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Those in Consumer-Driven Health Plans More Likely to Use Wellness Programs

WASHINGTON—Individuals who are enrolled in so-called “consumer-driven” health plans are more likely than those in traditional plans to have access to a wellness programs at work and be offered cash incentives to participate, 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 report they had the opportunity to fill out a health risk assessment, and they were also more likely to report that they had access to a health promotion program. CDHP enrollees were also more likely to report that they had been offered a cash incentive or reward to participate in a wellness program when a program was offered.

Among those in consumer-driven plans, the top three reasons for participating in a wellness program were incentive prizes, reduced health premiums, and a desire to improve their health, EBRI found.

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.

