

2022 Consumer Engagement in Health Care Survey



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Consumer Engagement in Health Care Survey (CEHCS) Overview

18th Annual Consumer Engagement in Health Care Survey

The Consumer Engagement in Health Care Survey (CEHCS) is a survey of privately insured adults conducted by the Employee Benefit Research Institute (EBRI) and Greenwald Research, an independent research firm. The survey has been conducted annually since 2005. The CEHCS provides reliable national data on the growth of consumer-driven health plans and high-deductible health plans and their impact on the behavior and attitudes of health care consumers.

The 2022 survey of 2,015 individuals was conducted using Dynata's online research panel between Oct. 17 and Nov. 20, 2022. All respondents were between the ages of 21 and 64.

The national sample is weighted by gender, age, income, ethnicity, education, and region to reflect the actual proportions in the population. The consumer-directed health plan (CDHP) and high-deductible health plan (HDHP) samples are weighted by gender, age, income, and ethnicity.

2022 CEHCS Funders

Blue Cross and Blue Shield Association

HealthEquity, Inc.

Millennium Trust Company

Segal

TIAA

UMB Financial

Voya Financial

Key Findings

Most enrollees do not spend a lot of time on health plan choice.

Most enrollees spent less than an hour on their health plan during open enrollment. HDHP enrollees spend more time than traditional plan enrollees.

About 1 in 5 privately insured Americans were automatically re-enrolled (passive enrollment), though just 16 percent of high-deductible plan owners report they had passive enrollment.

HDHP enrollees were more likely than traditional plan enrollees to use employer-provided tools to pick their health plan. Fifty-eight percent of HDHP enrollees used their annual employee benefits guide and 41 percent used their online portal, compared with 38 percent and 29 percent among traditional plan enrollees.

Satisfaction with open enrollment is high. Ninety percent were either extremely or very satisfied (58 percent) or somewhat satisfied (32 percent) with the overall process. Nearly all were satisfied with the various aspects of open enrollment.

72 percent of adults

spent less than an hour deciding on their health plan during open enrollment

HDHP enrollees spent more time selecting a health plan

90 percent

of enrollees were satisfied with overall open enrollment process

Key Findings

Many People Have a Choice of Health Plans

About 6 in 10 individuals reported that they have a choice of health plan. HDHP enrollees were more likely than traditional plan enrollees to report that they had a choice. Twenty-nine percent of HDHP enrollees reported that they had three health plans to choose from, compared with 17 percent among traditional plan enrollees.

Certain Aspects of Health Plans Are More Important Than Others

When it comes to their health plan, most people thought that the following aspects were very or somewhat important: the network of health care providers, low out-of-pocket costs, low premiums, prescription drug coverage, and simple to understand. Generally, traditional plan enrollees and HDHP enrollees ranked these aspects of health care in the same order, with one exception: Traditional plan enrollees reported that low out-of-pocket costs for doctor's visits were more important. Of lesser importance was low cost of premiums when selecting a plan. However, HDHP enrollees reported that low premiums were more important than low out-of-pocket costs when selecting a plan.

Important Aspects:



- ✓ The network of health care providers
- ✓ Prescription drug coverage
- ✓ Low out-of-pocket costs*
- ✓ Low premiums
- ✓ Simple to understand

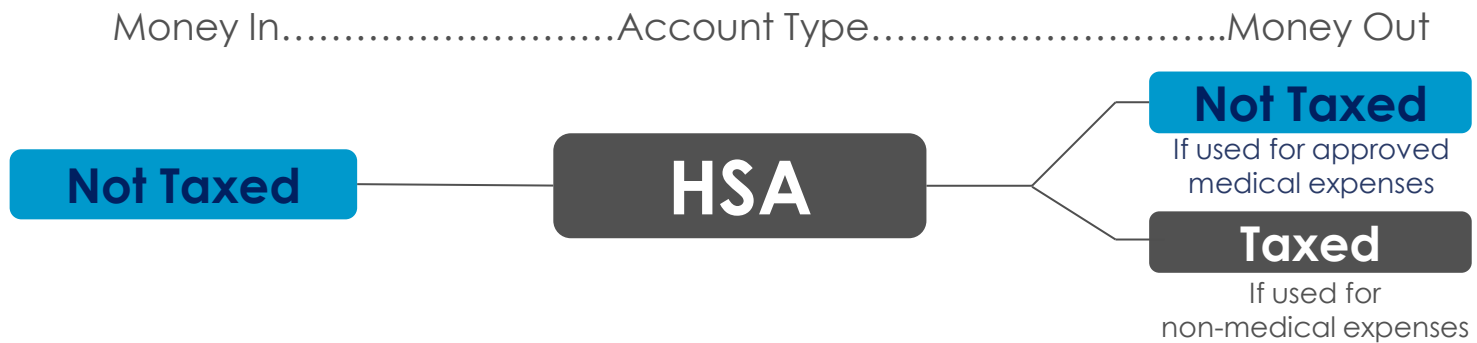
*Traditional plan enrollees reported that low out-of-pocket costs for doctor's visits were more important than did HDHP enrollees.

Key Findings

Rise in CDHP Enrollment Resumed in 2022; HDHP Enrollment Continues Decline

Enrollment in health savings account (HSA)-eligible health plans and health reimbursement arrangements reached a record high in 2020, with 19 percent enrolled in such a plan. Enrollment in such plans fell to 18 percent in 2021. It increased back up to 19 percent in 2022. Enrollment in health plans with high deductibles that were not eligible to be paired with an HSA fell from 15 percent to 12 percent between 2020 and 2022.

Tax Benefits of Health Savings Accounts (HSAs)



Key Findings

Most Enrollees Feel Financially Secure

Eight in ten enrollees reported feeling financially secure. HDHP enrollees were slightly more likely than traditional plan enrollees to report feeling financially secure.

Nearly one-third of enrollees reported that premiums and out-of-pocket costs have increased in the past year. HDHP enrollees were more likely than traditional plan enrollees to report higher out-of-pocket costs.

Higher health care costs have impacted many aspects of personal finances, such as other spending and use of medical services. Many individuals have reduced discretionary spending, decreased savings, or delayed going to the doctor. Traditional plan enrollees were generally more likely than HDHP enrollees to report being affected by increased health care spending.

One-quarter

of traditional plan enrollees reported that premiums and/or cost sharing increased in the past year



vs. 46 percent of HDHP enrollees

Key Findings

Coverage of Preventive Care for Chronic Conditions Impacted Choice of HDHP

While 37 percent of HDHP enrollees reported that their health plan covers preventive care for chronic conditions before they reach their health plan deductible, about the same amount did not know if their plan covered such preventive care.

Nearly one-half (45 percent) reported that pre-deductible coverage of preventive care for chronic conditions impacted their decision to select the HDHP to a great extent, while another one-quarter reported that it impacted their decision to a minor extent.

Traditional Plan Enrollees Likely to Choose HDHP If Preventive Care Were Covered

One-quarter of traditional plan enrollees reported being extremely or very likely to select an HDHP if it covered preventive care for chronic conditions before they reach their deductible. Another 39 percent reported being somewhat likely to select an HDHP if such preventive care were covered pre-deductible.



One-half

of HDHP enrollees' choice of plan was impacted to a great extent by pre-deductible preventive care coverage for chronic conditions

Two-thirds

of traditional plan enrollees were likely to choose HDHP if preventive care for chronic conditions were covered pre-deductible

Key Findings

Health Savings Accounts (HSAs) Used in a Variety of Ways

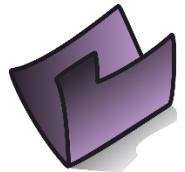
Over one-half (58 percent) of individuals reported opening their HSA to save for future out-of-pocket expenses. Similarly, 57 percent opened their HSA to save on taxes.

While 32 percent reported using the accounts as investment accounts, 18 percent reported viewing the account as a checking account. Most (69 percent) reported viewing the HSA as a savings account.

Thirty-nine percent of accountholders reported they would be more likely to accumulate and invest unused funds if they were provided an annual review of their HSA balance, and one-third (32 percent) reported they would be more likely to accumulate and invest unused funds if information about the account benefits and how it works were sent to them via email.

Satisfaction rates increased with length of time enrolled in their health plan among both traditional and HDHP enrollees.

Over 50 percent



opened their HSA to save for future out-of-pocket expenses

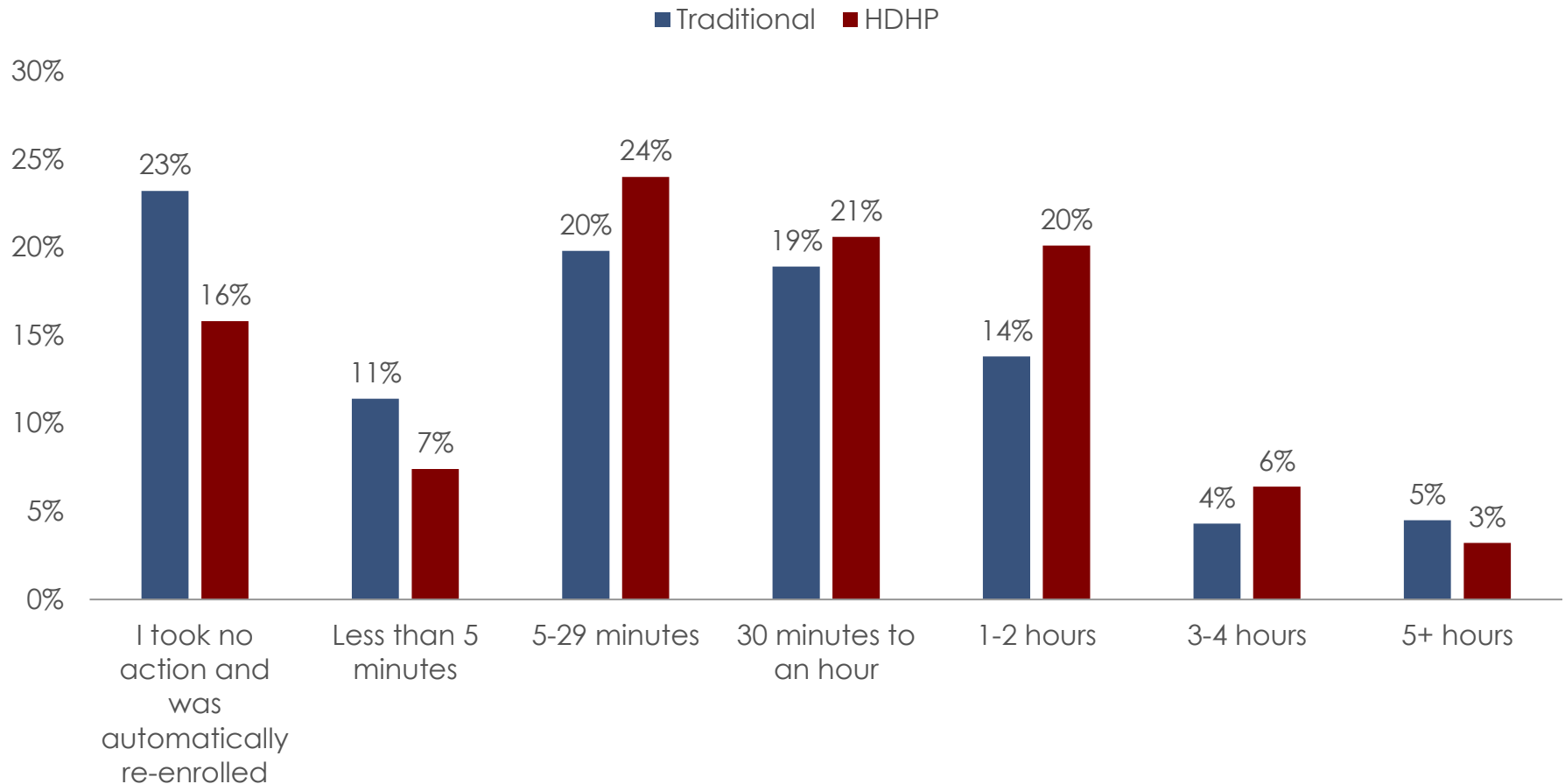
69 percent view their HSA as a savings account

Open Enrollment

Figure 1

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

About how much time did you spend making a health insurance decision?



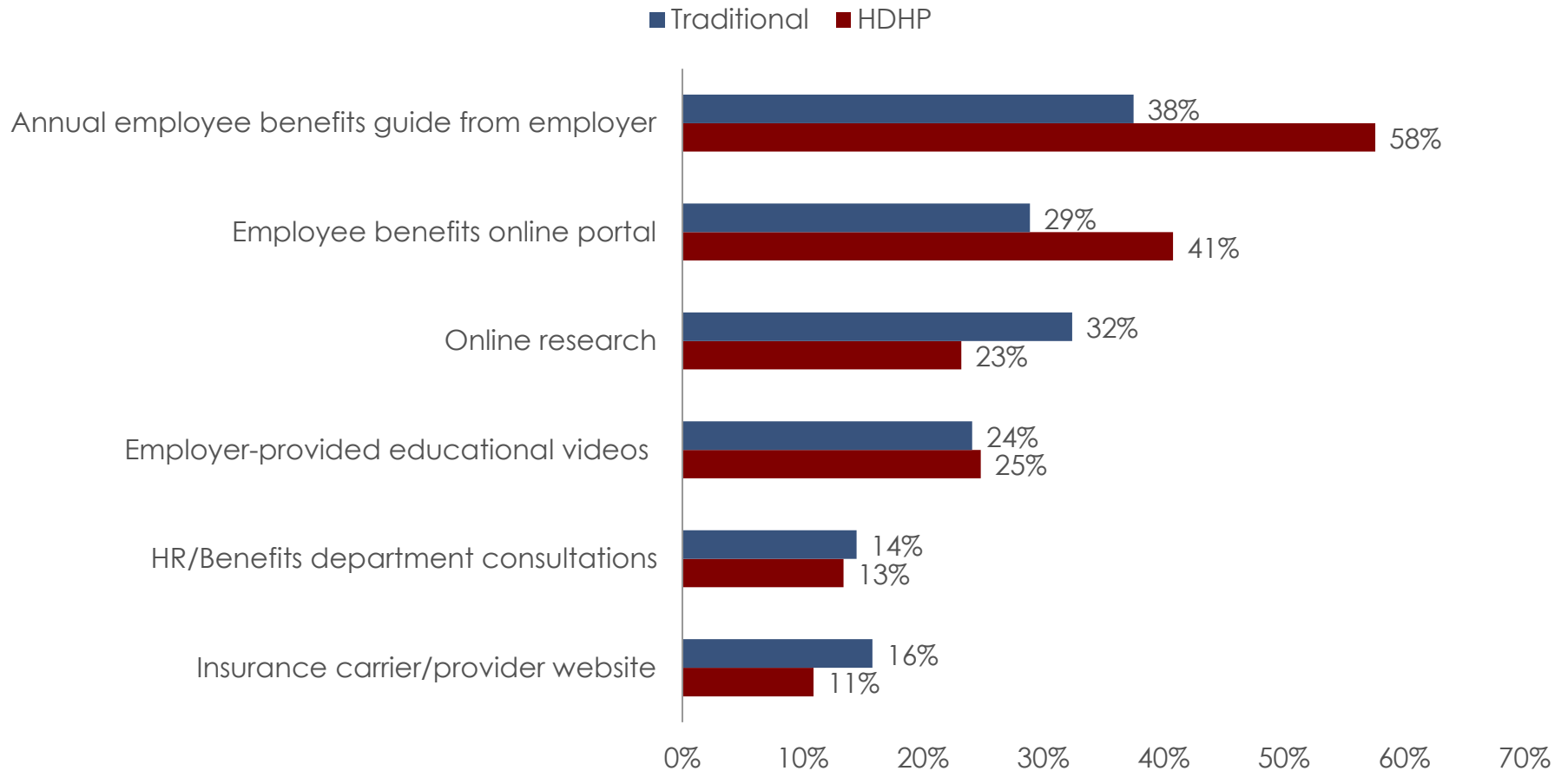
Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

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Figure 2

HDHP enrollees are more likely than traditional plan enrollees to use employer-provided tools to pick health plan.

Thinking about your most recent open enrollment period, what tools/resources did you use to help make a decision?

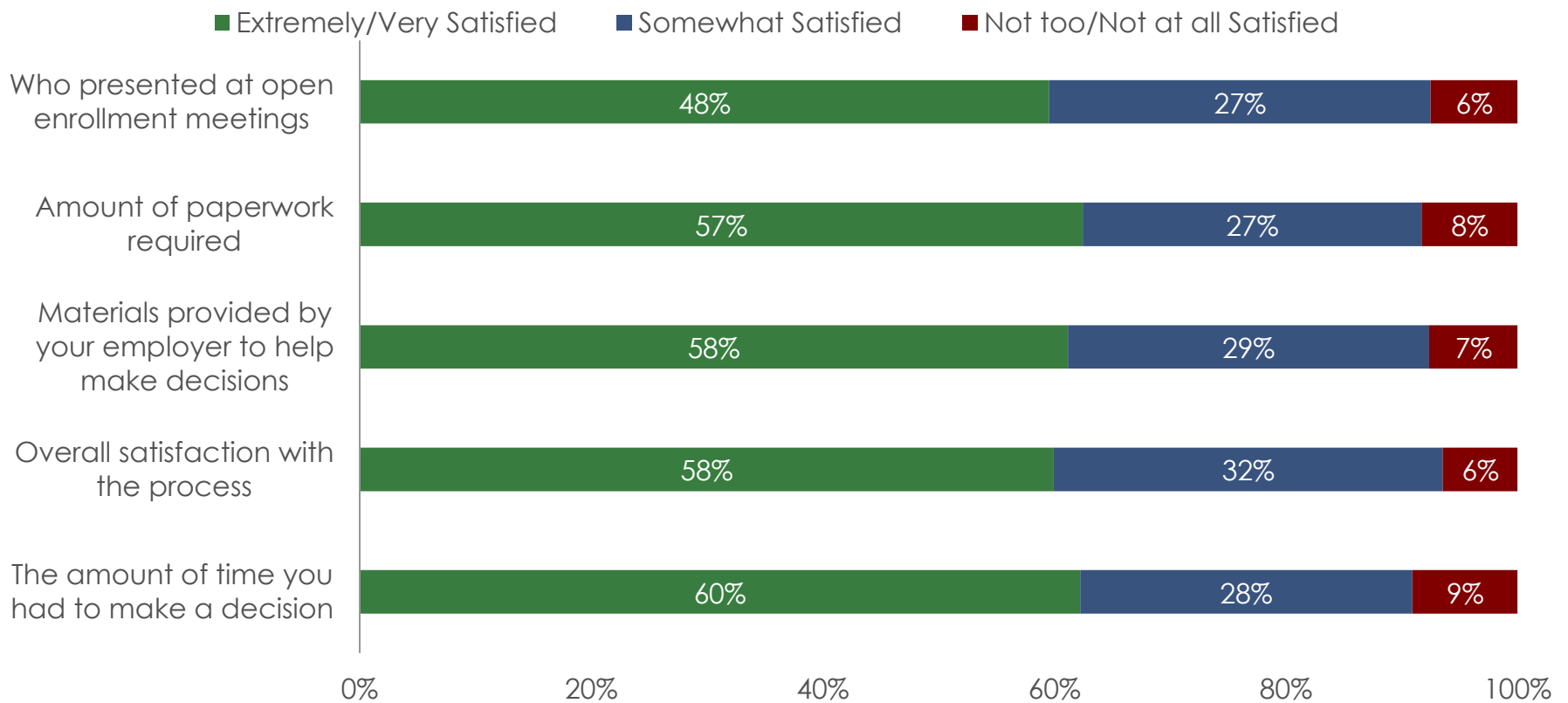


Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Figure 3

Satisfaction with open enrollment is high.

How satisfied are you with the following aspects of your most recent open enrollment?
Among those who enrolled through an employer.



Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

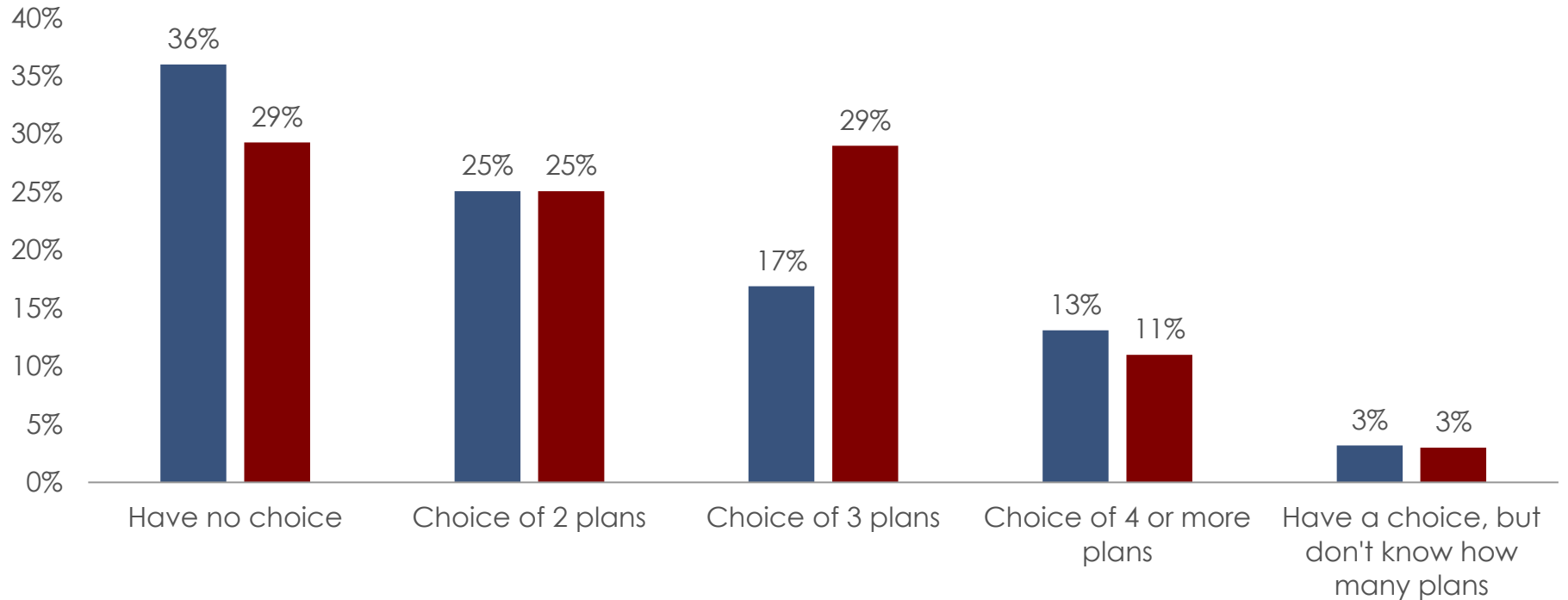
Health Plan Choice

Figure 4 HDHP enrollees are significantly more likely than traditional plan enrollees to have a choice of 3 plans.

Are you offered a choice of health plans?/How many different health plans did you have to choose from?

Covered by employer

■ Traditional ■ HDHP



"Don't know" if have a choice not shown above.

Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Figure 5

Networks are most valued; HDHP enrollees value lower premiums.

How important were each of the following aspects of a health plan in your choice of your current plan?
Top six shown

Traditional Plan	Very Important	High-Deductible Health Plan	Very Important
Good network of physicians and hospitals	74%	Good network of physicians and hospitals	77%
Prescription drug coverage	70%	Lower cost of premium	68%
Low out-of-pocket costs when you see the doctor	69%	Low out-of-pocket costs when you see the doctor	64%
Lower cost of premium	67%	Prescription drug coverage	63%
Simple to understand	64%	Simple to understand	60%
Specific coverage included in the plan	63%	Specific coverage included in the plan	59%

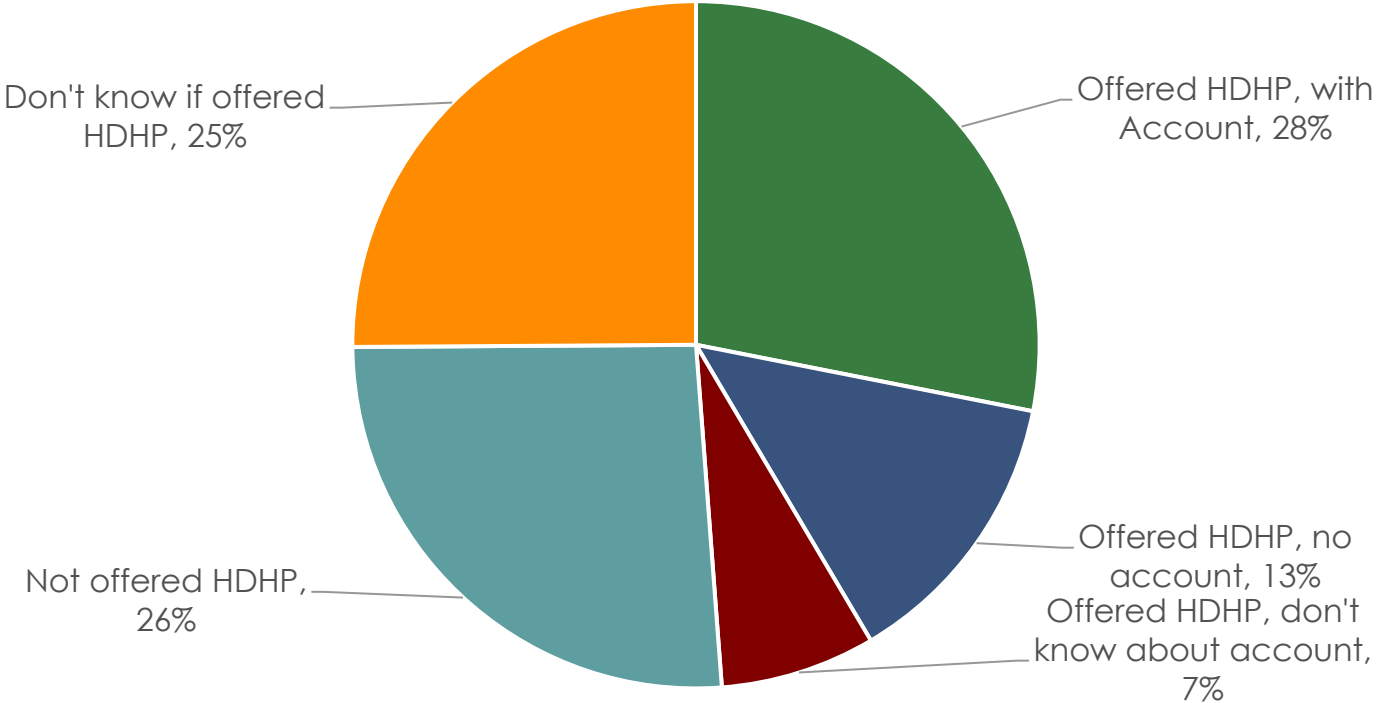
Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Figure 6

Two in five traditional plan owners with a choice of plans have the option for an HDHP/CDHP; one-third still do not know if an HDHP is offered.

To the best of your knowledge, was one of the plans you were offered, but did not take, a plan with a high deductible?/Did the high-deductible plan that you were offered but did not take also include a savings account or fund that you could use to pay your health care expenses?

Traditional plan with choice of plans



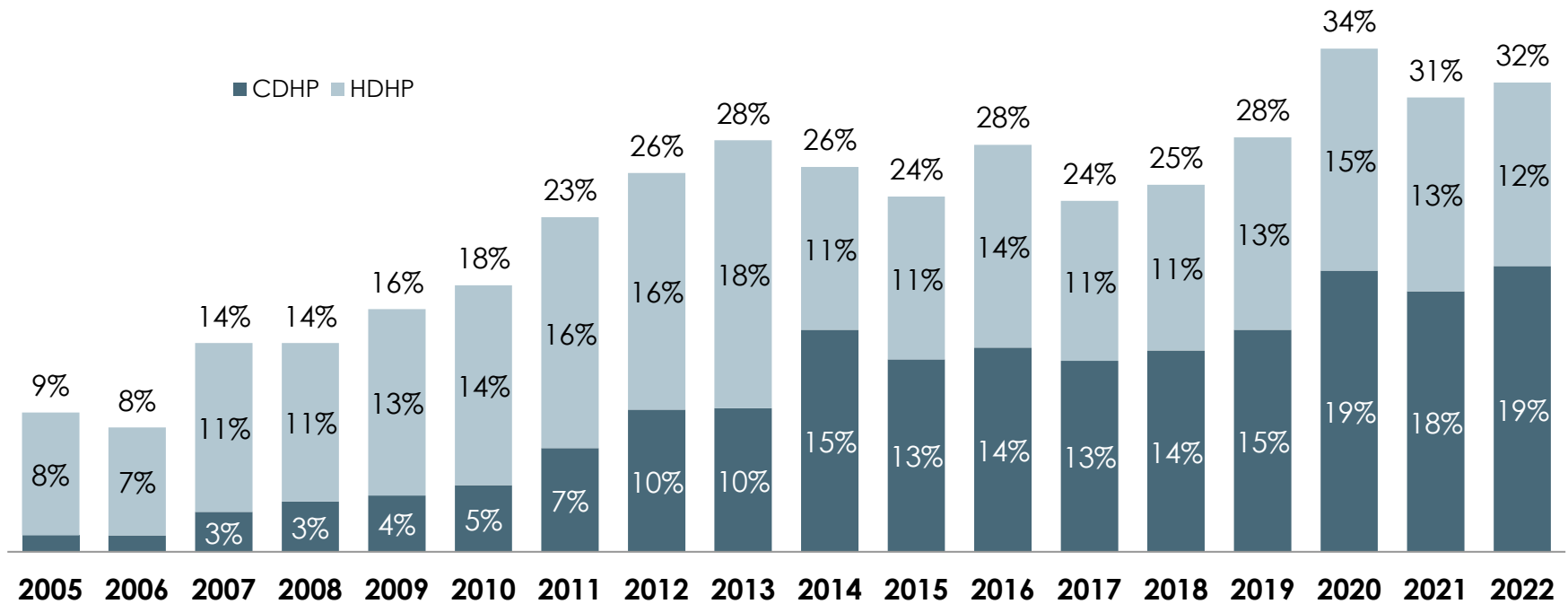
Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

High-Deductible Health Plan Enrollment

Figure 7

Enrollment in consumer-driven health plans (CDHPs) increased slightly in 2022. High-deductible health plan (HDHP) enrollment fell slightly.

Percentage of enrollees in HDHP and CDHP



Starting in 2014, HSA-eligibles (with no account) were added to the CDHP group.
Starting in 2019, Dynata's panel was used for the sample.

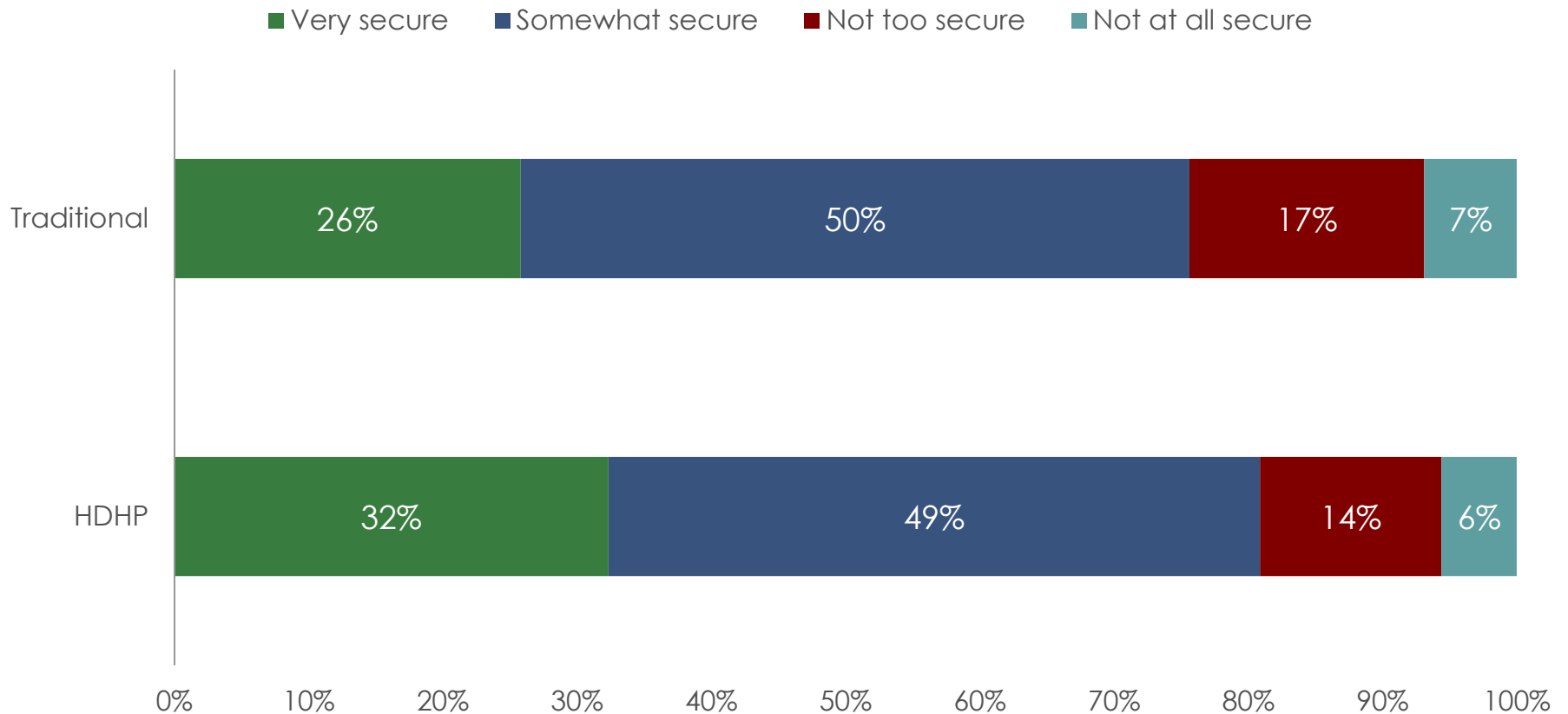
Source: Employee Benefit Research Institute/Greenwald Research, 2008–2022 Consumer Engagement in Health Care Survey & 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey.

Financial Wellbeing

Figure 8

Most plan enrollees feel financially secure. HDHP enrollees feel slightly more financially secure than traditional plan enrollees.

Overall, how financially secure do you feel?



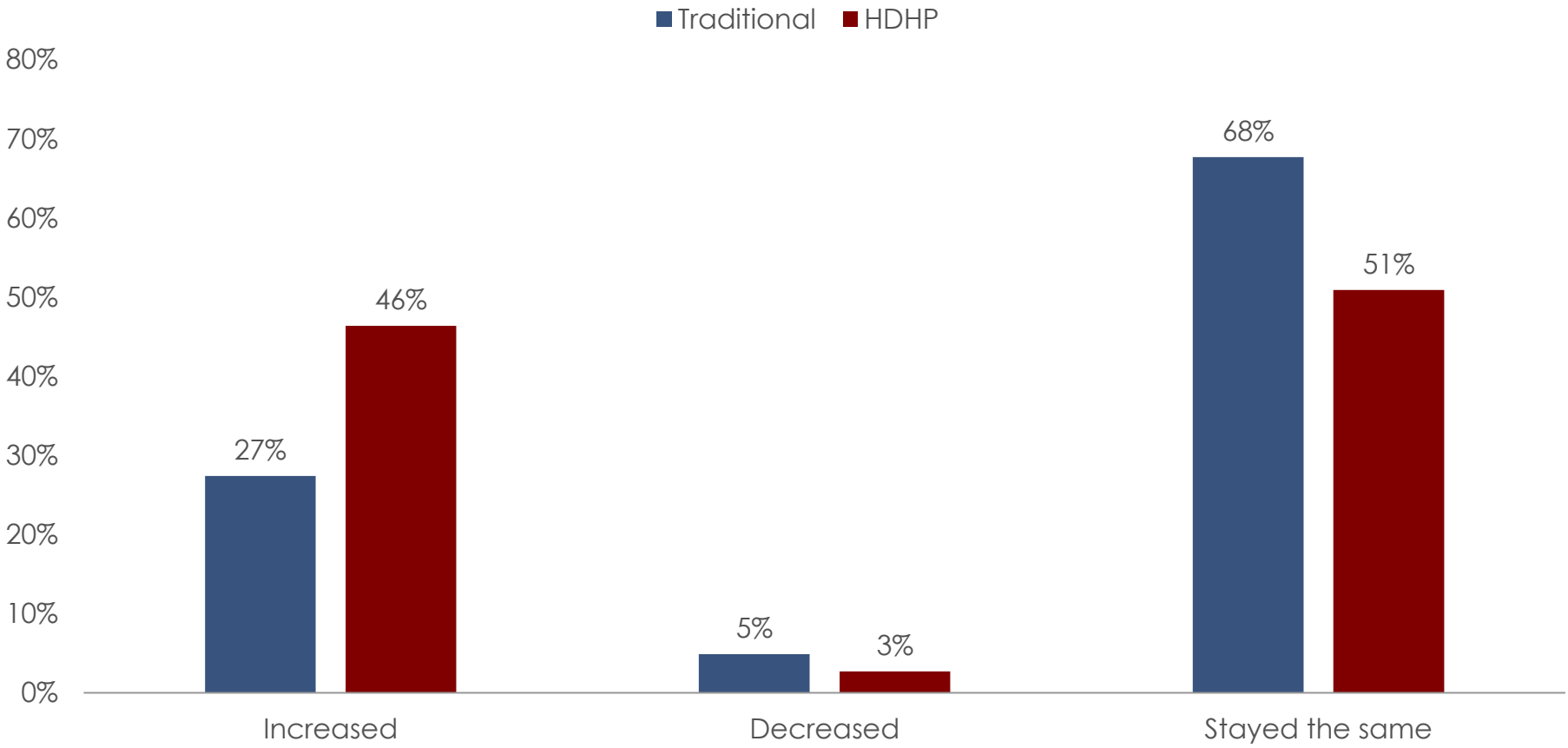
Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

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Figure 9

Out-of-pocket costs increased for nearly one-half of HDHP enrollees and for one-quarter of traditional plan enrollees.

Overall, in the last year, have these amounts (premiums, deductible, cost of care/Rx) increased, decreased, or stayed the same?

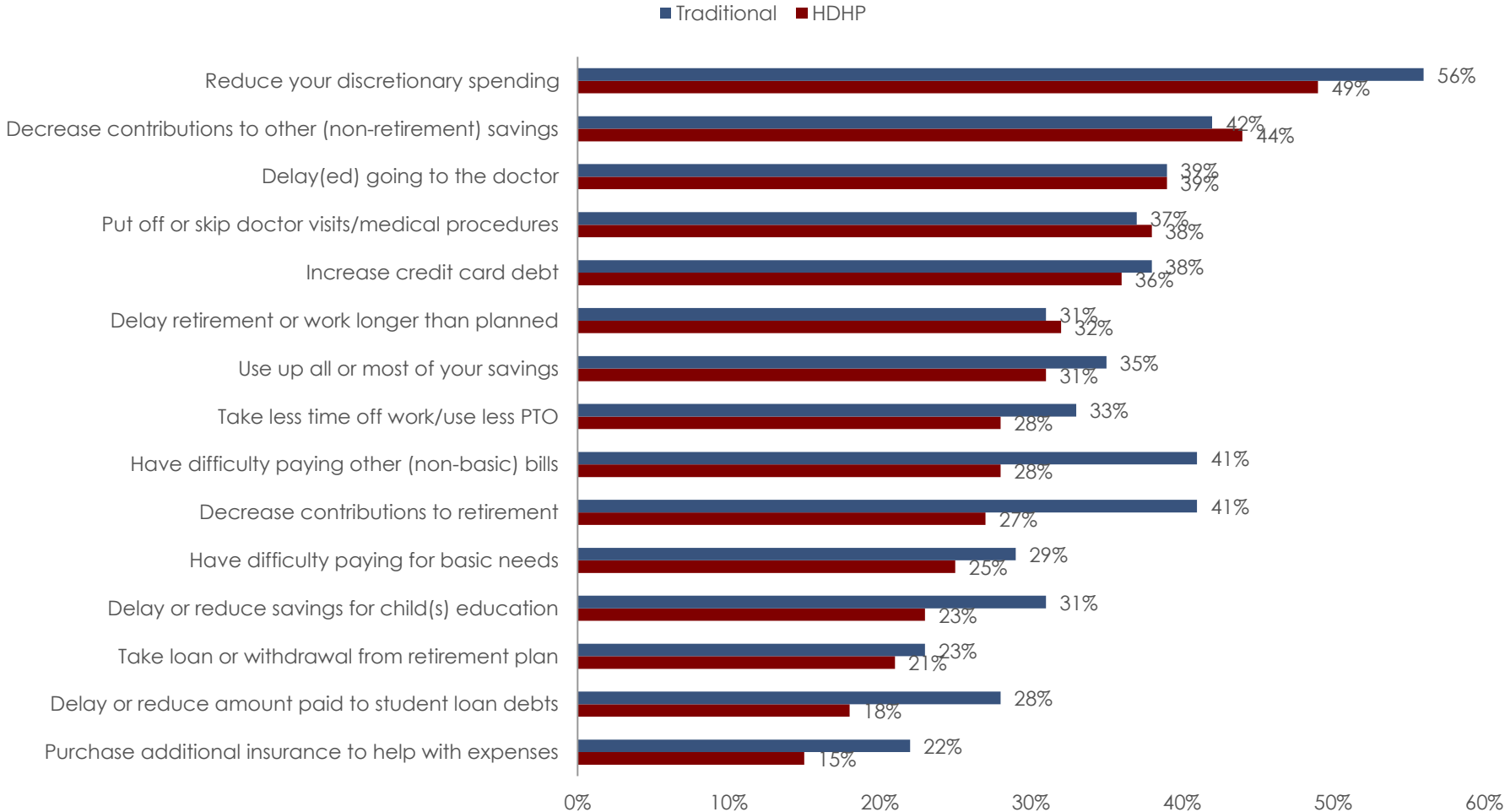


Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Figure 10

Traditional plan enrollees are more impacted than HDHP enrollees by increased health care spending.

Finances impacted by increased health care spending?



Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

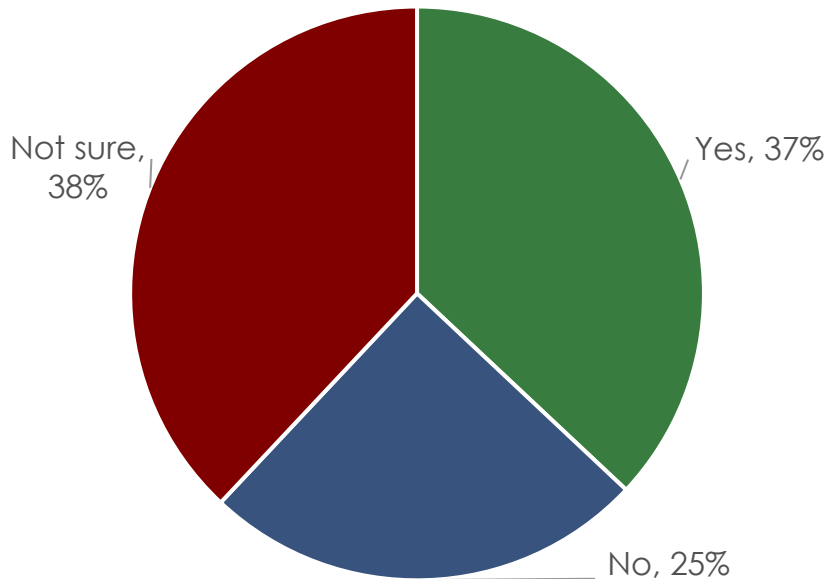
Pre-Deductible Coverage in HSA-Eligible Health Plans

Figure 11

Coverage of preventive care for chronic conditions impacted choice of HDHP.

Does your health plan cover preventive care for any of the above chronic conditions before you reach your deductible?

HDHP Enrollees



To what extent did coverage of preventive care for chronic conditions impact your decision to select the health plan that you chose?

HDHP Enrollees

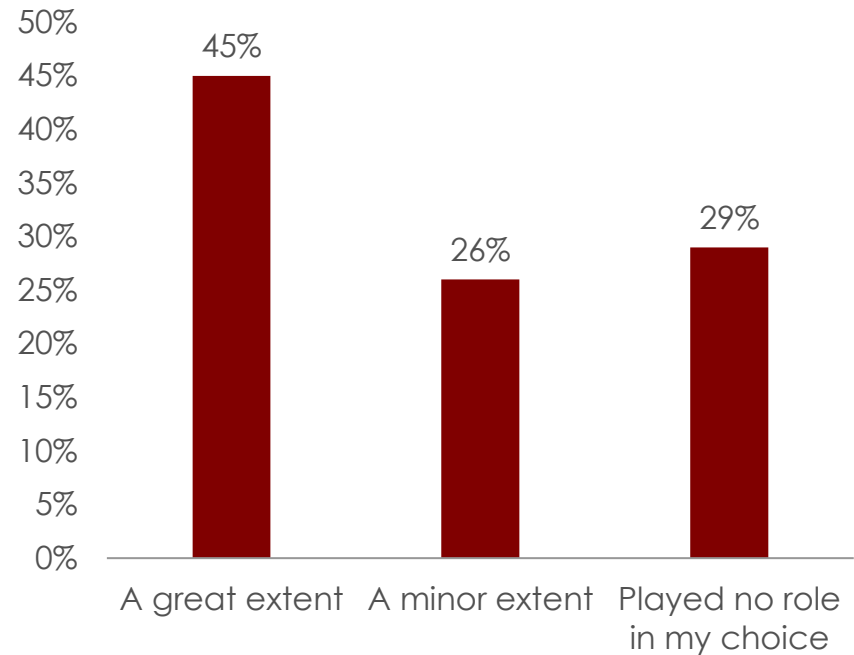
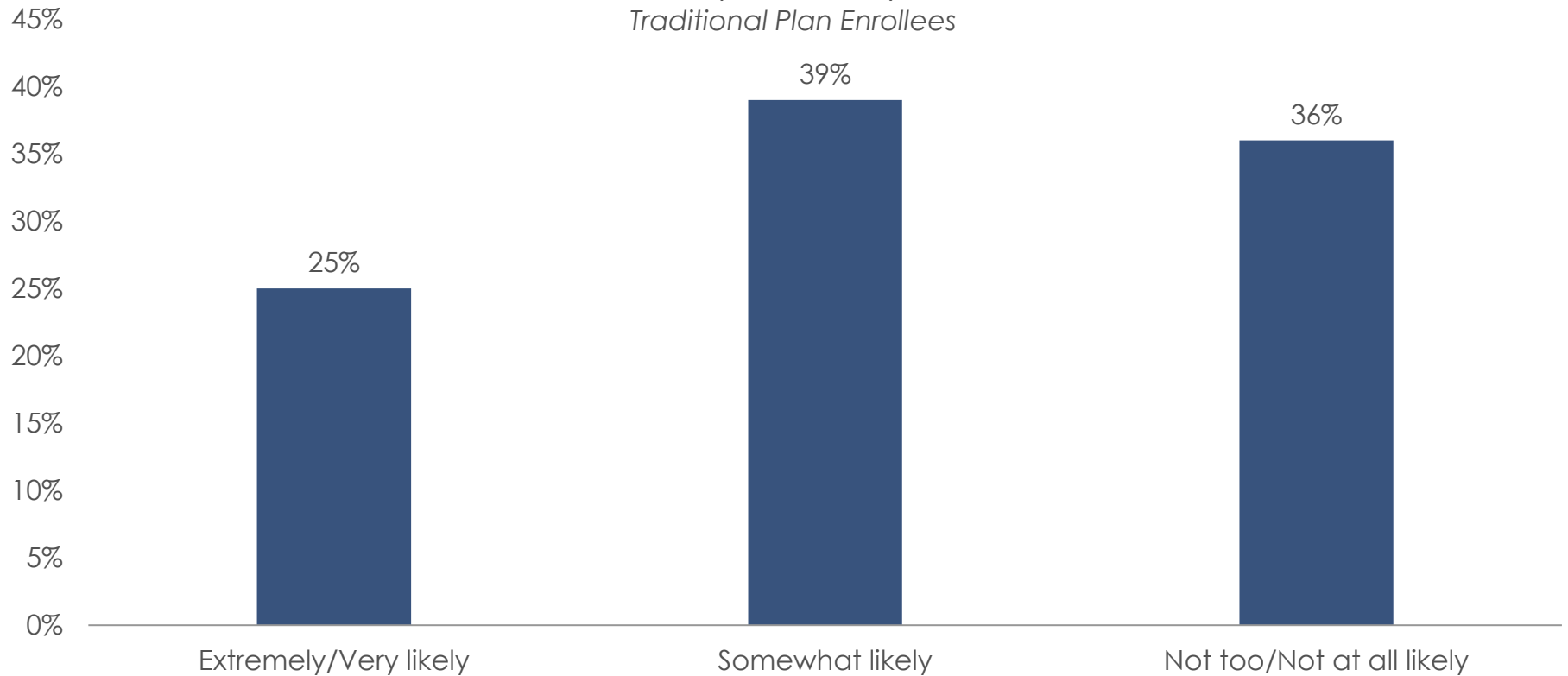


Figure 12

Traditional plan enrollees are more likely to select an HDHP if preventive care for chronic conditions were covered pre-deductible.

All else being equal, how likely would you be to select a health plan with a deductible over [\$1,400/\$2,800] if it covered preventive care for chronic conditions before you reach your deductible?

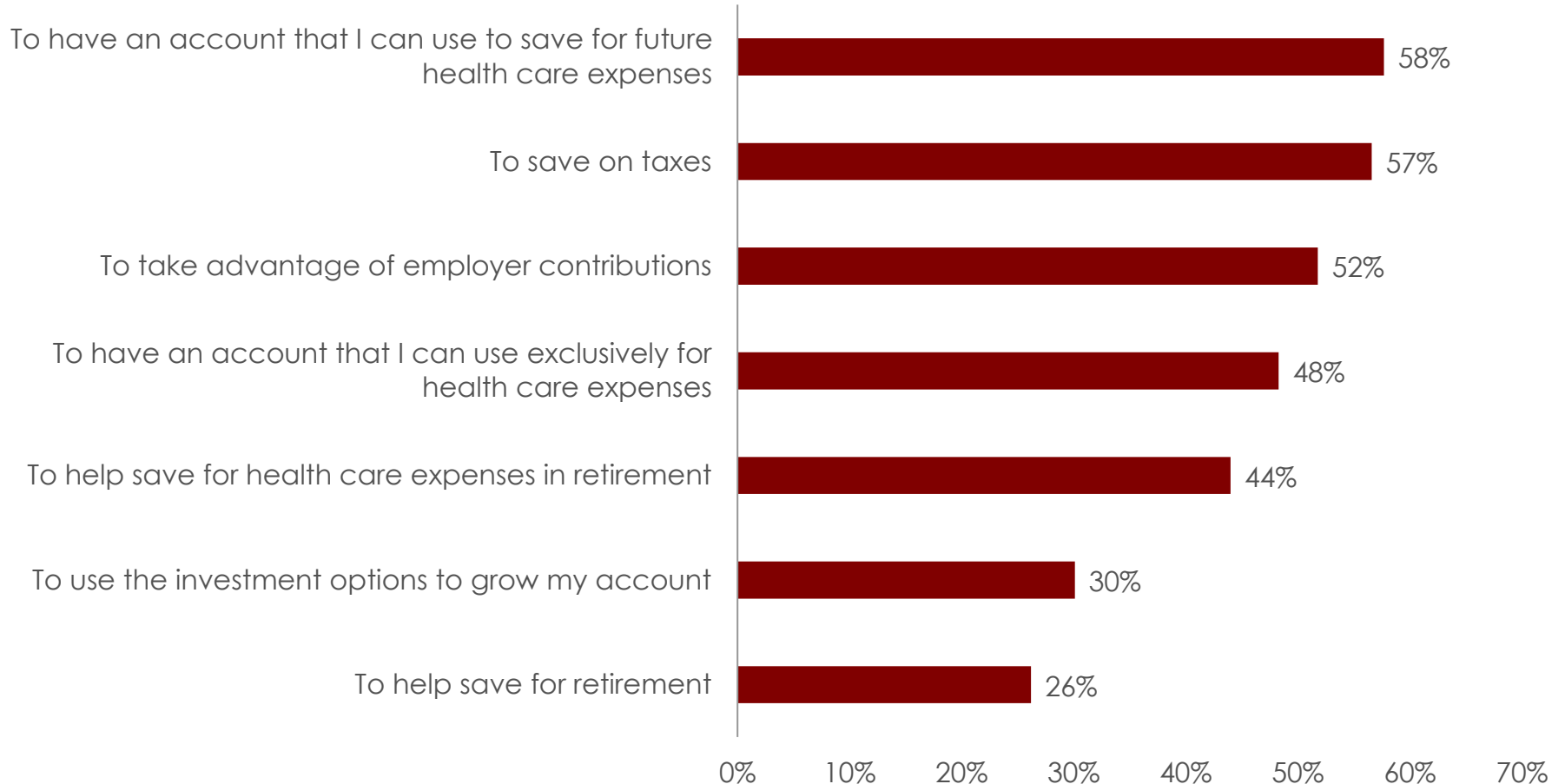


Use of Health Savings Accounts

Figure 13

Consumers opened their HSAs to save for future expenses and to save on taxes.

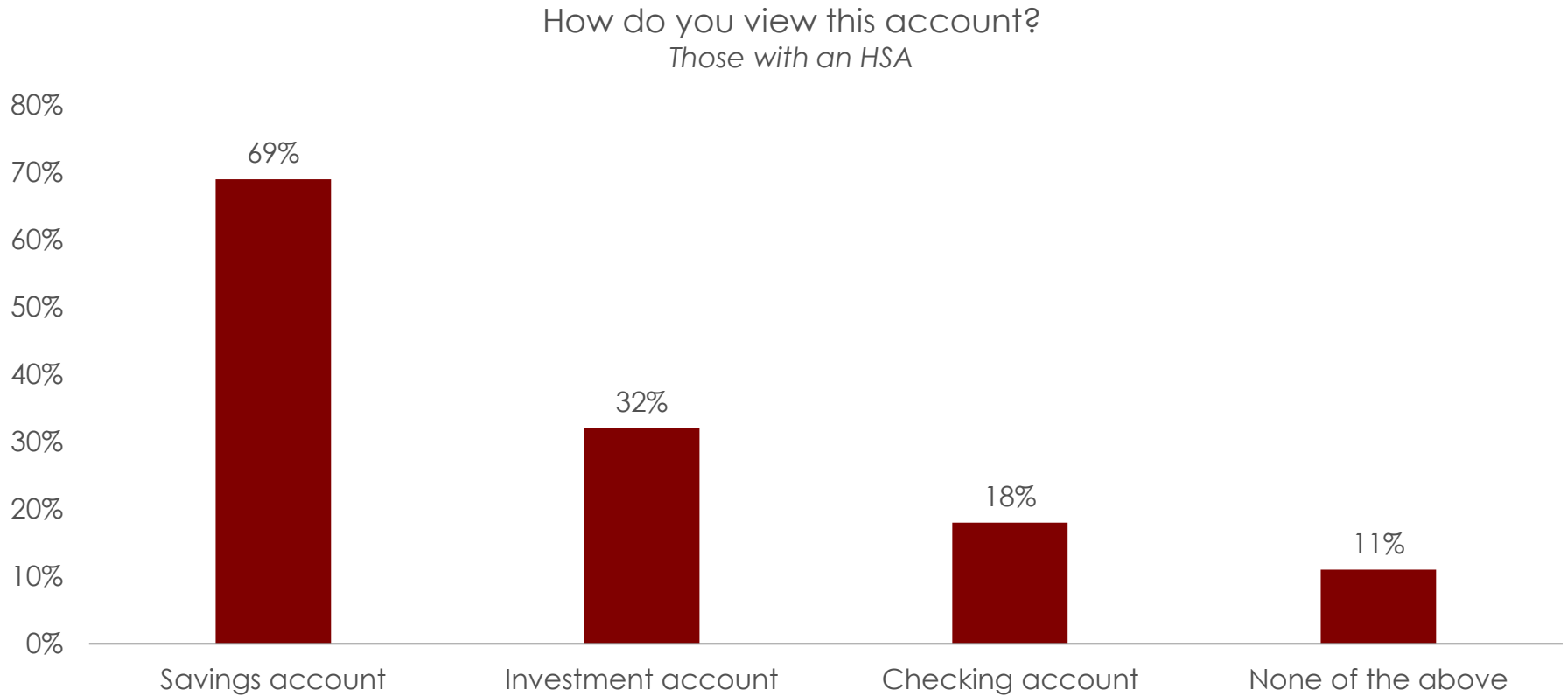
Why did you decide to open a health savings account?
Those with an HSA



Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Figure 14

Seven in ten view their HSA as a savings account.

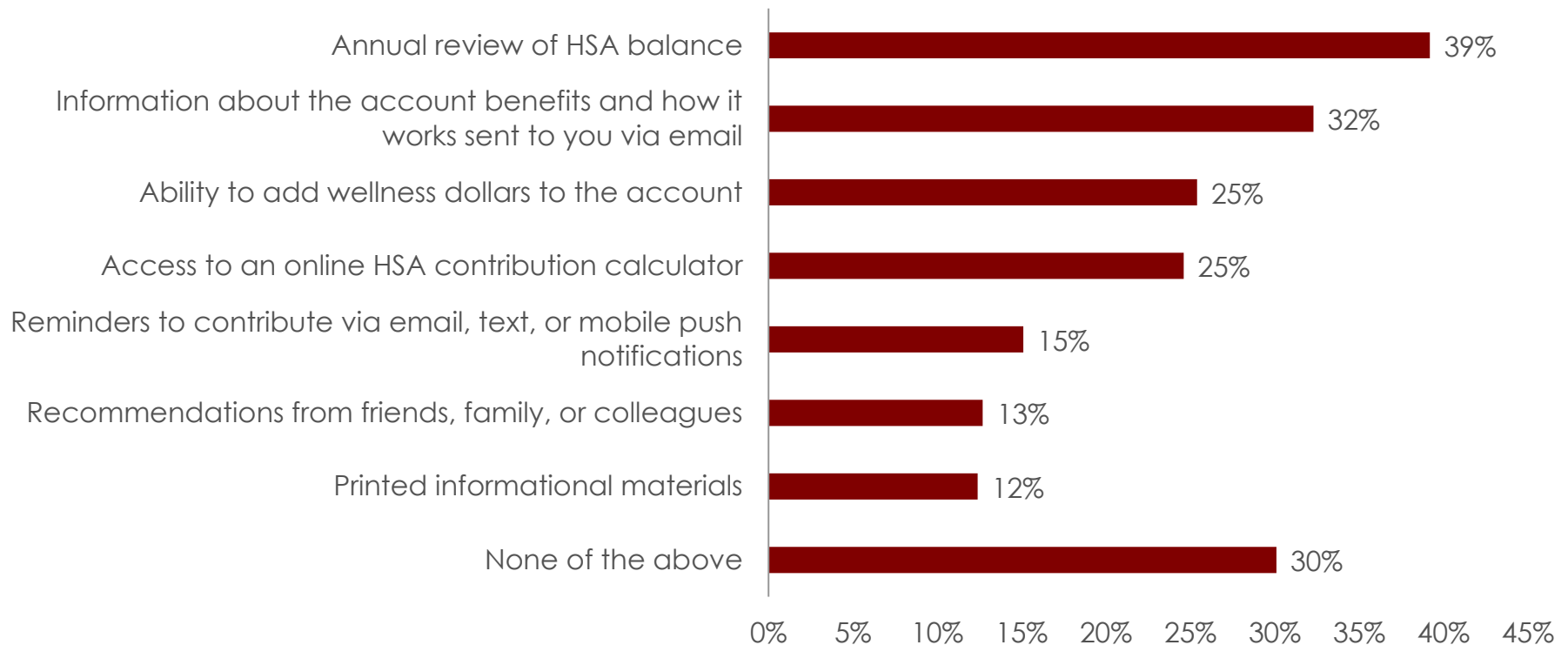


Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Figure 15

Four in ten would be more likely to accumulate and invest unused funds if they were provided an annual review of their HSA balance.

Which of the following would make you more likely to accumulate and invest unused funds in your account?
Those with an HSA



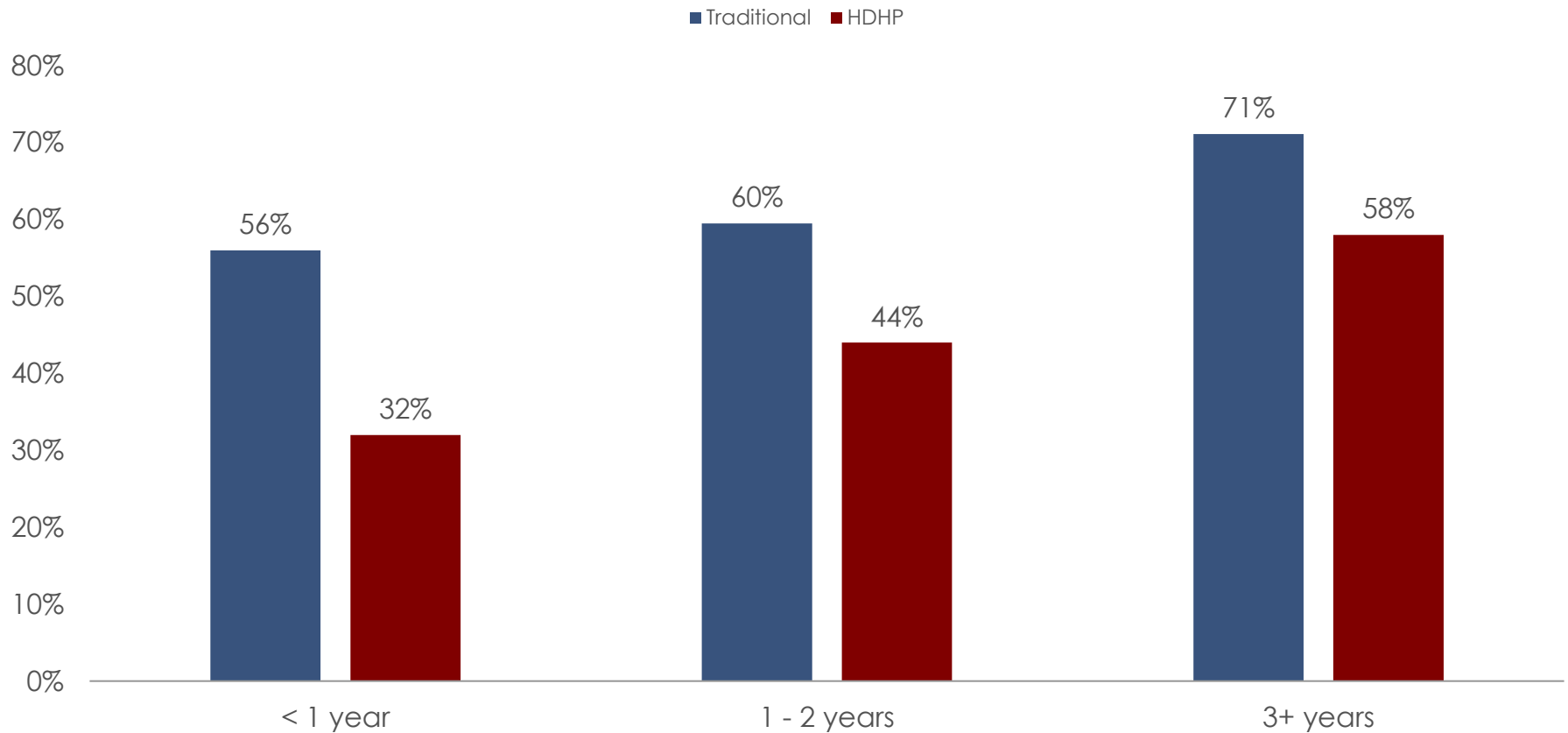
Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

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Figure 16

Overall satisfaction with health plan increases with time on the plan.

Please rate your satisfaction with each of the following aspects of your health care: Overall satisfaction with health care plan



Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

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Respondent Profile

Respondent Profile

	National (n=1,197)	Traditional (n=829)	High Deductible (n=1,186)
Gender			
Male	49%	47%	53%
Female	50	53	46
Age			
21 to 24	9%	10%	2%
25 to 34	25	27	19
35 to 44	20	18	29
45 to 54	22	23	21
55 to 64	24	22	29
Children in Household			
None	41%	40%	46%
One	23	24	22
Two	23	23	21
Three	6	5	7
Four or more	4	4	3
Adults (ages 26 or older) in Household			
None	1%	2%	1%
One	18	17	18
Two	68	66	73
Three	8	8	5
Four or more	4	5	2

	National (n=1,197)	Traditional (n=829)	High Deductible (n=1,186)
Ethnic Background			
White/ Caucasian	61%	57%	66%
Hispanic	15	17	11
African American/ Black	10	11	7
Asian/Pacific Islander	11	11	14
Other	3	3	3
Hispanic			
Yes	15%	17%	11%
No	84	83	89
Refused	1	1	<0.5
Area			
Suburb	40%	36%	45%
Large city	27	28	27
Small city	17	18	16
Rural	15	15	13

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Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Respondent Profile

	National (n=1,197)	Traditional (n=829)	High Deductible (n=1,186)
Employment Status			
Employed full time	70%	69%	79%
Employed part time	8	9	6
Not employed, looking for work	4	4	2
Homemaker	10	11	6
Retired	7	5	7
Furloughed	<0.5	<0.5	-
Other	1	1	<0.5
	(n=904)	(n=619)	(n=958)

Self-Employed (among those employed full or part time)			
Yes	19%	18%	14%
No	81	82	86

	National (n=1,197)	Traditional (n=829)	High Deductible (n=1,186)
Education			
Some high school or less	<0.5%	<0.5%	<0.5%
High school graduate	28	30	8
Some college	22	24	12
Trade or business school	5	5	5
College graduate	26	26	39
Some post-graduate work	3	2	3
Graduate degree	16	13	32

Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

Respondent Profile

	National (n=1,197)	Traditional (n=829)	High Deductible (n=1,186)		National (n=1,197)	Traditional (n=829)	High Deductible (n=1,186)
Household Income				Marital Status			
Less than \$20,000	4%	5%	1%	Married	66%	62%	71%
\$20,000 to \$29,999	3	5	1	Not married, living with partner	9	10	6
\$30,000 to \$39,999	4	5	2	Divorced or separated	6	6	5
\$40,000 to \$49,999	6	6	4	Widowed	<0.5	<0.5	1
\$50,000 to \$69,999	13	13	11	Single, never married	20	22	16
\$70,000 to \$99,999	17	18	16				
\$100,000 to \$149,999	21	20	25				
\$150,000 or more	30	27	39				
Declined to answer	1	1	1				

Source: Employee Benefit Research Institute and Greenwald Research, 2022 Consumer Engagement in Health Care Survey

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Discussion of Methodology

The findings presented in this chart pack were derived from the 2022 EBRI/Greenwald Research Consumer Engagement in Health Care Survey (CEHCS), an online survey that examines issues surrounding consumer-driven health care, including the cost of insurance, the cost of care, satisfaction with health care, satisfaction with health care plans, reasons for choosing a plan, and sources of health information. The 2022 CEHCS was conducted within the United States between Oct. 17 and Nov. 30, 2022, through a 16-minute internet survey. The national or base sample was drawn from Dynata's online panel of internet users who have agreed to participate in research surveys. Adults ages 21–64 who had health insurance through an employer, purchased directly from a carrier, or purchased through a government exchange were drawn randomly from the Dynata sample for this base sample. This sample was stratified by gender, age, region, income, and race. In previous years, the survey was fielded using Ipsos' panel. There were over 1,197 national sample completes, 776 CDHP completes (201– national; 575– oversample), and 410 HDHP completes (167– national; 243– oversample). The national sample is weighted by gender, age, income, ethnicity, education, and region to reflect the actual proportions in the population.