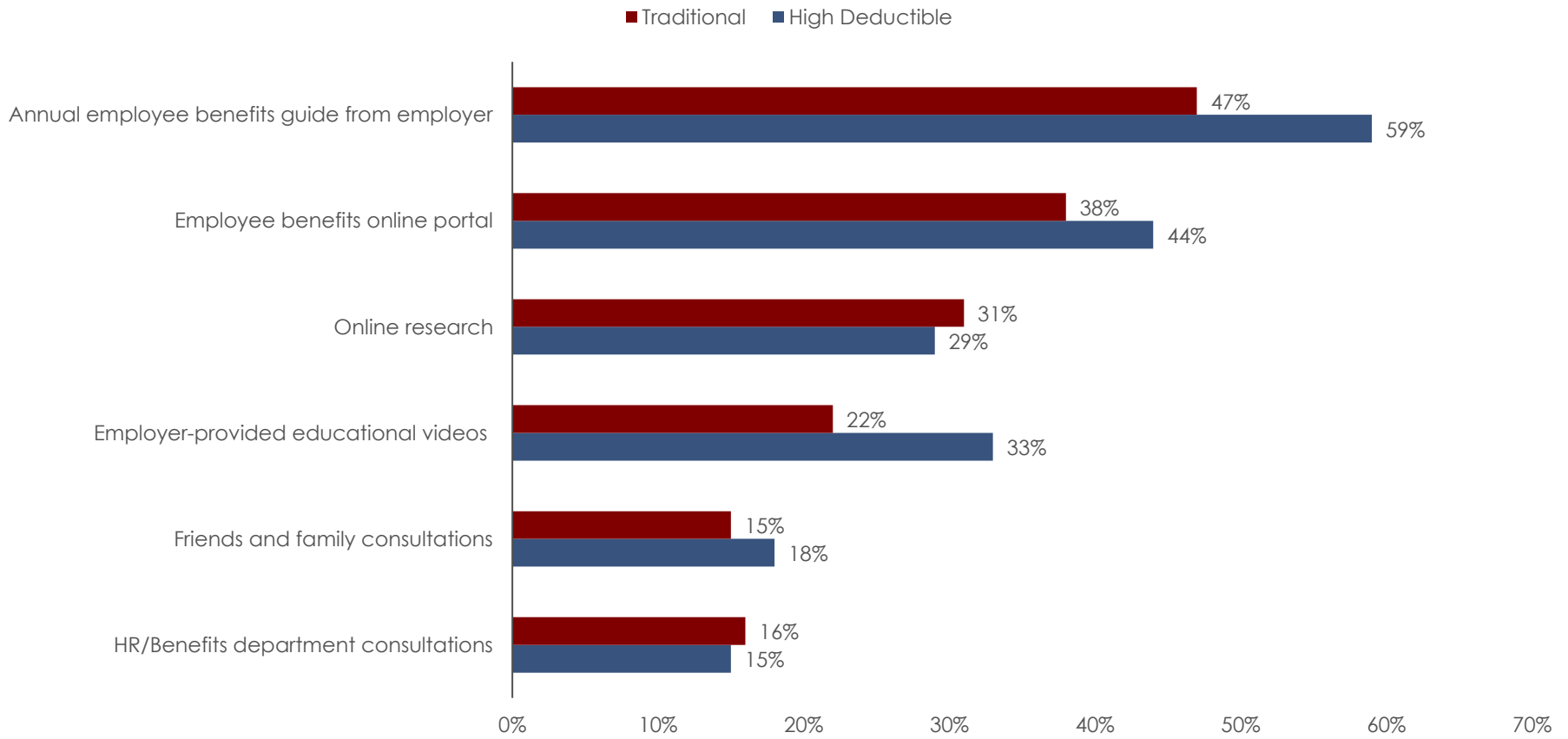
"Not sure" responses not shown

Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

Figure 7

Consumers Used Various Tools and Resources to Choose Their Health Plan; HDHP Enrollees More Likely to Use Resources

Tools/resources used to help make a decision during open enrollment
Among those who enroll through an employer, top 6 shown



Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

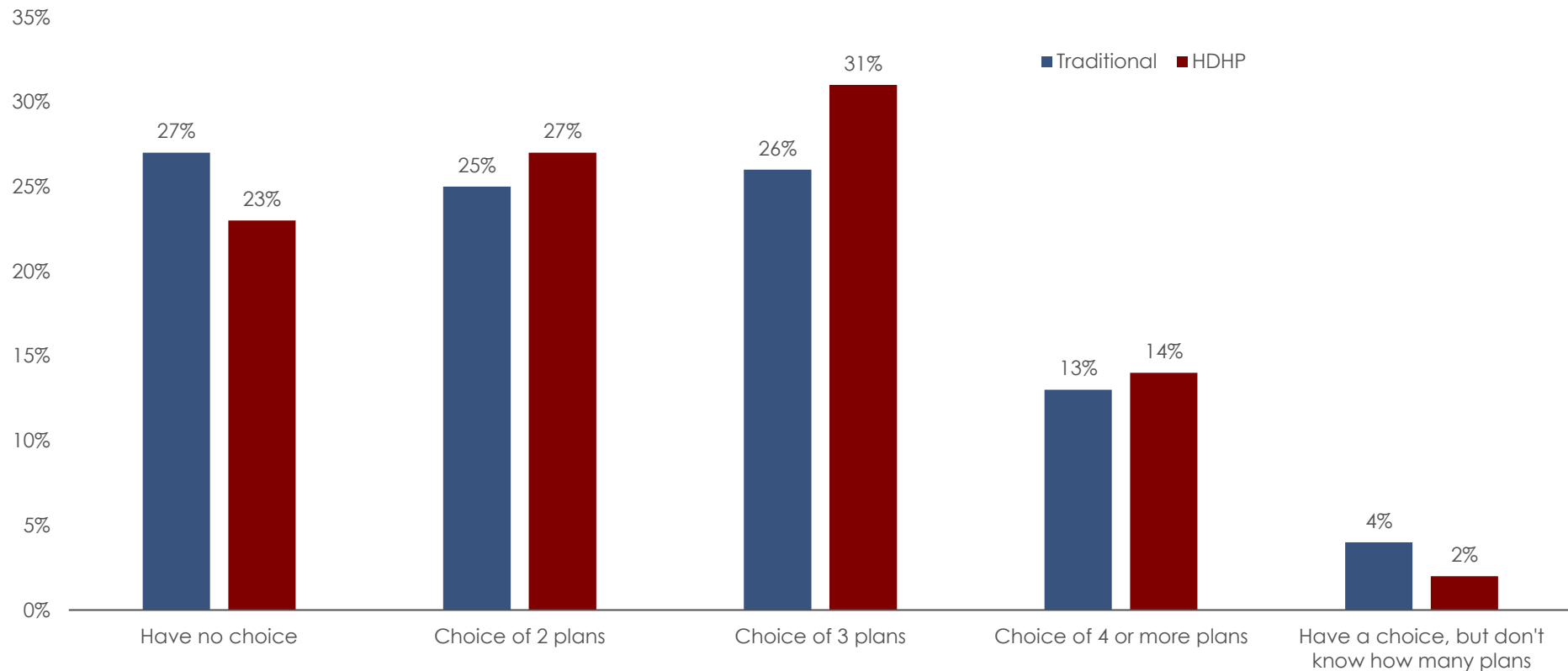
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Plan Choice

Figure 8

Seven in 10 Had a Choice of Health Plans at Work

Are you offered a choice of health insurance plans?/How many different health insurance plans did you have to choose from?
Covered by Employer



"Not sure" responses not shown

Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

Figure 9

Networks Were Most Valued; Traditional Enrollees Valued Lower Cost Sharing, While HDHP Enrollees Valued Lower Premiums

How important were/would the following aspect of the health insurance plan (be) in your current choice of plan?

Top six shown

Traditional Plan	Very Important	High-Deductible Health Plan	Very Important
Good network of physicians and hospitals	80%	Good network of physicians and hospitals	76%
Low out-of-pocket costs when you see the doctor	75%	Lower cost of premium	72%
Prescription drug coverage	74%	Prescription drug coverage	70%
Lower cost of premium	72%	Low out-of-pocket costs when you see the doctor	68%
Simple to understand	69%	Simple to understand	63%
Specific coverage included in the plan	62%	Specific coverage included in the plan	59%

Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

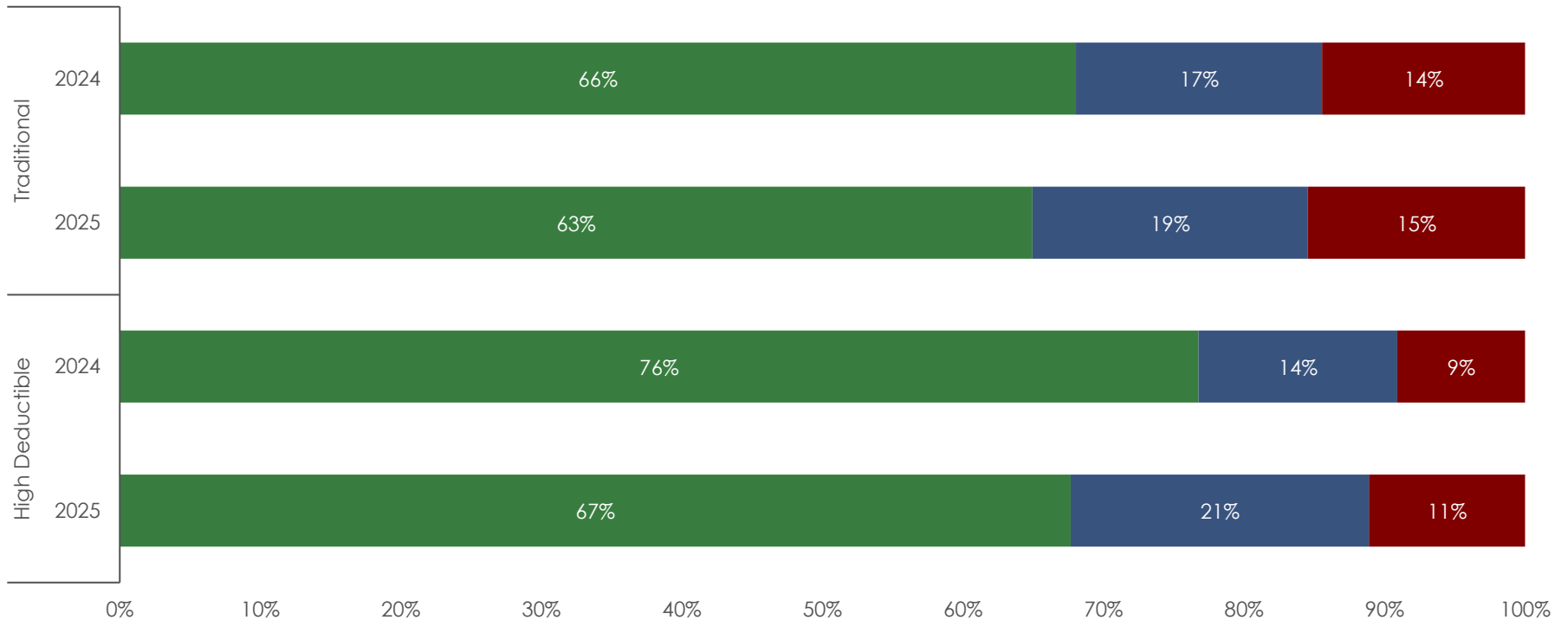
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Figure 10

Familiarity With CDHPs Slipped After 2024 Uptick

How familiar, if at all, are you with Consumer Directed Health Care or Consumer Driven Health Care plans?

■ Extremely/Very/Somewhat familiar ■ Not very familiar ■ Not at all familiar



"Not sure" responses not shown

Source: Employee Benefit Research Institute and Greenwald Research, 2024-2025 Consumer Engagement in Health Care Survey

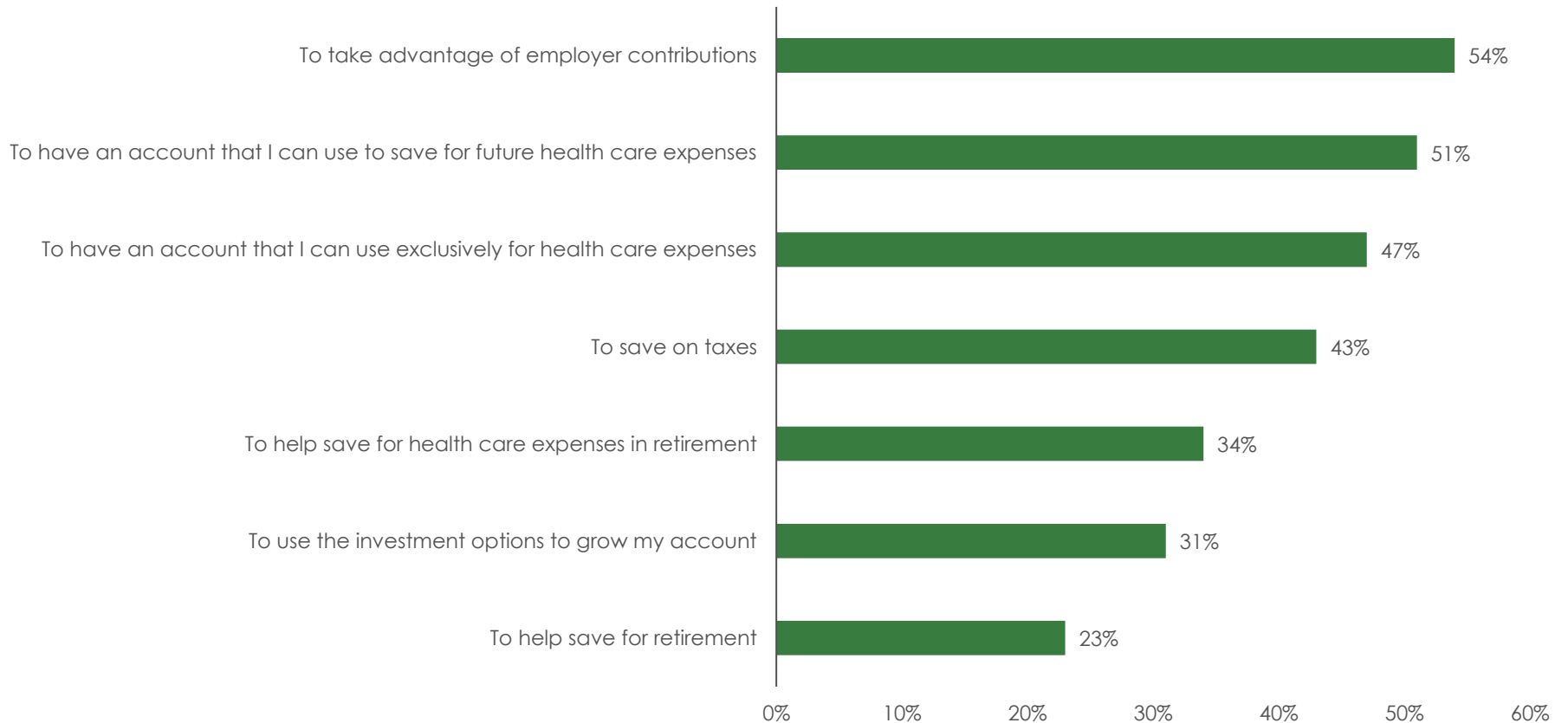
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Use of Health Savings Accounts

Figure 11

Consumers Opened Their HSAs to Receive Employer Contributions; Tax Savings Fell After Being the Top Reason in 2024

Why did you decide to open a health savings account?
Has an HSA



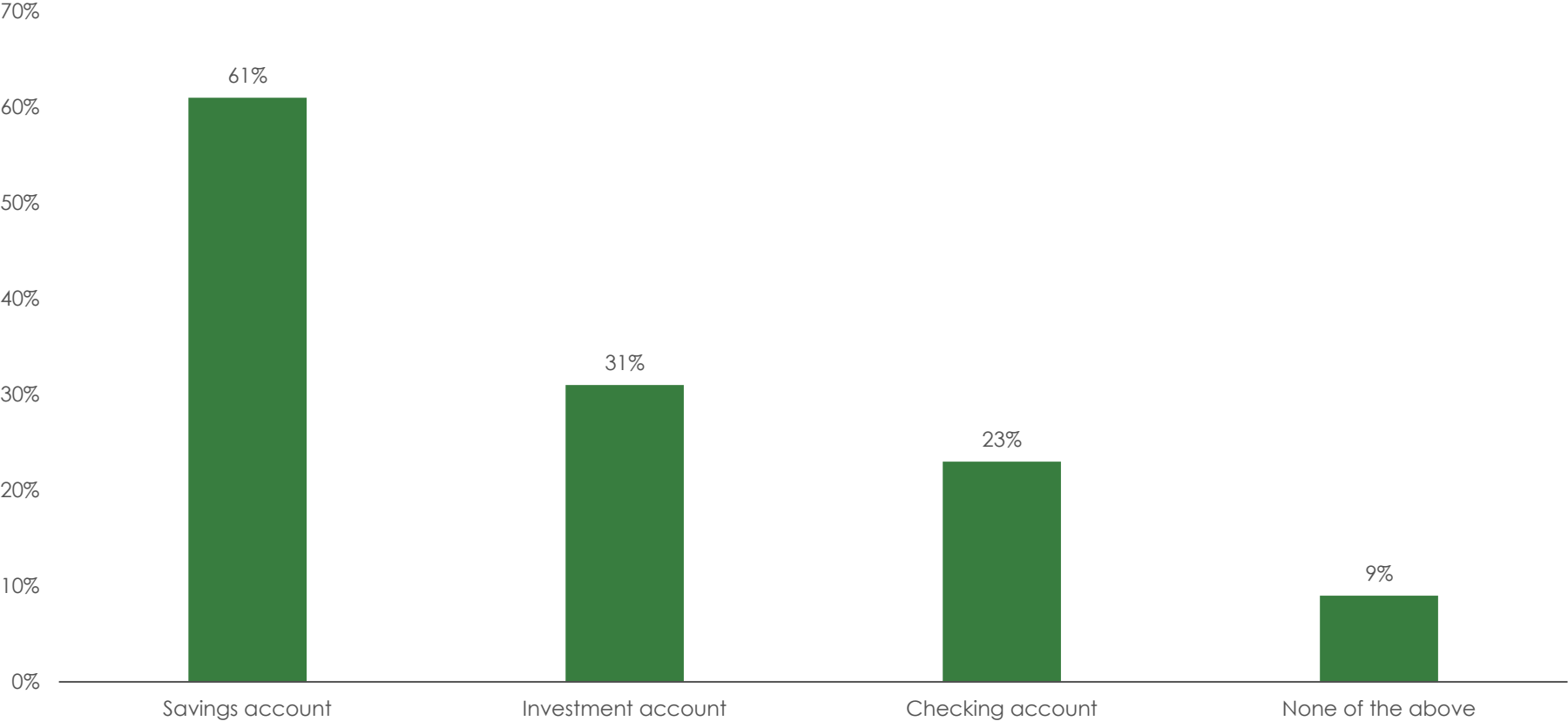
Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

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Figure 12

Three-Fifths Viewed Their HSA as a Savings Account

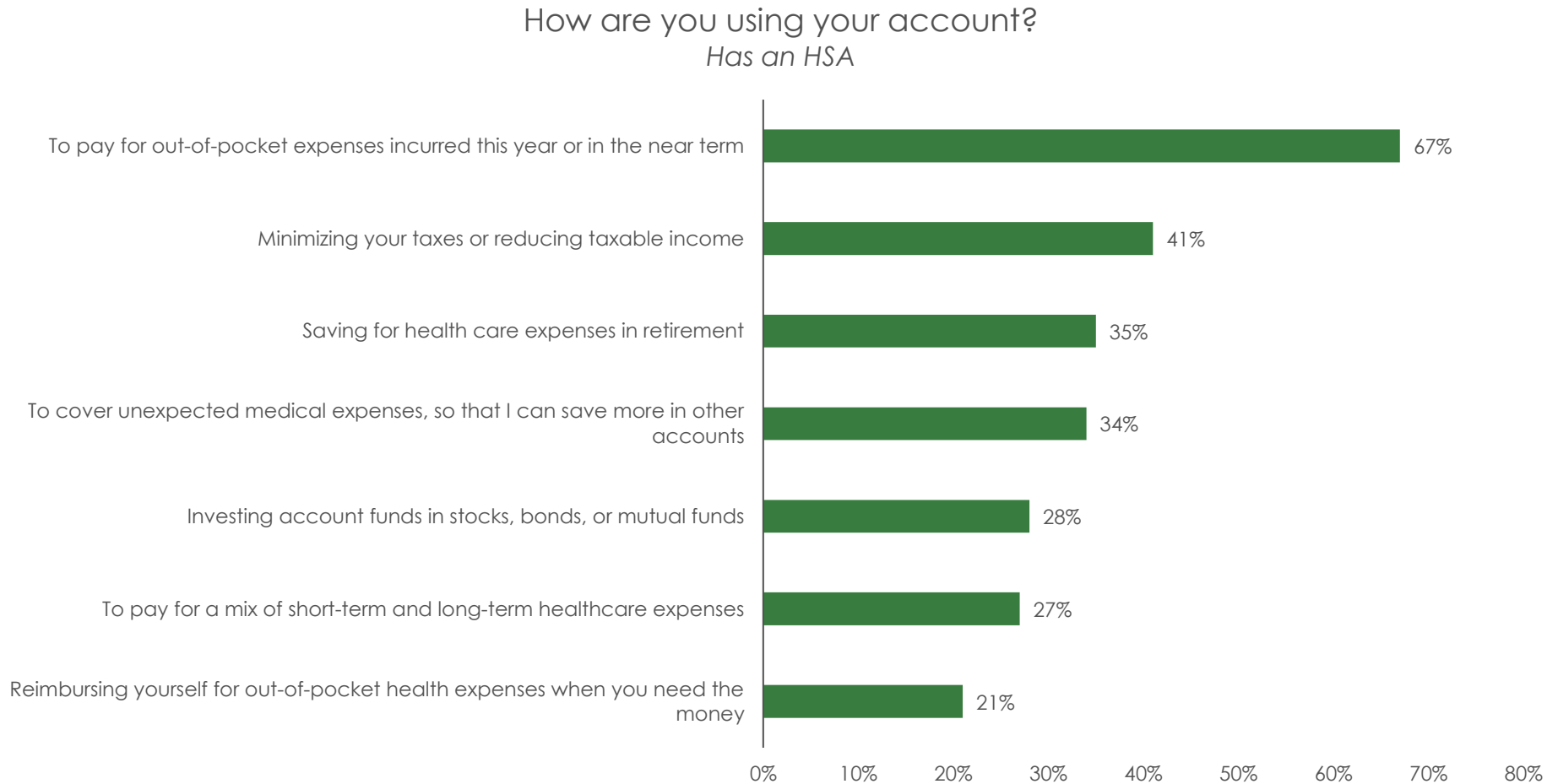
How do you view this account?
Has an HSA



Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

Figure 13

Two-Thirds of Enrollees With an HSA Were Using It to Pay for Current or Near-Term Out-of-Pocket Expenses



Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

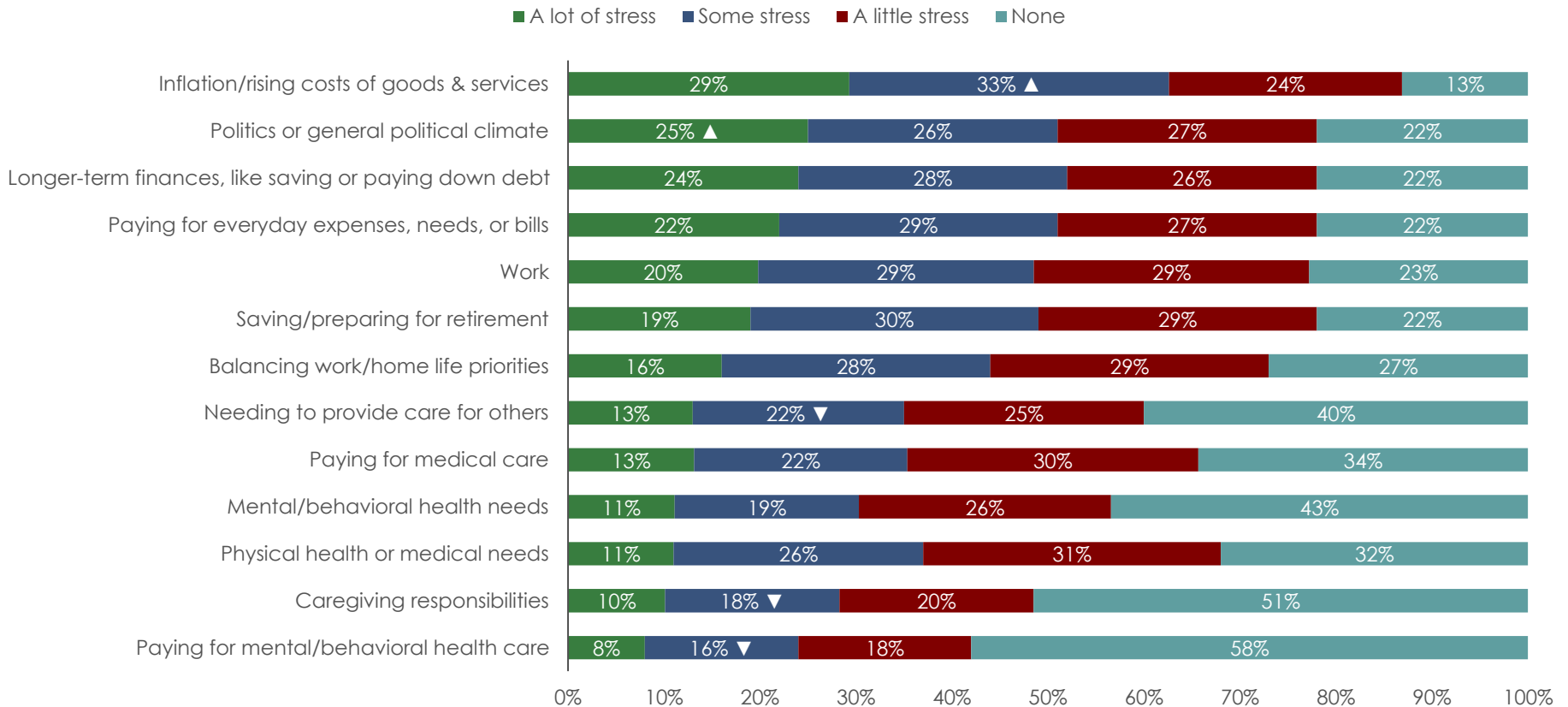
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Financial Security & Affordability

Figure 14

Financial and Inflation Stress Persisted; Health-Related Stress Eased

In the last year, how much stress have you experienced from each of these areas?



▲ = Significantly higher than previous year
 ▼ = Significantly lower than previous year

Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

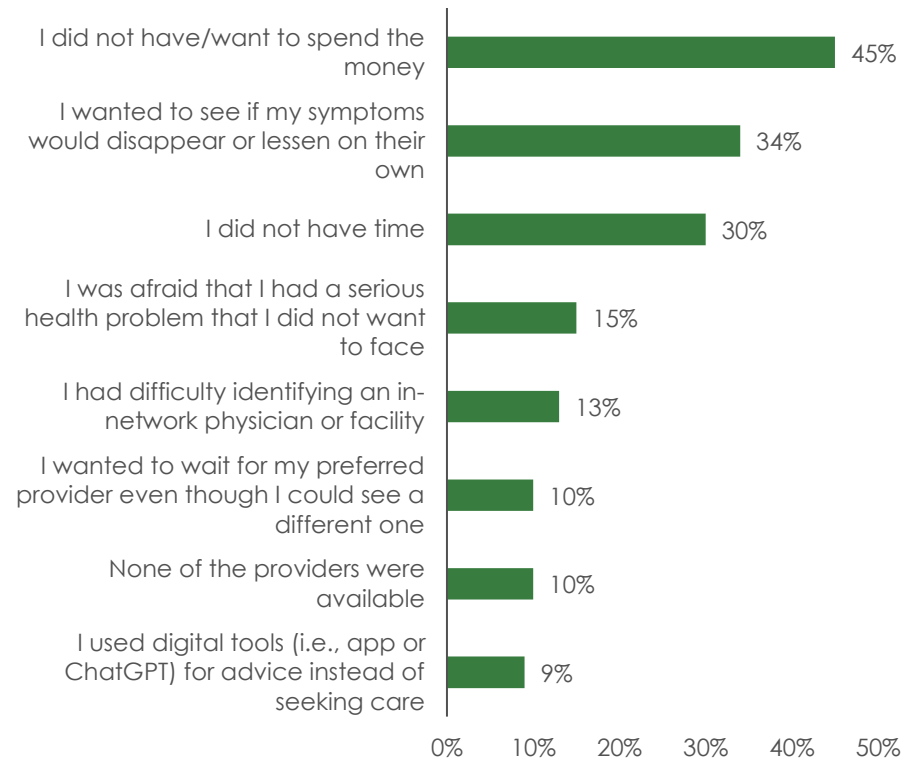
Figure 15

Affordability Was the Leading Reason Care Was Delayed

In the past 12 months, have you or anyone else on your plan delayed or avoided getting the following care?
Among those who needed the care



Why did you delay or avoid seeking care?
Top Reasons delayed or avoided care



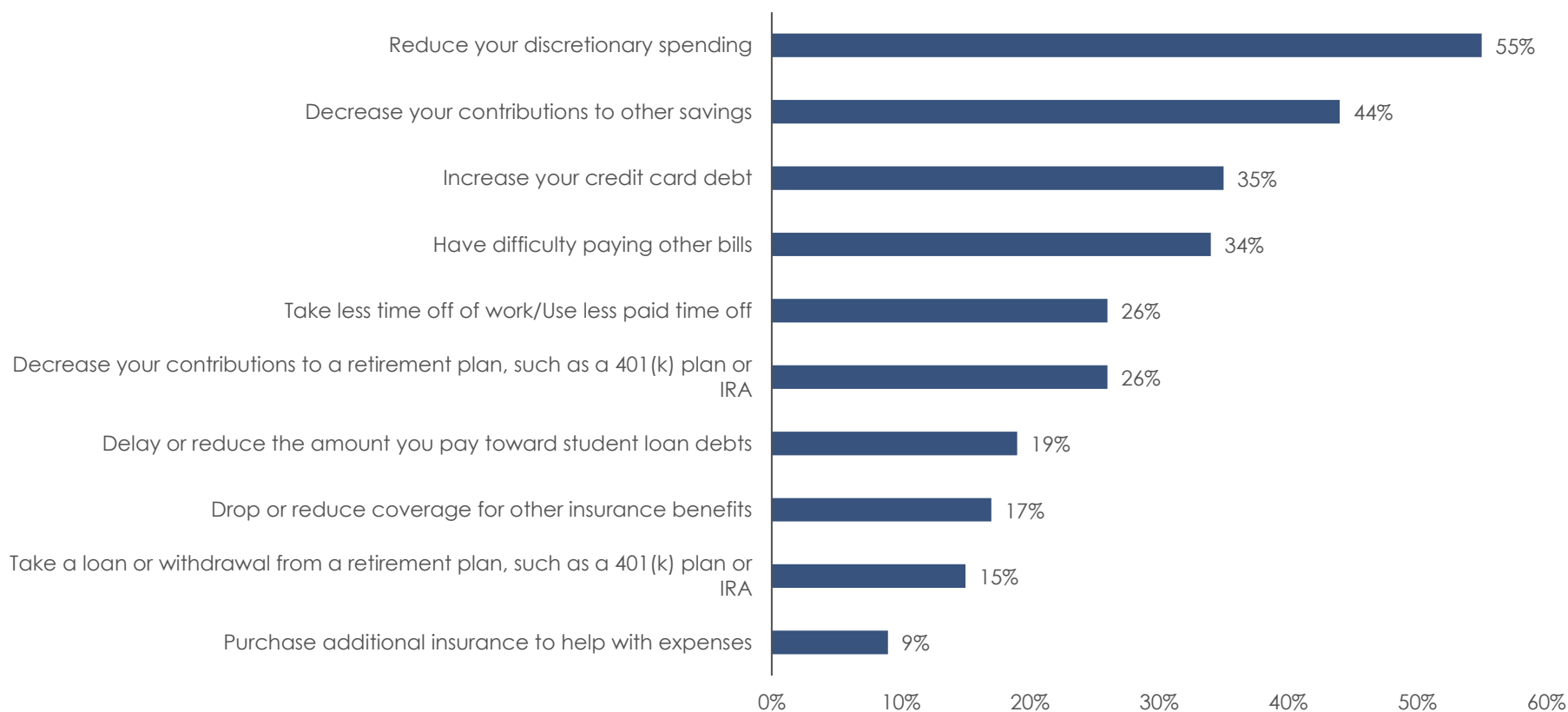
Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

Figure 16

Higher Health Care Costs Were Associated With Changes in Household Financial Behavior

Has increased spending on health care expenses in the past year caused you to do any of the following?

Among those whose out-of-pocket expenses went up



Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

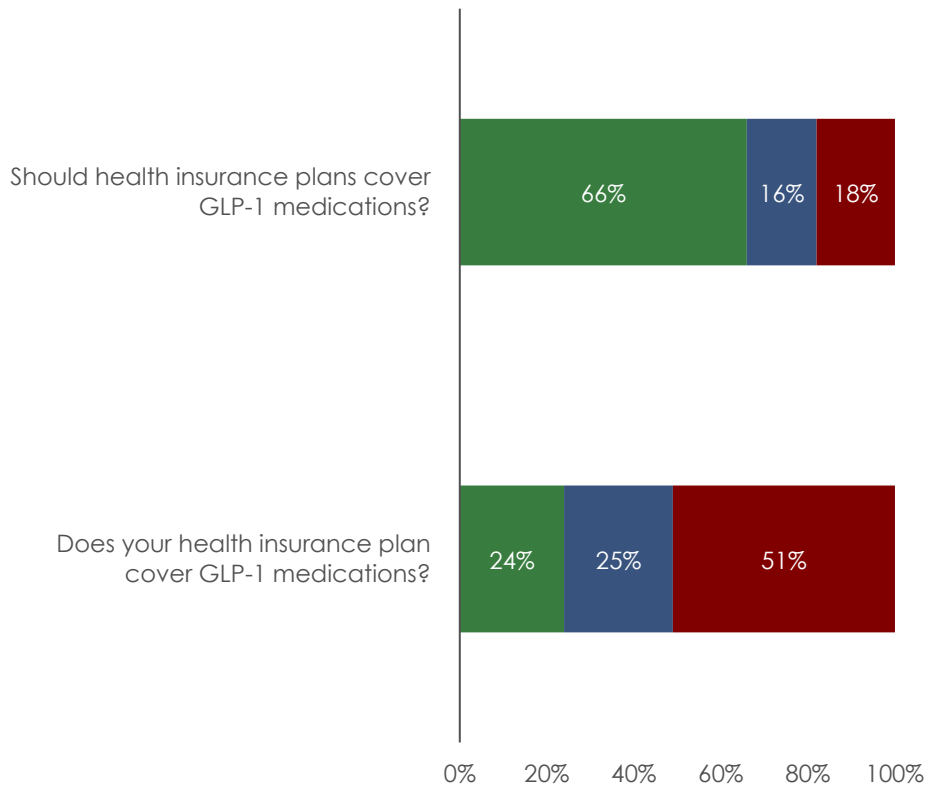
GLP-1 Medications

Figure 17

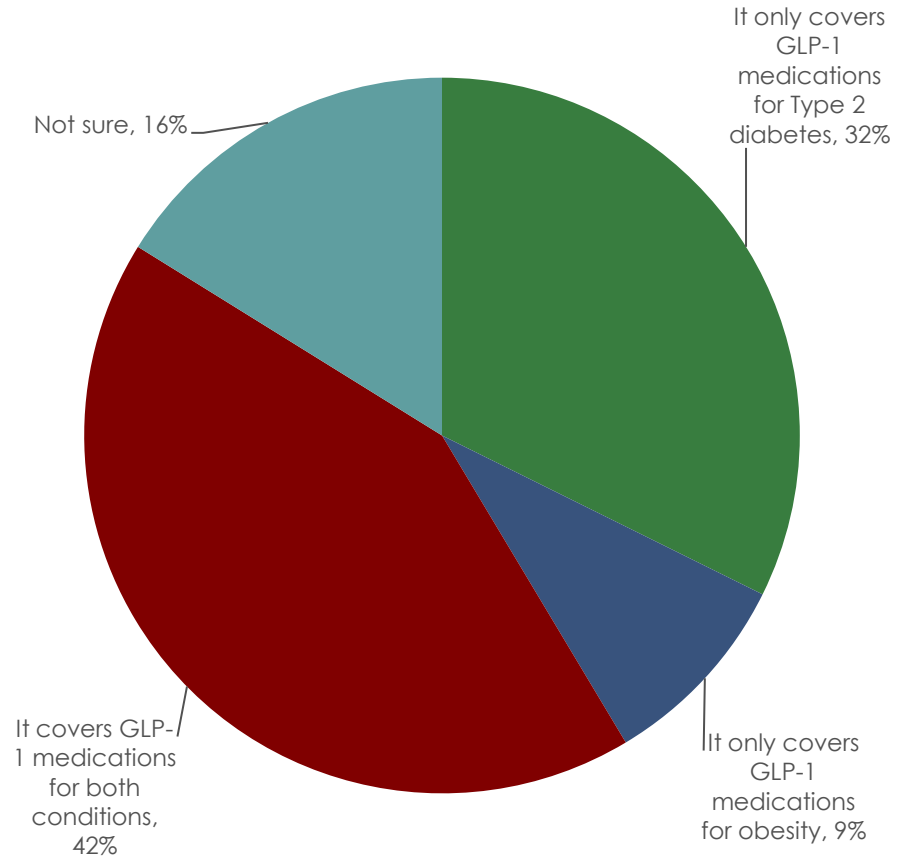
Two-Thirds of Privately Insured Adults Believed GLP-1 Medications Should Be Covered by Health Insurance; Half Did Not Know If They Were

GLP-1 Coverage

■ Yes ■ No ■ Not Sure



Type of GLP-1 Coverage

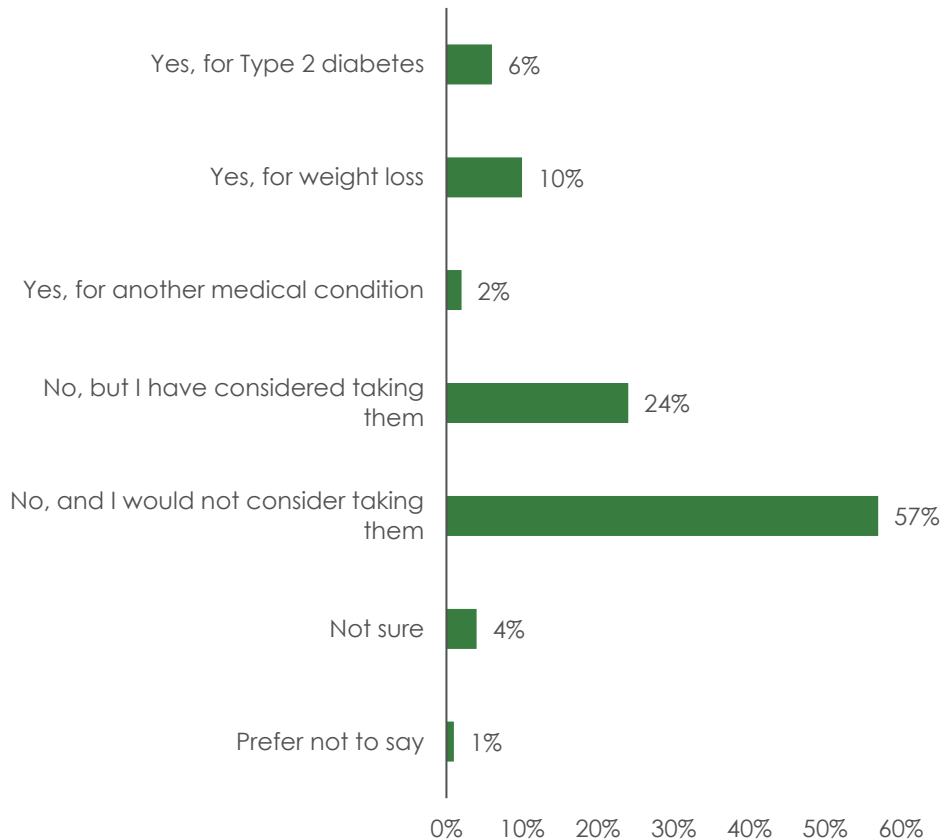


Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

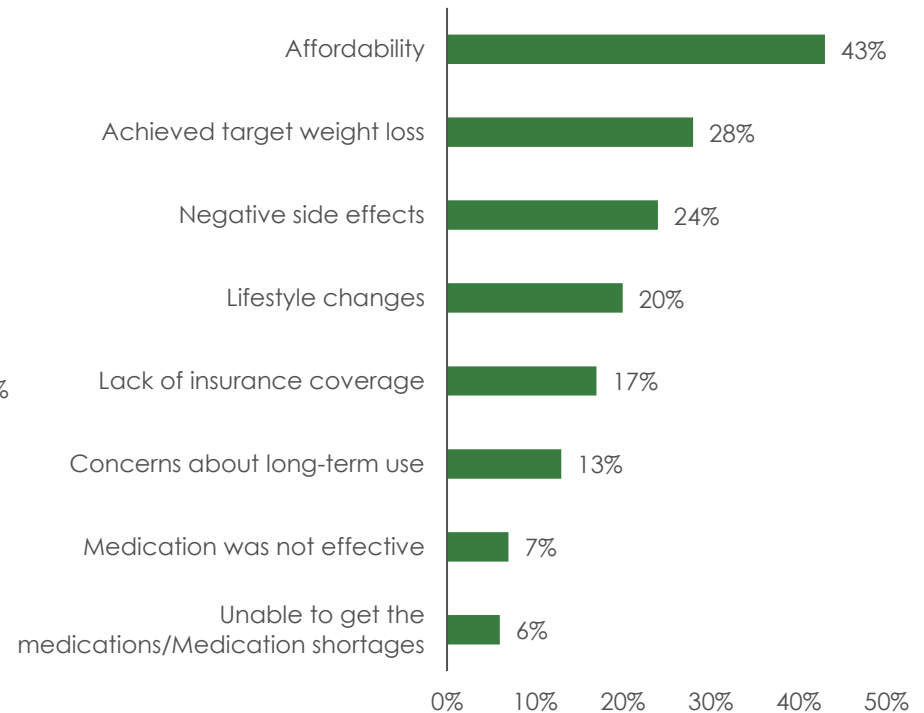
Figure 18

Affordability Was the Primary Reason Consumers Discontinued Using GLP-1 Medications

Have you ever used GLP-1 medications?



Why did you stop taking GLP-1 medications? Please select all that apply.
Among those who stopped; Top Responses



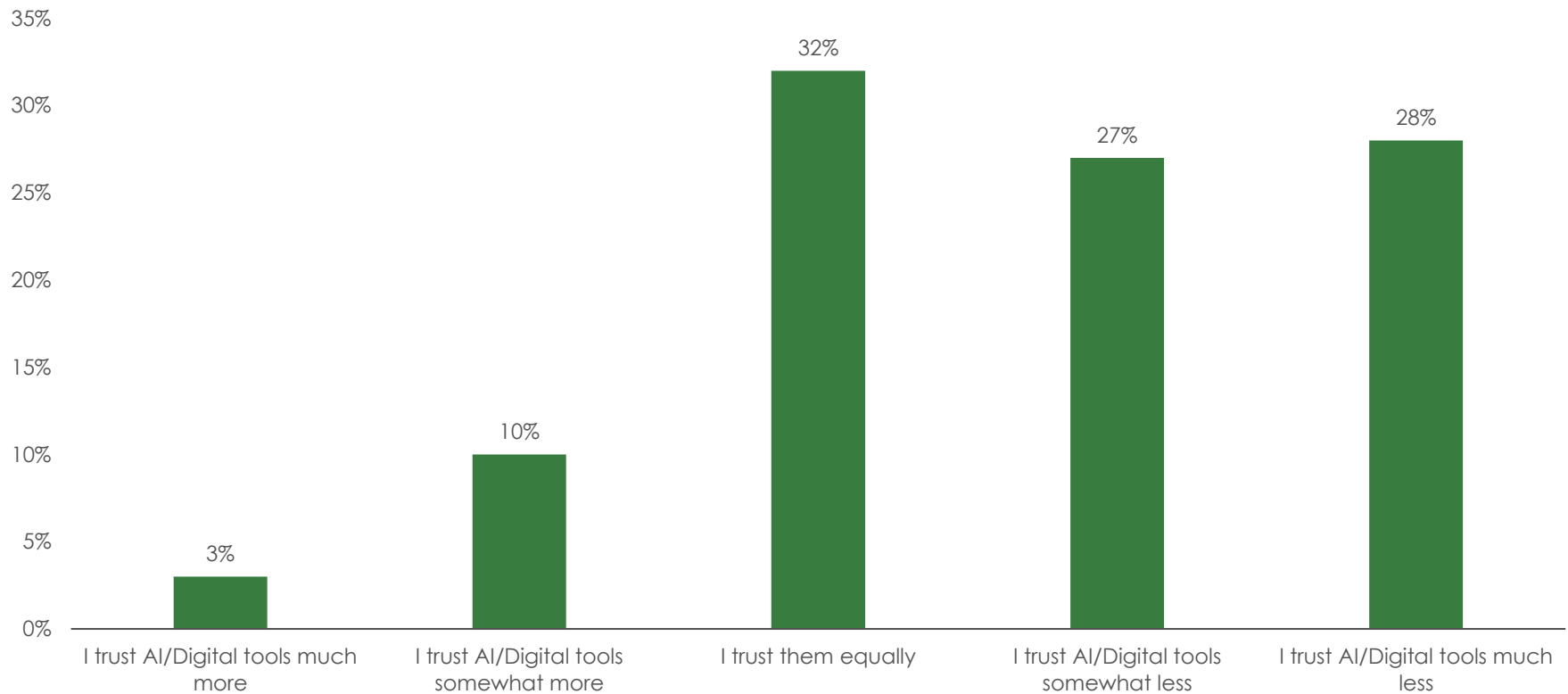
Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

Health Technology & AI

Figure 19

Consumers Expressed Greater Trust in Health Care Providers Than in AI for Health Decisions

When making healthcare decisions, how much do you trust artificial intelligence (AI)/digital health assistant tools compared to care from a healthcare provider?



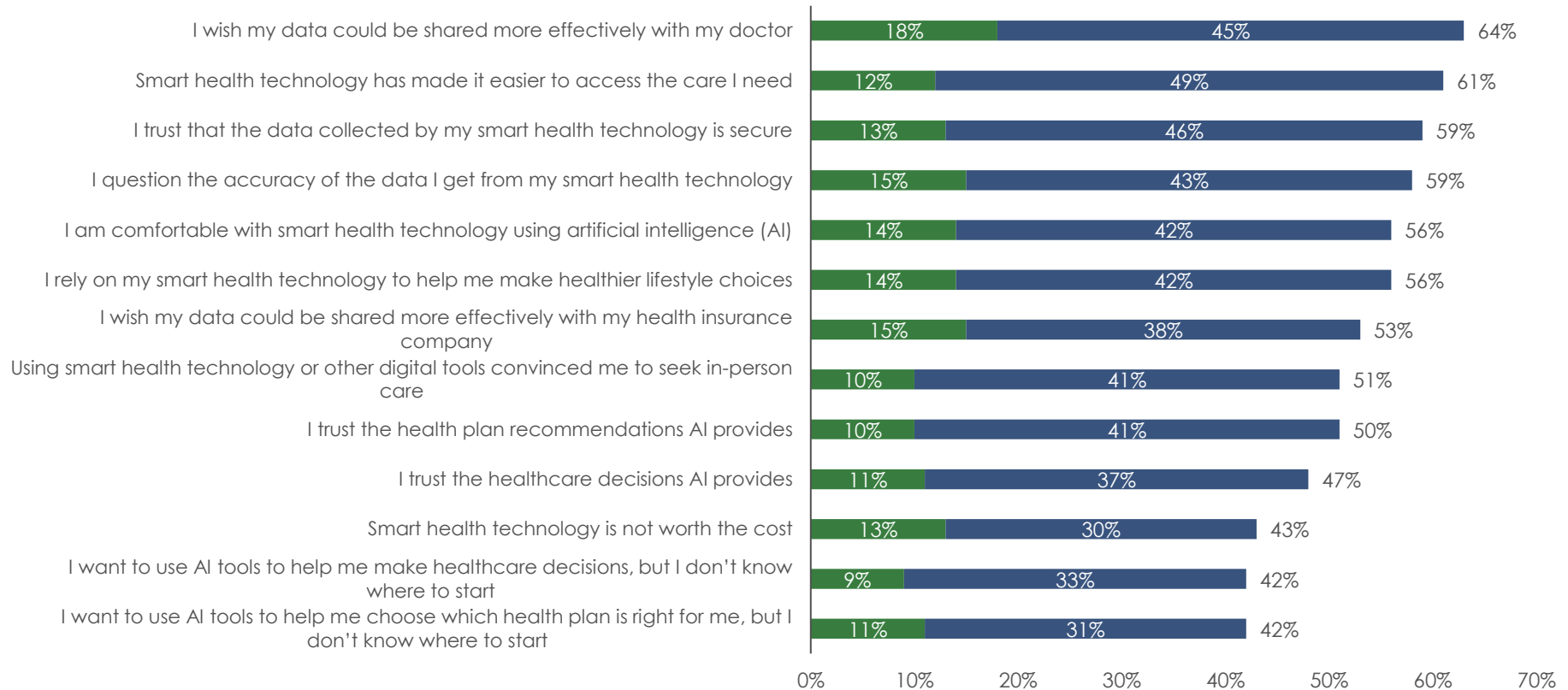
Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

Figure 20

AI-Related Uses Ranked Below Other Health Technology Priorities

How strongly do you agree or disagree with each of the following statements regarding smart health technology?

■ Strongly agree ■ Somewhat agree



Source: Employee Benefit Research Institute and Greenwald Research, 2025 Consumer Engagement in Health Care Survey

Respondent Profile

Respondent Profile

	National (n=2,001)	Traditional (n=1,531)	High Deductible (n=470)
Gender			
Male	51%	52%	46%
Female	49	48	54
Age			
21 to 34	32%	33%	28%
35 to 44	24	24	23
45 to 54	22	22	21
55 to 64	23	21	28
Children in Household			
None	46%	46%	46%
One	24	25	22
Two	19	18	20
Three	7	7	6
Four or more	3	3	3
Adults (ages 26 or older) in Household			
None	2%	2%	2%
One	17	18	15
Two	67	66	68
Three	9	8	11
Four or more	5	5	4

	National (n=2,001)	Traditional (n=1,531)	High Deductible (n=470)
Ethnic Background			
White/ Caucasian	61%	59%	65%
Hispanic	15	16	13
African American/ Black	12	13	7
Asian/Pacific Islander	10	9	13
Other	3	3	1
Hispanic			
Yes	15%	16%	13%
No	85	84	87
Refused	<0.5	<0.5	<0.5
Area			
Suburb	46%	45%	51%
Large city	22	24	16
Small city	18	18	18
Rural	14	13	16

Respondent Profile

	National (n=2,001)	Traditional (n=1,531)	High Deductible (n=470)		National (n=2,001)	Traditional (n=1,531)	High Deductible (n=470)
Employment Status				Education			
Employed full time	74%	74%	74%	Some high school or less	1%	1%	<0.5%
Employed part time	8	9	8	High school graduate	24	27	16
Not employed, looking for work	3	4	3	Some college	21	21	22
Homemaker	8	8	8	Trade or business school	4	4	6
Retired	6	6	6	College graduate	29	28	30
Other	1	1	<0.5	Some post-graduate work	2	1	4
				Graduate degree	19	18	22

Respondent Profile

	National (n=2,001)	Traditional (n=1,531)	High Deductible (n=470)		National (n=2,001)	Traditional (n=1,531)	High Deductible (n=470)
Household Income				Marital Status			
Less than \$20,000	2%	3%	<0.5%	Married	62%	59%	73%
\$20,000 to \$29,999	2	3	1	Not married, living with partner	11	11	8
\$30,000 to \$39,999	3	4	2	Divorced or separated	6	6	6
\$40,000 to \$49,999	4	4	3	Widowed	1	1	<0.5
\$50,000 to \$69,999	10	11	7	Single, never married	21	23	13
\$70,000 to \$99,999	16	16	14				
\$100,000 to \$149,999	23	22	26				
\$150,000 or more	40	38	47				
Declined to answer	<0.5	<0.5	<0.5				

Discussion of Methodology

The findings presented in this chart pack were derived from the 2025 EBRI/Greenwald Research Consumer Engagement in Health Care Survey (CEHCS), an online survey that examines issues surrounding consumer-driven health care, including the cost of insurance, the cost of care, satisfaction with health care, satisfaction with health care plans, reasons for choosing a plan, and sources of health information.

The 2025 CEHCS was conducted within the United States between Oct. 13 and Nov. 8, 2025, through an 18-minute internet survey. The national or base sample was drawn from Dynata's online panel of internet users who have agreed to participate in research surveys. The survey respondents were adults ages 21–64 who had health insurance through an employer, purchased directly from a carrier, or purchased through a government exchange.

This sample was stratified by gender, age, region, income, and race. In previous years, the survey was fielded using Ipsos' panel. There were 2,001 national sample completes, of which 1,531 had traditional insurance coverage, and 470 had a high-deductible health plan (HDHP). The sample is weighted by gender, age, income, ethnicity, education, and region to reflect the actual proportions in the population.