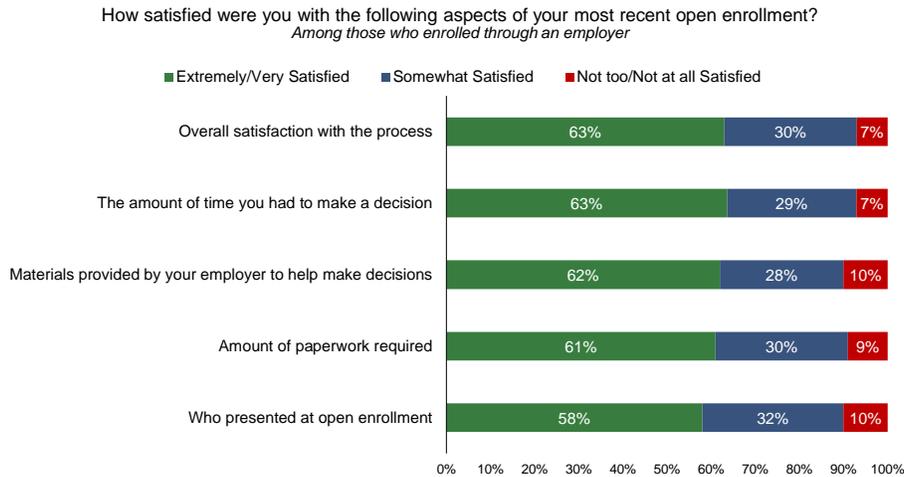


Plan Enrollees Highly Satisfied With Open Enrollment; Spend Very Little Time Picking a Plan

The Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#) found that enrollees were highly satisfied with various aspects of the open enrollment process.

About 90 percent were satisfied with the overall process, the time they had to select a plan, the materials provided, the paperwork, and the person presenting the information during open enrollment.

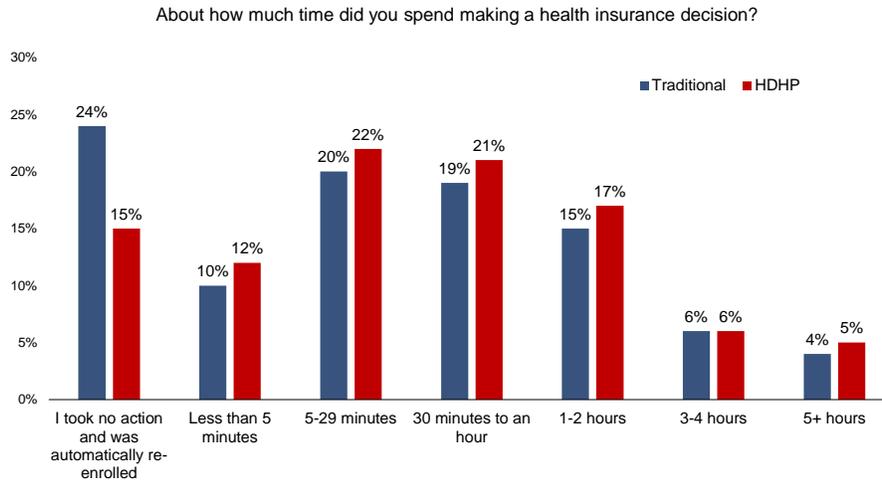
Figure 1
Satisfaction with open enrollment is high.



Source: Employee Benefit Research Institute and Greenwald Research, 2024 Consumer Engagement in Health Care Survey

Plan enrollees spent very little time deciding on their health plan in open enrollment. Most enrollees spent less than two hours deciding on their health plan enrollment, with one-half spending less than one hour and nearly one-third spending less than 30 minutes. This may or may not be related to their level of satisfaction with the open enrollment process.

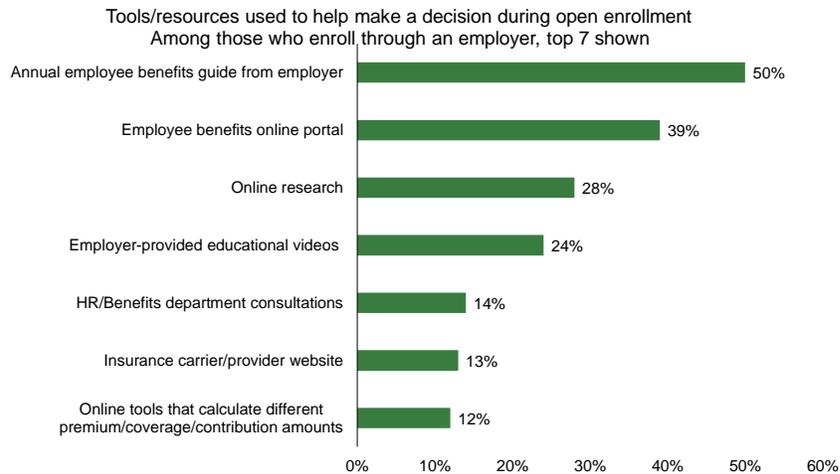
Figure 2
Most enrollees do not spend a lot of time on health plan choice: HDHP enrollees spend more time than traditional plan enrollees.



Source: Employee Benefit Research Institute and Greenwald Research, 2024 Consumer Engagement in Health Care Survey

One-half of enrollees reported using annual employee benefits guides to help them decide on a health plan. Just over one-half of high-deductible health plan (HDHP) enrollees used the same resource, down from nearly two in three last year.

Figure 3
Consumers used various tools and resources to choose their health plan.



Source: Employee Benefit Research Institute and Greenwald Research, 2024 Consumer Engagement in Health Care Survey

HDHP enrollees were more likely to use their employee benefits online portal than traditional plan owners.

Based on the EBRI/Greenwald Research survey findings, employers can glean several valuable insights to enhance their employees’ open enrollment experience and resource allocation. While the high satisfaction rates are positive, employers should not equate satisfaction with a deep comprehension of plan options. Employees might be satisfied with the process itself without fully grasping the nuances of their chosen plan. The fact that many employees spend very little time selecting a plan suggests they might not be engaging deeply with the

available information or fully considering their health care needs. This could lead to suboptimal plan choices and potential dissatisfaction later on.

While satisfaction with the process is high, employers should invest in resources that actively aid employees in understanding their options and making informed decisions. These could include interactive online tools that help employees compare plans based on individual needs and anticipated health care use. Employers could also provide easy-to-understand summaries highlighting key plan differences and educational workshops and webinars.

Open enrollment does not have to be the only time employees think about their health benefits. Employers should consider offering ongoing educational resources throughout the year on topics like understanding their health plan, utilizing benefits effectively, and specific health and wellness programs.

More information about the EBRI/Greenwald Research Consumer Engagement in Health Care Survey can be found [online](#).

The 2024 Consumer Engagement in Health Care Survey was an online survey of 2,011 Americans ages 21–64 with private health insurance coverage. It was fielded between October and November 2024. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, CareFirst, The Cigna Group, HealthEquity, Inspira Financial, Johnson & Johnson, Segal, TIAA, and WEX.

The Employee Benefit Research Institute is a private, nonpartisan, and nonprofit research institute based in Washington, D.C., that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public and private organizations. For more information, visit www.ebri.org.

Greenwald Research is a leading independent custom research firm and consulting partner to the health and wealth industries that applies creative quantitative and qualitative methods to help companies stay competitive and navigate industry change. Leveraging deep subject matter expertise and a consultative approach, Greenwald offers comprehensive services to answer strategic business questions. For more information, go to www.greenwaldresearch.com

###