

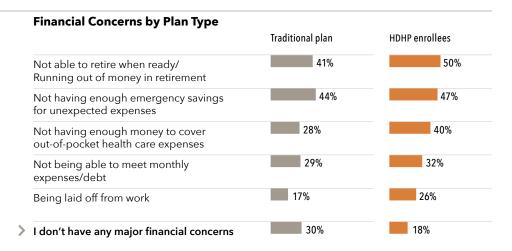
At a Glance | January 24, 2019

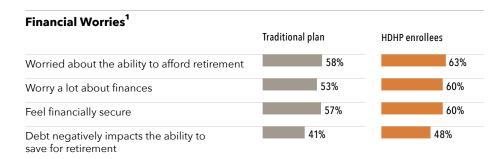
High-Deductible Health Plan Enrollees Report Greater Financial Concerns Than Enrollees in Traditional Plans

FINANCIAL STATE OF MIND

High-Deductible Health Plan (HDHP) enrollees were more likely than traditional plan enrollees to report that they worry a lot about their finances and that debt is negatively impacting their ability to save for retirement.

Traditional enrollees are more likely to report that they do not have any major financial concerns.





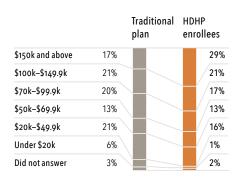
INCOME AND EDUCATION

HDHP enrollees have characteristics equated with greater financial stability, including higher income and education levels.

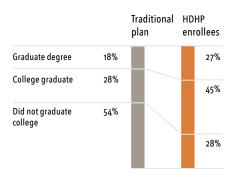


Though high-deductible health plan enrollees earn more money than their traditional plan counterparts, they are more concerned about expenses and don't feel as financially secure. It's important to note that this is just a perception and does not mean that they are actually less financially secure. They may be more financially aware than those enrolled in traditional health plans, and they may have higher expectations for their retirement lifestyle.

Income Distribution



Education Level



1. Percentage that "Strongly" or "Somewhat Agree" with statement.

Source: Paul Fronstin. "Consumer Engagement in Health Care: Findings From the 2018 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey." EBRI Issue Brief, no. 468 (Employee Benefit Research Institute, December 20, 2018).