

At a Glance | January 23, 2020

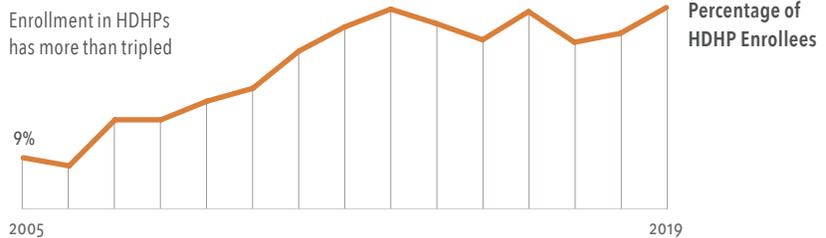
Cost and Satisfaction: Traditional vs. High-Deductible Health Plan Enrollees

Findings from the 2019 Consumer Engagement in Health Care Survey (CEHCS) of 2,068 privately insured adults.

HDHP ENROLLMENT GROWTH

The percentage of the population with a high deductible has continued to increase.

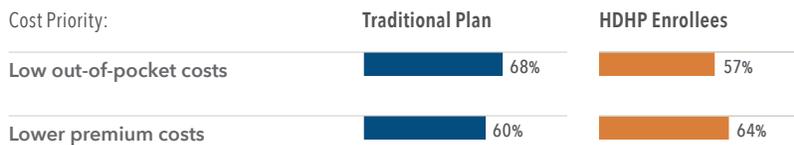
Percentage of High-Deductible Health Plan (HDHP) Enrollees 2005-2019



PRIORITIZING COSTS

Traditional plan users prioritized low out-of-pocket costs, whereas HDHP users reported that low premiums were more important than out-of-pocket costs when selecting their plan.

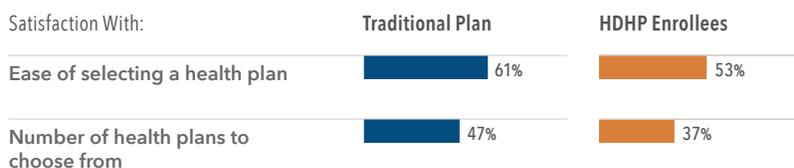
Percentage of Enrollees Who Ranked the Following Cost Aspects of Their Current Health Plan "Very Important"



SATISFACTION WITH PLAN

Overall, both types of enrollees were satisfied with ease of plan selection. However, satisfaction fell when examining the number of health plans available to choose from, with HDHP enrollees less satisfied.

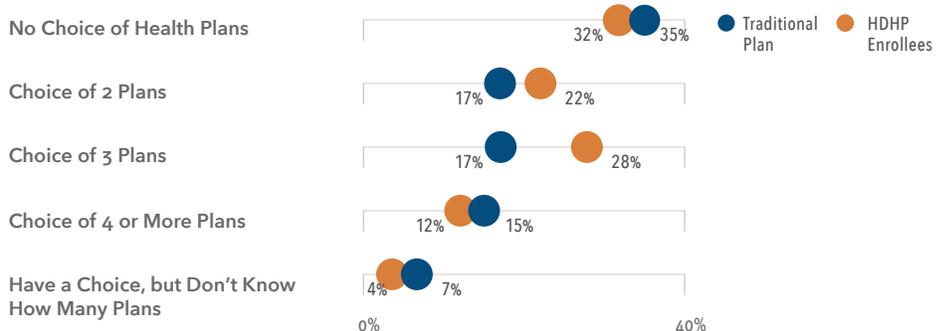
Percentage of Enrollees "Extremely Satisfied" With the Following Aspects of Enrolling in Their Plan



CHOICE OF PLANS

HDHP enrollees were less satisfied with the number of health plan choices offered than traditional enrollees (see chart above). However, the HDHP group was significantly more likely to have a choice of two or three plans.

Number of Health Plans Offered to Enrollees



SOURCE: Employee Benefit Research Institute and Greenwald & Associates, "The 2019 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey" (Employee Benefit Research Institute, December 19, 2019).

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