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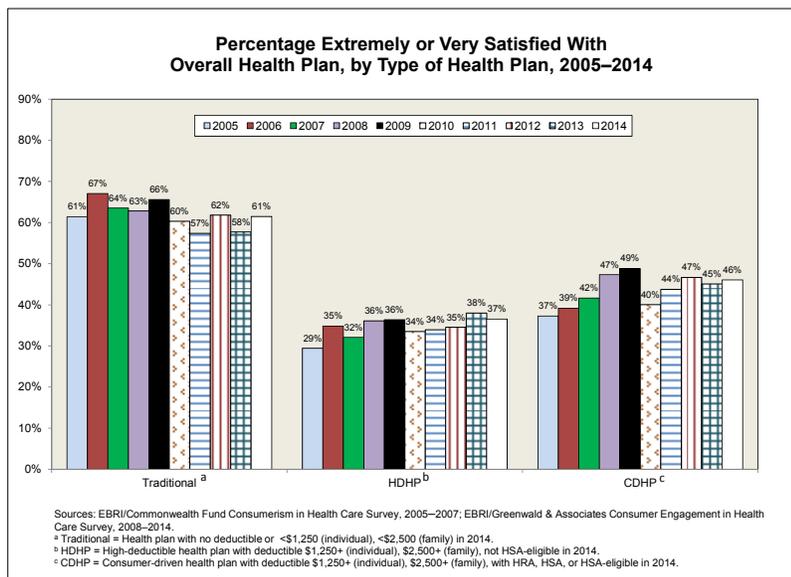
New Research from EBRI:

“Satisfaction Gap” Narrowing Between Traditional and Consumer-Driven Health Plans

WASHINGTON—Individuals with health insurance continue to express higher satisfaction with traditional health plans compared with so-called “consumer-driven” plans, but the “satisfaction gap” appears to be narrowing, according to new research from the nonpartisan Employee Benefit Research Institute (EBRI).

Based on the latest EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey (CEHCS), traditional-plan enrollees were more likely than consumer-driven (CDHP) and high-deductible health plan (HDHP) enrollees to be extremely or very satisfied with their overall plan in all years of the survey. In 2014, 61 percent of traditional-plan enrollees were extremely or very satisfied with their overall health plans, compared with 46 percent among CDHP enrollees and 37 percent among HDHP enrollees.

However, overall satisfaction rates have been trending upward for CDHP enrollees and downward for traditional enrollees, noted Paul Fronstin, director of EBRI’s Health Research and Education Program and author of the report.



Fronstin noted that differences in out-of-pocket costs may explain some of the difference in overall satisfaction rates among enrollees in traditional plans, HDHPs, and CDHPs. In 2014, 48 percent of traditional-plan participants were extremely or very satisfied with out-of-pocket costs (for health care services other than for prescription drugs), while 19 percent of HDHP enrollees and 26 percent of CDHP participants were extremely or very satisfied. Satisfaction rates have been trending upward since 2011 for all three groups.

Overall satisfaction rates among CDHP enrollees increased from 37 percent to 49 percent between 2006–2009, dropped between 2009–

2010, and then increased from 40 percent to 47 percent between 2010–2012 and have been flat since then, according to CEHCS tracking.

Very few traditional-plan enrollees were not-too or not-at-all satisfied with their health plan in any year of the survey. In 2014, only 7 percent of traditional-plan enrollees were not-too or not-at-all satisfied with their health plan. In comparison, 22 percent of HDHP and 16 percent of CDHP enrollees reported that they were not-too or not-at-all satisfied with their health plan. Overall, dissatisfaction among CDHP and HDHP enrollees has been trending downward.

Other findings in the latest CEHCS:

- *Quality of Care*—Recently, individuals in a CDHP were as satisfied as individuals in a traditional plan with the quality of care received. In 2014, about two-thirds of individuals either in a CDHP (66 percent) or in a traditional plan (68 percent) were extremely or very satisfied with the quality of care received. In contrast, individuals with an HDHP were less likely to be satisfied with the quality of care received than those with a traditional plan in every year of the survey. In 2014, 56 percent of HDHP enrollees were extremely or very satisfied with quality of care received.
- *Access to Doctors*—Satisfaction levels with getting doctor appointments were high relative to other aspects of health care regardless of plan type. In 2014, about two-thirds of plan participants were extremely or very satisfied with their ability to get doctor appointments. Satisfaction rates have been largely flat among traditional-plan enrollees, while they have been trending upward among CDHP enrollees. Among HDHP enrollees, satisfaction with ease of getting a doctor appointment fell from 63 percent in 2013 to 54 percent in 2014.
- *Recommend a plan*—CDHP and HDHP enrollees were found to be less likely than those in a traditional plan both to recommend their health plan to friends or co-workers and to stay with their current health plan if they had the opportunity to switch plans.

The full report, “Satisfaction With Health Coverage and Care: Findings from the 2014 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey,” is published in the July 2015 *EBRI Issue Brief*, online at www.ebri.org

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