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Satisfaction Trends are Up for Consumer-Directed Health Plans

According to a recent report issued by the nonprofit Employee Benefit Research Institute (EBRI), American workers' overall satisfaction with employer-provided healthcare coverage revealed that traditional plan enrollees were still more likely than Consumer-Directed Health Plan (CDHP) enrollees to be extremely or very satisfied with their plans overall. However, according to their study, satisfaction levels have been trending upward among CDHP enrollees and trending downward among traditional plan enrollees. In particular, satisfaction rates for out-of-pocket costs appear to be trending downward among those with traditional coverage and upward for those with consumer-driven plans, according to the study by EBRI.

Typically, a CDHP combines high-deductible health plans with tax-exempt Health Savings Accounts (HSAs) or Health Reimbursement Arrangements (HRAs) to help enrollees pay out-of-pocket expenses.

A growing number of U.S. employers have adopted CDHPs during the past decade to give employees incentives to make cost-conscious decisions when selecting health services and to limit unnecessary healthcare spending. In EBRI's recent survey, published in the 3rd quarter 2012, individuals with CDHPs had deductibles of at least \$1,000 for individual coverage or \$2,000 for family coverage in addition to HSAs or HRAs to pay for medical expenses. Overall satisfaction levels among CDHP enrollees rose from 37 percent in 2006 to 52 percent in 2009, although there was a drop in satisfaction rates from 2009 to 2010. Satisfaction rates increased from 43 percent in 2010 to 46 percent in 2011.

Meanwhile, satisfaction rates among traditional plan enrollees decreased in most years. They slipped from 67 percent in 2006 to 63 percent in 2008 and, after increasing from 2008 to 2009, they fell from 66 percent in 2009 to 57 percent in 2011.

For assistance in developing a CDHP or to see how they can work for your organization, contact your Conner Strong & Buckelew representative.



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