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New Research from EBRI:

**Those in Consumer-driven Health Plans
More Educated, Healthier, Wealthier**

WASHINGTON—Those enrolled in “consumer-driven” health plans tend to have higher incomes, higher educational levels, and report better health behavior than do those in traditional health plans, according to a new report by the nonpartisan Employee Benefit Research Institute (EBRI) that examines trends over the 2005–2011 period.

Consumer-driven health plans (CDHPs) generally consist of high-deductible health plans (HDHP) with either a health reimbursement arrangement (HRA) or Health Savings Account (HSA). As of 2011, roughly 21 million individuals, representing about 12 percent of the market, were either in a CDHP or an HSA-eligible health plan.

“Consumer-driven health plans are a growing presence in the health insurance market, so it’s important to understand how they differ from traditional health plans,” noted Paul Fronstin, author of the report and director of EBRI’s Health Research and Education Program. “It is often assumed that CDHP enrollees are more likely to be young than those with traditional coverage, because they use less health care, on average. However, in most years, the survey found that CDHP enrollees were less likely than those with traditional coverage to be between the ages of 21 and 34.”

Other major findings in the EBRI report, which examines the population enrolled in a CDHP and how it differs from the population with traditional health coverage, include:

Education: CDHP enrollees were about twice as likely as individuals with traditional coverage to have a college or post-graduate education. In 2011, 24 percent of CDHP enrollees had a graduate degree and 48 percent had a college degree, compared with 12 percent and 24 percent, respectively, of traditional plan enrollees.

Health: in six out of seven years of the survey, it was found that CDHP enrollees were more likely than traditional-plan enrollees to report excellent or very good health. CDHP enrollees were less likely to report that they smoke or did not exercise regularly, though it cannot be determined from the survey whether plan design had an impact on those self-reported factors.

The full report is published in the April 2012 *EBRI Notes*, “Characteristics of the Population With Consumer-Driven and High-Deductible Health Plans, 2005–2011,” online at www.ebri.org

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