

Contact: Stephen Blakely, EBRI, (202) 775-6341, blakely@ebri.org

Patients in Consumer-Driven Health Plans Show More Cost-Conscious Behavior

WASHINGTON—Individuals in so-called “consumer-driven” health plans are more likely than those with traditional coverage to exhibit a number of cost-conscious behaviors, according to a recent analysis by the nonpartisan Employee Benefit Research Institute (EBRI).

The combination of a tax-preferred savings or spending account with a high-deductible health plan (HDHP) is commonly referred to as a *consumer-driven health plan* (CDHP). These account-based health plans include either a health savings account (HSA) or a health reimbursement arrangement (HRA).

According to the 2011 EBRI/MGA Consumer Engagement in Health Care Survey, those in CDHPs were more likely to say that they had checked whether their plan would cover care; asked for a generic drug instead of a brand name drug; talked to their doctor about treatment options and costs; talked to their doctor about prescription drug options and costs; developed a budget to manage health care expenses; checked a price of service before getting care; and used an online cost-tracking tool.

The data come from the December 2011 *EBRI Issue Brief*, “Findings From the 2011 EBRI/MGA Consumer Engagement in Health Care Survey,” online at www.ebri.org. The Employee Benefit Research Institute is a private, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions.

