

## **EBRI Databook on Employee Benefits**

### **Chapter 30: Cost Management Strategies**

Data on cost-management strategies are available in the Kaiser Family Foundation/Health Research and Education Trust's survey of employer-sponsored health benefits. This survey presents the data as a percentage of employers using a particular strategy, [2011 survey](#).

Another data-set with data on cost management strategies is the National Compensation Survey. The data in this survey are presented as a percentage of full-time employees participating in a health plan with the particular cost-management strategy. This data-set is maintained by the U.S. Department of Labor, Bureau of Labor Statistics (BLS). The data are available on the BLS Web page at <http://www.bls.gov/ncs/ebs/>. Preliminary data are released in a news release format. The most recent news releases are in the section titled "ECONOMIC NEWS RELEASES." More detailed tabulations are available at the above Web page under the section titled "PUBLICATIONS AND OTHER DOCUMENTATION."

Before 1999, data from the Employee Benefit Survey were released in three separate publications covering medium and large private establishments (establishments with 100 or more employees), small private establishments (establishments with 99 or fewer employees), and state and local governments. Starting with the 1999 data, the BLS began publishing data for all private industry. The section titled "PUBLICATIONS AND OTHER DOCUMENTATION" provides supplementary data for years 1999 and 2000 under the old format of medium and large private establishments and small private establishments.

### **Other EBRI Cost Management Strategies – Updated January 2012**

#### **► Consumer Driven Health Plans**

##### *Access*

What percentages of employers are offering a Consumer Directed Health Plan, comparison of KFF/HRET and Mercer data?

For 2005-2010 data – see figure 1 on page 5 in the [August 2010 Issue Brief, "What Do We Know About Consumer-Driven Health Plans?"](#)

What percentages of employees are participating in a Consumer Directed Health Plan?

For 2005-2010 data – see figure 4 on page 8 in the [August 2010 Issue Brief, "What Do We Know About Consumer-Driven Health Plans?"](#)

##### *Participant Demographics*

Who participates in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005-2010 data – see figure 20 on pages 21-22 in the [December 2010 Issue Brief, "Findings From the 2010 EBRI/MGA Consumer Engagement in Health Care Survey"](#).

Data is available for the following demographics: gender, age, marital status, race/ethnicity, education, self-rated health status, job tenure, firm size.

##### *Impact on Use of Health Care Services*

What is the impact on health care services utilization of Consumer Directed Health Plan?

See pages 19-22 for a discussion of CDHP's impact on various health care services in the [August 2010 Issue Brief, "What Do We Know About Consumer-Driven Health Plans?"](#)

### *Costs*

What percentage of individuals made cost-conscious health care decisions, by plan type?

For 2005-2011 data – Figure 7 on page 10 in [the December 2011 Issue Brief, “Findings From the 2011 EBRI/MGA Consumer Engagement in Health Care Survey”](#).

### *Satisfaction*

How satisfied with their health plan are participants in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005-2010 data – see figures 33-37 on pages 32-34 in the [December 2010 Issue Brief, “Findings From the 2010 EBRI/MGA Consumer Engagement in Health Care Survey”](#).

### *Cost-Related Access Problems*

How do cost-related access problems for participants in consumer driven health plans compared with a comprehensive plan and a high deductible plan?

For 2005-2010 data – see figure 39 on page 36 in the [December 2010 Issue Brief, “Findings From the 2010 EBRI/MGA Consumer Engagement in Health Care Survey”](#).

### *Account Finances*

What are the annual employer contributions to a Consumer Directed Health Plan (CDHP), 2006-2010?

For data on employee-only CDHP's see figure 3 on page 13

For data on family CDHP's see figure 4 on page 13

[March 2011 Notes](#) article, “[Employer and Worker Contributions to Account-Based Health Plans, 2006-2010](#)”.

What are the annual individual contributions to a Consumer Directed Health Plan (CDHP), 2006-2010?

For data on employee-only CDHP's see figure 5 on page 15

For data on family CDHP's see figure 6 on page 15

[March 2011 Notes](#) article, “[Employer and Worker Contributions to Account-Based Health Plans, 2006-2010](#)”.

What is the amount currently held in accounts?

See figures 5-18 on pages 9-17 in [the January 2012 Issue Brief, “Health Savings Accounts and Health Reimbursement Accounts: Assets, Account Balances, and Rollovers, 2006-2011”](#).

Data is presented for the following demographics: gender, age, gender and age combined, race, annual household income, education, plan type, health behavior and health status, use of cost and quality information and use of wellness programs, various cost conscious behaviors, length of time with account, level of annual employer contribution, level of annual individual contribution, and rollover level.

What is the amount rolled over from the past year?

See figure 19-34 on pages 22-27 in [the January 2012 Issue Brief, “Health Savings Accounts and Health Reimbursement Accounts: Assets, Account Balances, and Rollovers, 2006-2011”](#).

Data is presented for the following demographics: gender, age, gender and age combined, race, annual household income, education, plan type, health behavior and health status, use of cost and quality information and use of wellness programs, various cost conscious behaviors, length of time with account, level of annual employer contribution, and level of annual individual contribution.

### **► Cost Sharing Provisions**

Who might respond to financial incentives that use lower cost sharing to change behavior?

For data by selected demographics see figure 3 on page 15.

For data by self-reported health status and health care spending see figure 4 on page 17.

For data by satisfaction of quality of care received and rating of the health care system see figure 5 on page 17.

[December 2010 Notes article, “Who Might Respond to Financial Incentives that Use Lower Cost Sharing to Change Behavior? Findings from the 2010 Health Confidence Survey”.](#)

What is the distribution of deductibles for employee-only PPO coverage?

For 2000-2006 data – see figure 6 on page 8 in the [December 2007 Issue Brief, “The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?”](#)

What is the distribution of physician visit co-payments?

For 2004-2006 data – see figure 7 on page 9 in the [December 2007 Issue Brief, “The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?”](#)

What is the average co-payment for prescription drugs?

For 2000-2006 data – see figure 8 on page 9 in the [December 2007 Issue Brief, “The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?”](#)

What is the average percentage of premium paid by covered workers for worker-only and family coverage?

For 1988-2007 data – see figure 10 on page 11 in the [December 2007 Issue Brief, “The Future of Employment-Based Health Benefits: Have Employers Reached a Tipping Point?”](#)

Which ways of engaging consumers in managing health care costs receive the strongest support from consumers?

For 2008 data – see figure 1 on page 3 in the [May 2009 Notes article, “Consumer Engagement in Health Care: The Use of Lower Cost Sharing”](#)

For data by health status, 2008 – see figure 2 on page 4 in the [May 2009 Notes article, “Consumer Engagement in Health Care: The Use of Lower Cost Sharing”](#)

For data by selected demographics, 2008 – see figure 3 on page 6 in the [May 2009 Notes article, “Consumer Engagement in Health Care: The Use of Lower Cost Sharing”](#)

For data by work status, 2008 – see figure 4 on page 7 in the [May 2009 Notes article, “Consumer Engagement in Health Care: The Use of Lower Cost Sharing”](#)

### **► Use of Objective Information**

Who tries to find objective information on health care?

For data by selected demographics see figure 1 on page 3.

For data by self-reported health status see figure 2 on page 5.

For data by aspects of insurance coverage see figure 3 on page 6.

For data by satisfaction of quality of care received and rating of the health care system see figure 4 on page 6.

[February 2011 Notes article, “Who Tries to Find Objective Information on Health Care? Findings from the 2010 Health Confidence Survey”.](#)