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New Research from EBRI:

The Demographics of Consumer-Driven Health Plans

WASHINGTON—People who have so-called “consumer-driven” and high-deductible health plans tend to be older, more educated, and with higher incomes than those with traditional health plans, according to new research from the nonpartisan Employee Benefit Research Institute (EBRI).

There is no difference in gender: the population of adults within consumer-driven (CDHPs) or high-deductible health plans (HDHP) and traditional health plans was split about 50–50 between men and women in 2014, EBRI found.

In 2014, HDHPs had a deductible of at least \$1,250 for individual coverage or \$2,500 for family coverage (in 2015, they were raised to \$1,300 and \$2,600, respectively). CDHPs collectively include HDHPs and health plans that include health reimbursement arrangements (HRAs) and health savings account (HSA)-eligible plans. In 2014, CDHPs covered about 26 million people in 2014, representing about 15 percent of the privately insured market.

The new data on CDHPs and HDHPs come from the 2014 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey (CEHCS) and earlier surveys.

“These findings suggest that, compared with traditional managed-care health plans, consumer-driven plans are taken up by those who can afford them,” said Paul Fronstin, director of EBRI’s Health Research and Education Program and author of the report.

Among the report’s findings:

- CDHP enrollees were less likely than those with traditional coverage to be between the ages of 21 and 34 in 2014, and more likely to be ages 45–54.
- The CDHP population was more likely than traditional-plan enrollees to be in households with \$150,000 or more in income in every year except 2006, 2009 and 2010. They were also more likely to be in households with \$100,000–\$149,999 in income in most years.
- CDHP enrollees were roughly twice as likely as individuals with traditional coverage to have college or post-graduate educations in nearly all years of the survey.

The full report, “Characteristics of the Population With Consumer-Driven and High-Deductible Health Plans, 2005–2014,” is published in the May 2015 *EBRI Notes*, online at www.ebri.org

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