

# NEWS BRIEF

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## Survey Finds Consumers With HDHPs Were Less Satisfied Than Those With Traditional Health Plans

Consumers with high deductible health plans (HDHPs) were less satisfied with their coverage than those with traditional health plans, according to the Employee Benefit Research Institute and Greenwald Research's latest Consumer Engagement in Health Care Survey. Only around 50% of HDHP enrollees were extremely or very satisfied with their overall health plans compared to two-thirds of traditional plan enrollees. Read on for more survey findings.

### Key Findings

According to the survey, only 47% of HDHP participants were satisfied with the cost of prescription drugs compared with 63% of traditional plan enrollees. Additionally, while 57% of traditional plan participants were happy with the costs they paid for health care services, only 47% of HDHP enrollees felt the same. Notably, satisfaction levels among HDHP participants nearly doubled (58%) when they'd been with their health plans for three years or more compared to participants who'd been with their plans less than one year (32%). Traditional plan enrollees' satisfaction levels only increased from 56% to 71% over the same period.

HDHP enrollees were also more likely than traditional plan participants to have a choice of health plans, with 29% of HDHP enrollees reporting they had three plans to choose from compared with 17% among traditional plan participants. Yet, HDHP participants were less likely to be satisfied with the number of health plans offered during open enrollment. Additional survey findings include the following:

- HDHP enrollees spent more time making health plan decisions than traditional plan enrollees during open enrollment, even though most enrollees spent less than one hour making such decisions.
- Approximately 1 in 5 privately insured Americans were automatically enrolled in their health plans; however, only 16% of HDHP enrollees stated they were enrolled passively.
- HDHP enrollees were more likely to use employer-provided tools to select their health plans than traditional plan enrollees.
- More than half (58%) of HDHP participants used their employee benefits guides and 41% used their online portals, compared with 38% and 29% among traditional plan participants, respectively.

The survey also found that participants' satisfaction levels with open enrollment were high, with the vast majority (90%) either extremely or very satisfied (58%) or somewhat satisfied (32%) with the process.

### Employer Takeaway

Understanding employees' satisfaction levels with their current health care plans can help employers be more competitive in the battle for talent. By listening to employees and offering health plans that workers find desirable and satisfying, employers can improve their attraction and retention efforts. Employers should continue to monitor benefits trends.

Contact National Insurance Services for more employee benefits resources.

