

2023 Consumer Engagement in Health Care Survey



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Consumer Engagement in Health Care Survey (CEHCS) Overview

19th 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 2023 survey of 2,020 individuals was conducted using Dynata's online research panel between Oct. 16 and Dec. 11, 2023. 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.

2023 CEHCS Funders

Blue Cross and Blue Shield Association

HealthEquity, Inc.

Inspira Financial

Segal

TIAA

Voya Financial

Key Findings

Most people with private health insurance reported getting their coverage through their own job (60 percent) or through a spouse's job (24 percent). Only 15 percent said they get it directly from a health insurance carrier (8 percent) or from a government exchange (7 percent).

HDHP enrollees were more likely to report receiving their coverage through their own job (72 percent) and less likely to say they got it directly from a health insurance carrier (3 percent) or government exchange (3 percent).

Few individuals with private health insurance said they have had their plan for less than one year (14 percent). One-half reported having had it for 1 to 2 years (26 percent) or 3 to 4 years (24 percent).

About two-thirds (68 percent) of traditional plan enrollees reported being in a plan with a deductible, up from 60 percent in 2022.

Key Findings

Satisfaction With Health Plan Selection Is High

At least one-half of enrollees were satisfied with various aspects of health plan selection during open enrollment.

About 90 percent were either extremely or very satisfied (63 percent) or somewhat satisfied (28 percent) with the ease of selecting a plan and were either extremely or very satisfied (59 percent) or somewhat satisfied (31 percent) with the information available to help understand health insurance plan choices.

About 90 percent were either extremely, very, or somewhat satisfied overall, with the amount of time they had to make a decision, and with the materials provided by their employer.

HDHP enrollees spent more time than traditional plan enrollees choosing their health plan. Traditional plan enrollees were more likely to be automatically re-enrolled in their plan.

90 percent of adults

are satisfied with the plan selection process during open enrollment

HDHP enrollees spent more time selecting a health plan

Auto Re-Enrollment

Traditional plan enrollees are more likely than HDHP enrollees to be automatically re-enrolled in their plan

Key Findings

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.

Many People Have a Choice of Health Plans

About two-thirds of individuals reported that they have a choice of health plan. HDHP enrollees were slightly more likely than traditional plan enrollees to report that they had a choice. Forty-five percent of HDHP enrollees reported that they had three or more health plans to choose from, compared with 39 percent among traditional plan enrollees.

Important Aspects:



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

CDHP Enrollment Levelled Off in 2023; HDHP Enrollment Declined

Enrollment in health savings account (HSA)-eligible health plans and health reimbursement arrangements appears to have leveled off, bouncing around between 18 and 19 percent between 2020 and 2023. Enrollment in health plans with high deductibles that were not eligible to be paired with an HSA fell from 12 percent to 9 percent between 2022 and 2023, after having reached 15 percent in 2020.

Availability of HDHPs among traditional plan enrollees reached three in five in 2023.

Tax Benefits of Health Savings Accounts (HSAs)

Money In.....Account Type.....Money Out



Key Findings

Satisfaction With Various Aspects of Health Care Is High

Most plan enrollees were satisfied with their health plan, but HDHP enrollees were less likely to be extremely or very satisfied than traditional plan enrollees.

HDHP and traditional plan enrollees were about equally satisfied with the quality of care received and choice of doctors.

Differences in overall satisfaction may be driven by cost sharing. HDHP enrollees were less likely than traditional plan enrollees to be extremely/very satisfied with out-of-pocket expenses for prescription drugs and other health care services.

Most enrollees reported that their health plan has not changed in the last two years, but 18 percent reported that the plan was better than before, while 10 percent reported that the plan was worse than before.

One-tenth

of enrollees are not too or not at all satisfied with quality of care and choice of doctors



Between 12 percent and 42 percent of enrollees are not satisfied with out-of-pocket costs

Key Findings

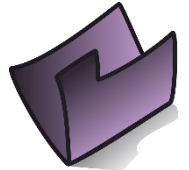
Health Savings Accounts (HSAs) Used in a Variety of Ways

Over half (60 percent) of individuals reported opening their HSA to take advantage of employer contributions. Similarly, 58 percent opened their HSA to save for future health care expenses and 52 percent to save on taxes.

While 31 percent viewed the account as an investment account, 20 percent viewed the account as a checking account. Most (64 percent) viewed the HSA as a savings account.

Almost one-half of accountholders would be more likely to accumulate and invest unused funds if they were provided an annual review of their HSA balance, and one-third (35 percent) 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.

**60
percent**



opened their HSA to take advantage of employer contributions

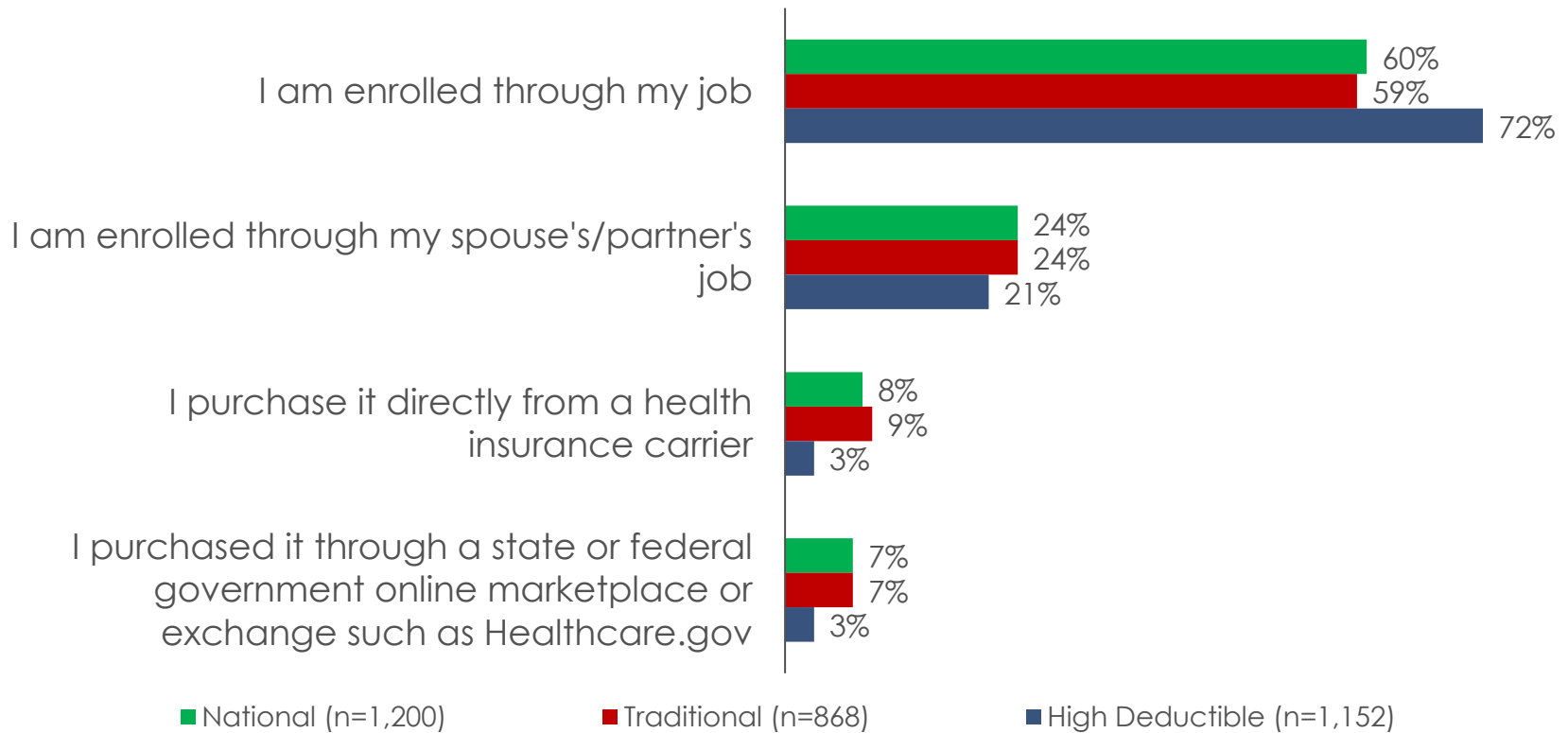
64 percent view their HSA as a savings account; 31 percent view it as an investment account

Health Plan Basics

Figure 1

Source of Health Insurance

Which of the following best describes how you obtain your health insurance coverage?



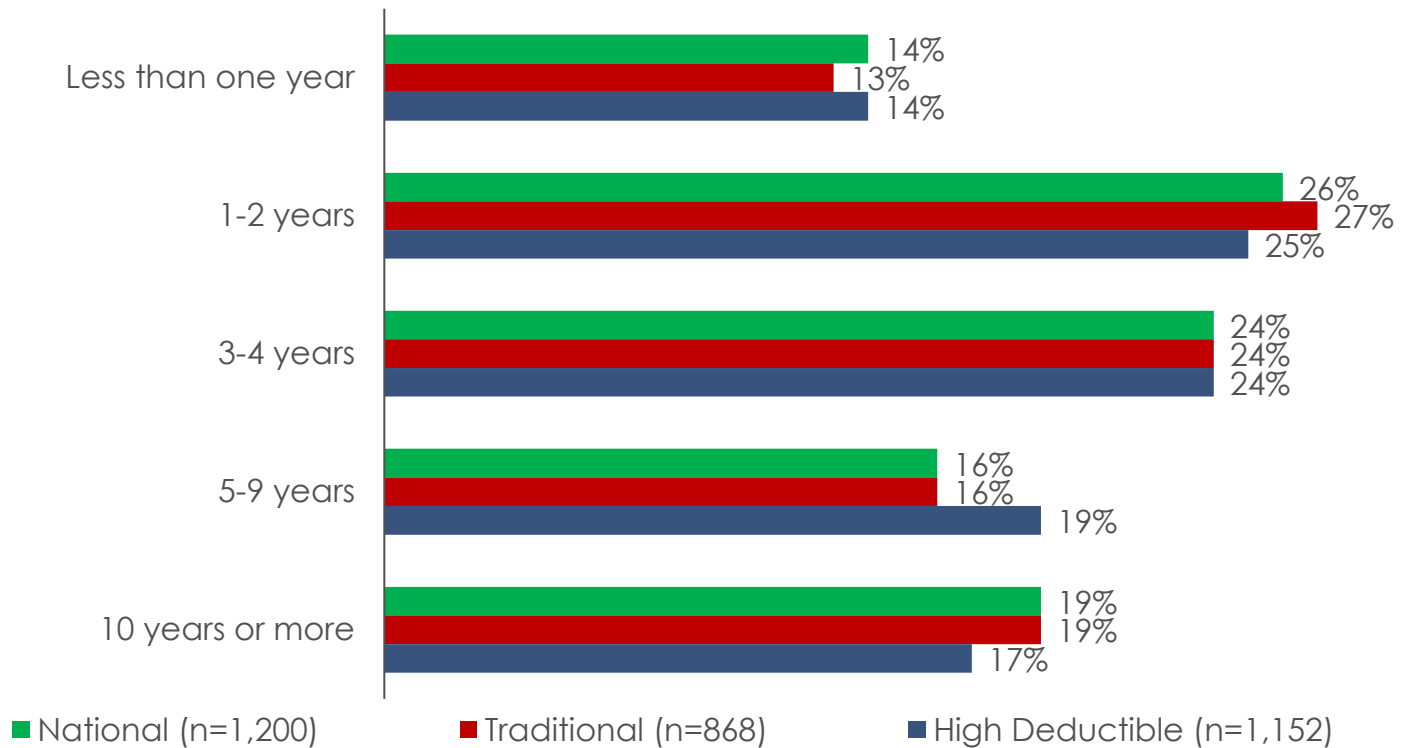
Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

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Figure 2

Length of Time With Current Plan

How long have you been covered by your current health insurance plan?



"Don't know" responses not shown

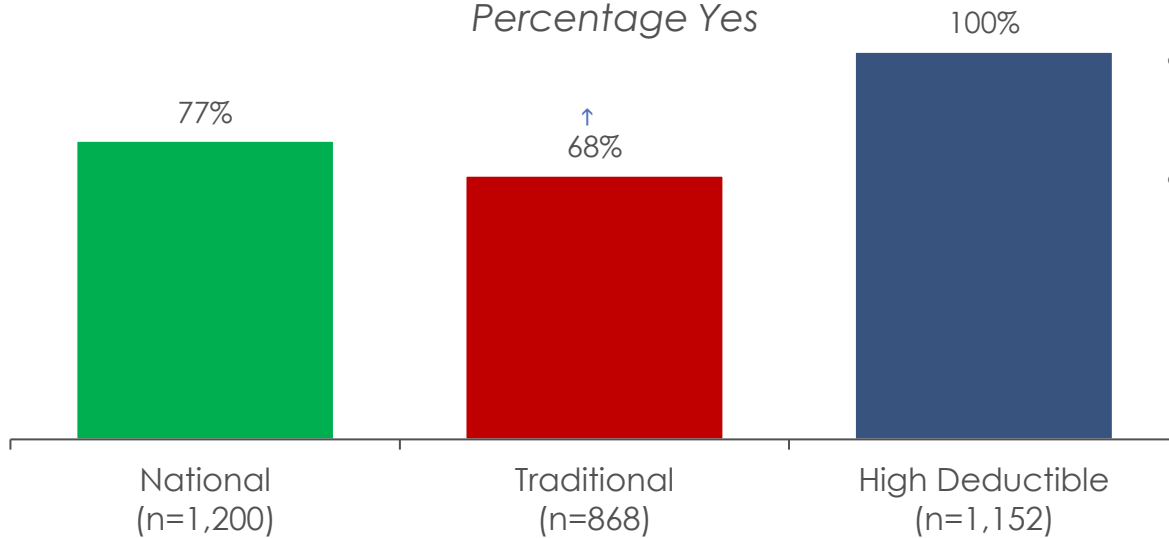
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Figure 3 Deductibles

Does your health plan have a deductible for medical care?

Percentage Yes



- Three in four have a deductible for their medical care.
- Up from previous years, two in three traditional plan members cite a deductible for medical care.
- This is comparable to 66% in 2020.

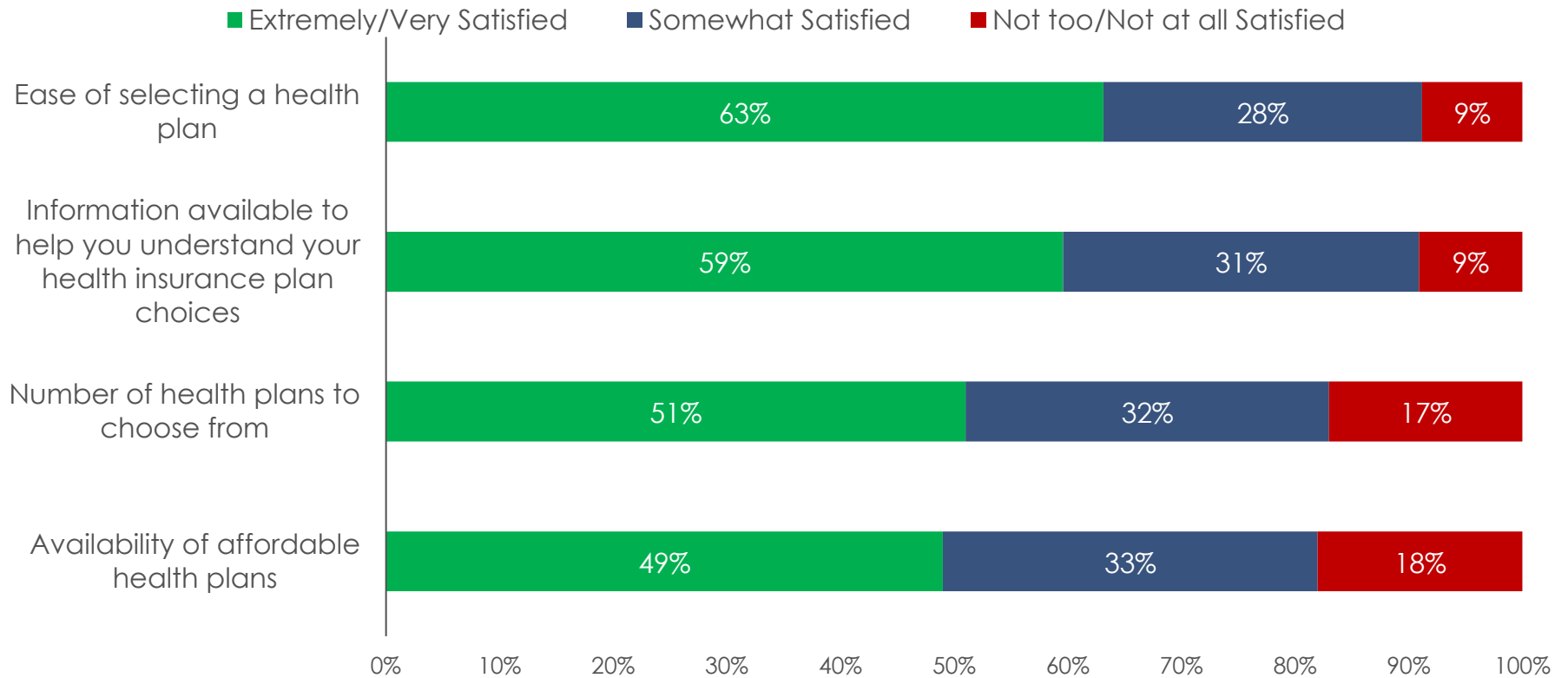
Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

Open Enrollment

Figure 4

Satisfaction with plan selection is high.

Please rate your satisfaction with each of the following aspects of your health insurance plan selection process.
Among those who enrolled through an employer



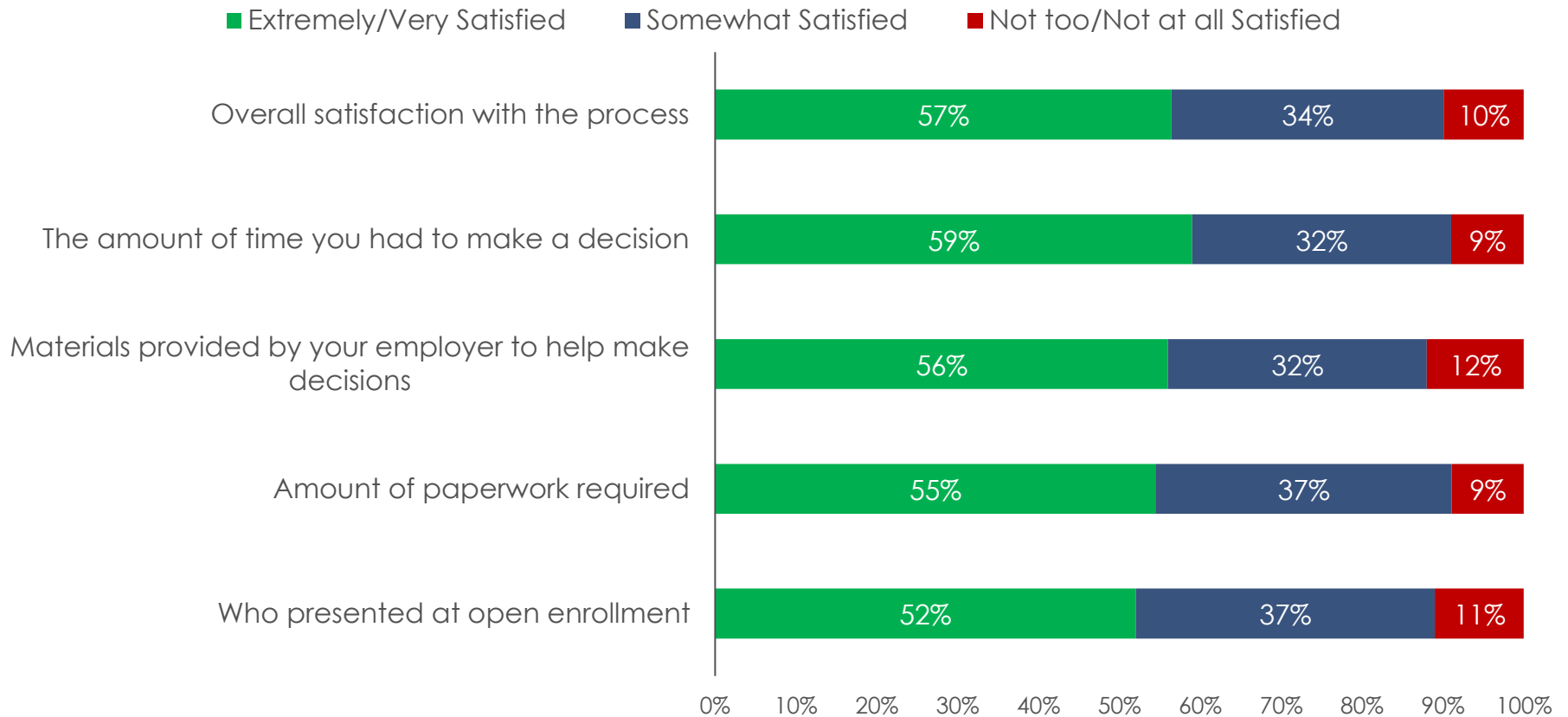
Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

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Figure 5

Satisfaction with open enrollment is high.

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

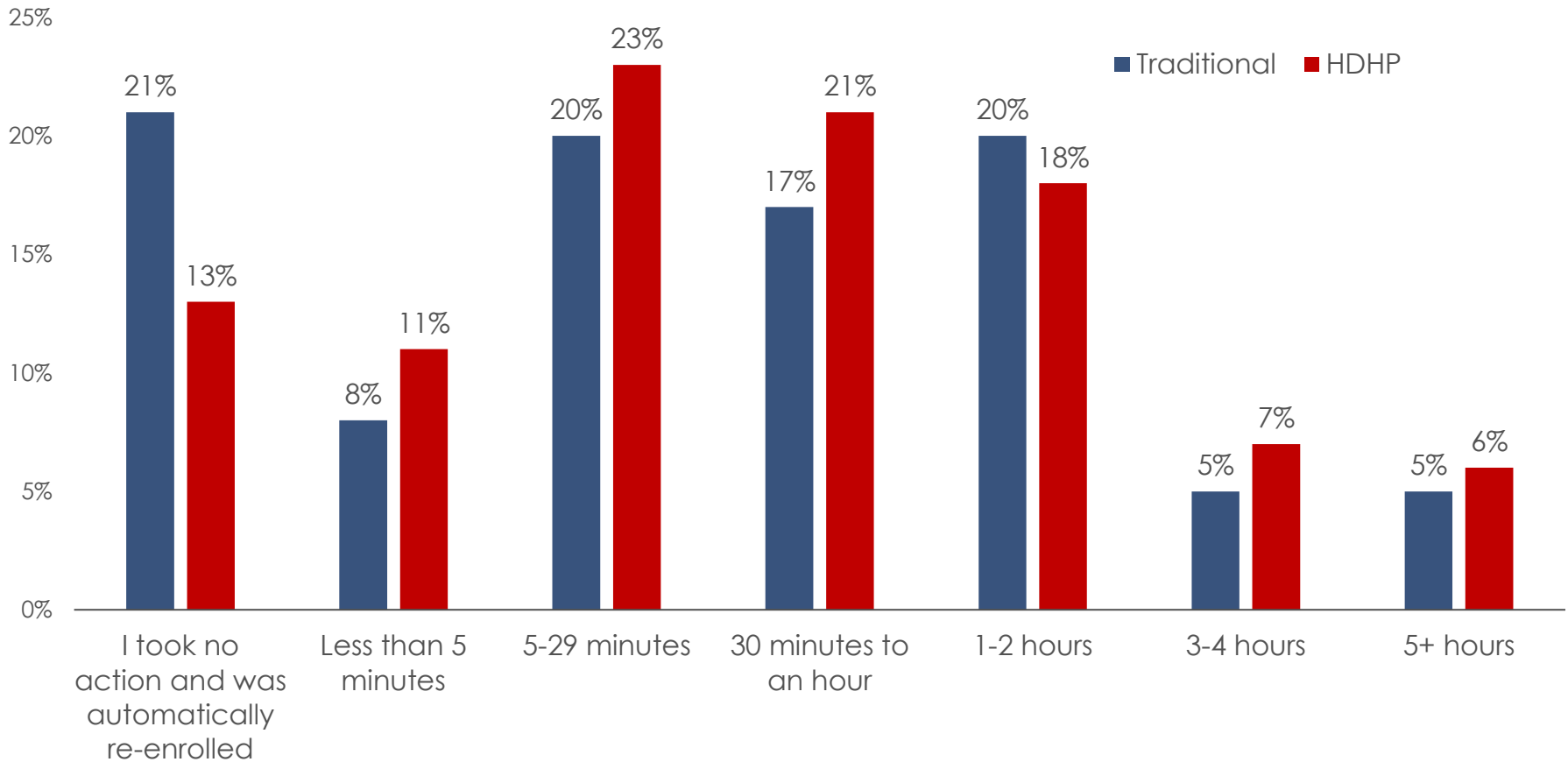


Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

Figure 6

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, 2023 Consumer Engagement in Health Care Survey

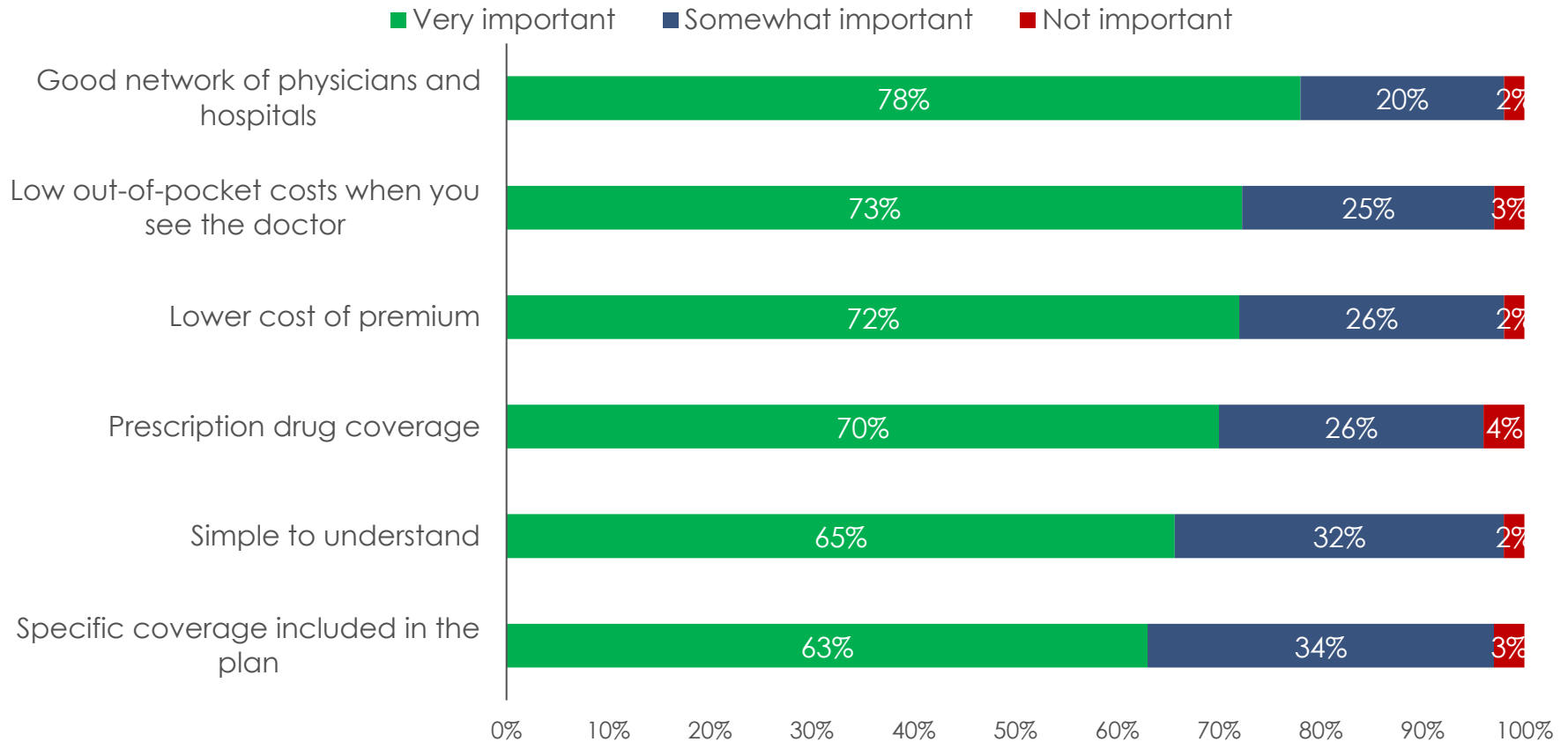
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Health Plan Choice

Figure 7

Network adequacy is slightly more important than low cost sharing and low premiums.

How important were/would the following aspect of the health insurance plan (be) in your current choice of plan?



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Figure 8

Networks are most valued; traditional enrollees value lower cost sharing; HDHP enrollees value lower premiums.

How important were/would the following aspect of the health insurance plan (be) in your current choice of plan?
Top six shown

Traditional Plan	Very Important	High-Deductible Health Plan	Very Important
Good network of physicians and hospitals	79%	Good network of physicians and hospitals	81%
Low out-of-pocket costs when you see the doctor	74%	Lower cost of premium	72%
Prescription drug coverage	71%	Prescription drug coverage	68%
Lower cost of premium	71%	Low out-of-pocket costs when you see the doctor	66%
Simple to understand	67%	Simple to understand	62%
Specific coverage included in the plan	65%	Specific coverage included in the plan	61%

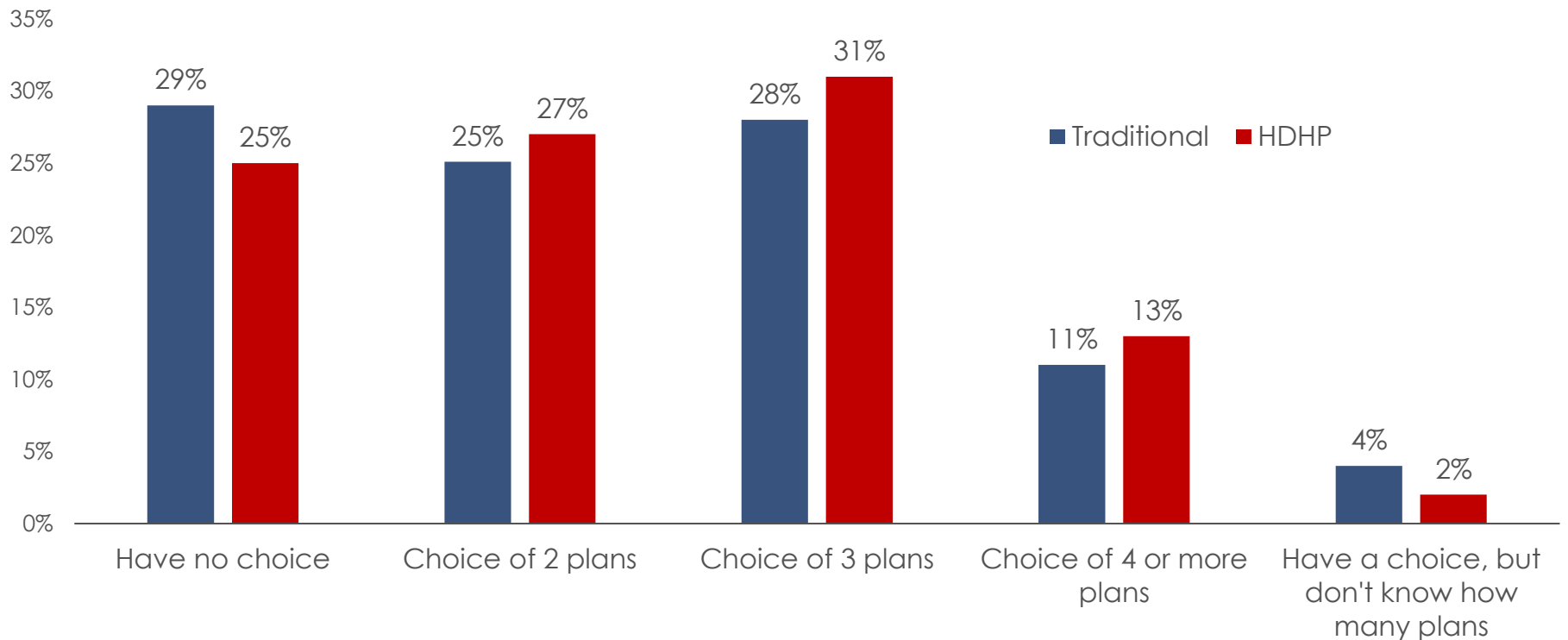
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Figure 9

HDHP enrollees are slightly more likely than traditional plan enrollees to have a choice of three plans.

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



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

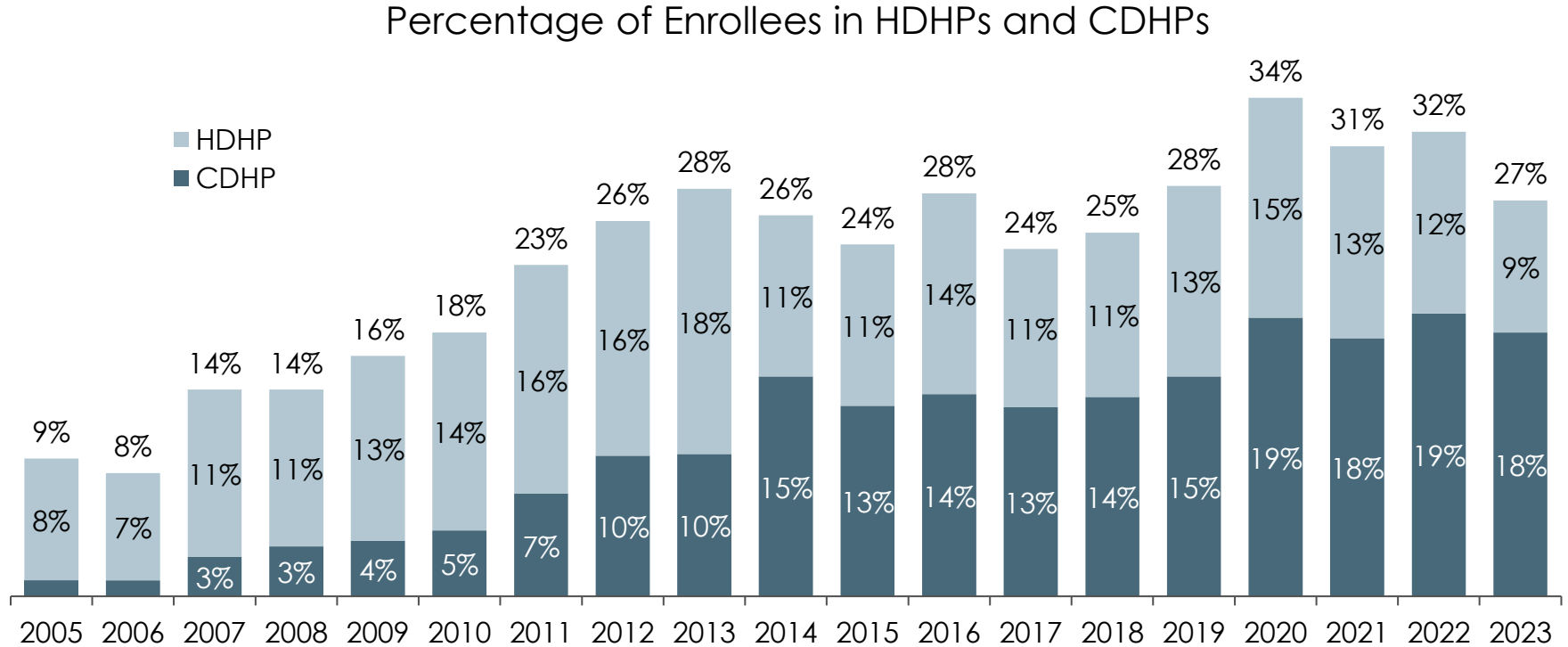
Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

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High-Deductible Health Plan Enrollment

Figure 10

Enrollment in consumer-driven health plans (CDHPs) decreased in 2023. Enrollment in high-deductible health plans (HDHPs) also fell slightly.



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.

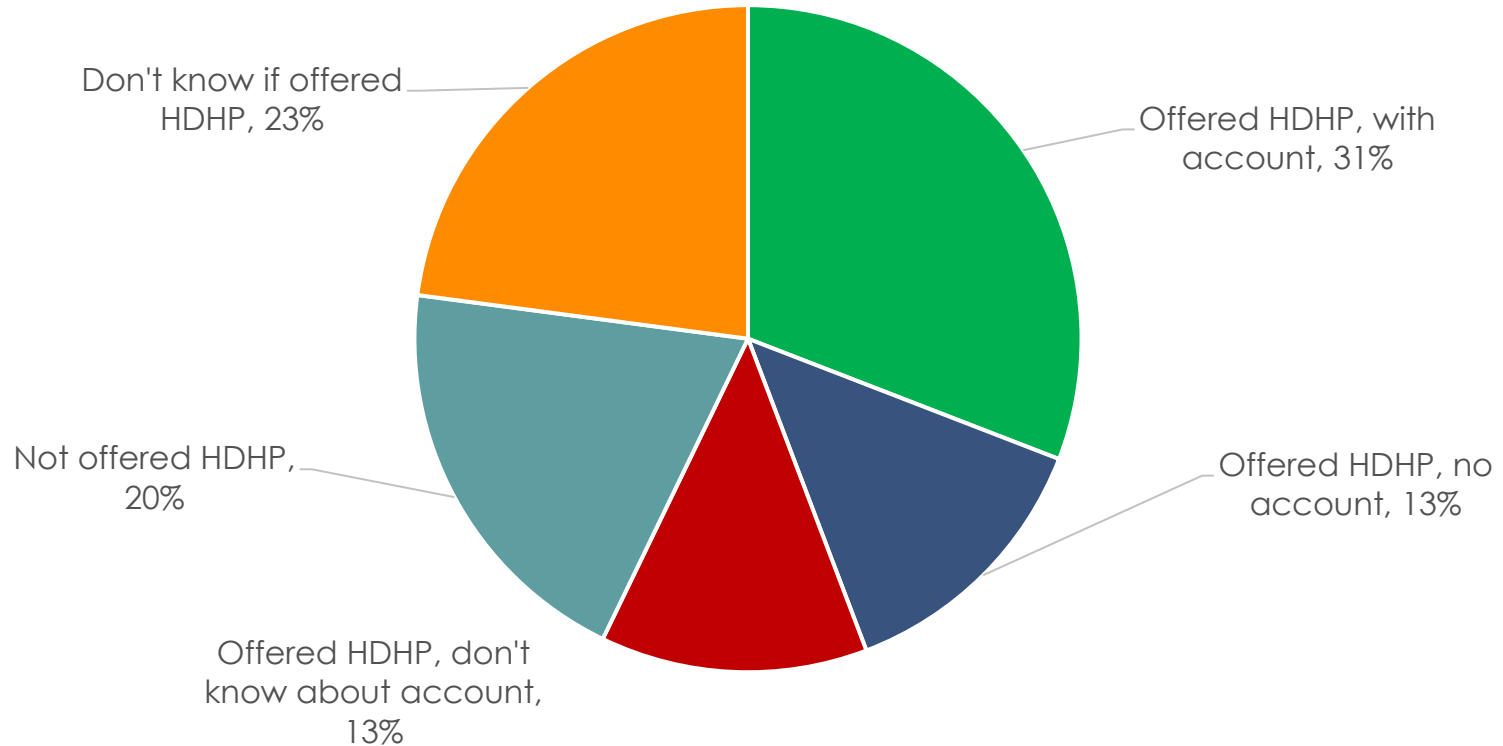
Source: Employee Benefit Research Institute/Greenwald Research, 2008–2023 Consumer Engagement in Health Care Survey & 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey.

Figure 11

Three 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, 2023 Consumer Engagement in Health Care Survey

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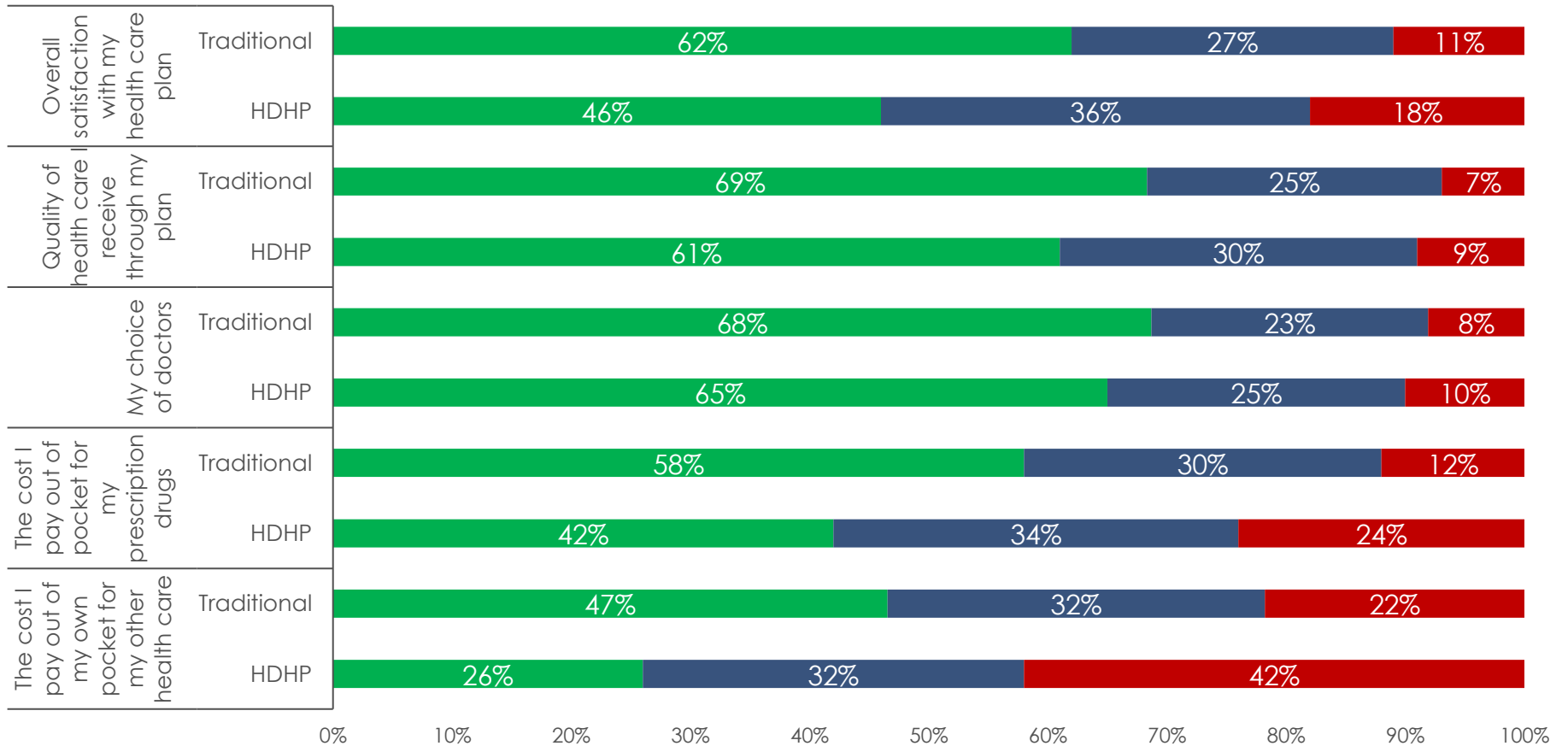
Plan Satisfaction

Figure 12

Lower satisfaction among HDHP enrollees appears driven by cost sharing.

Please rate your satisfaction with each of the following aspects of your health care.

■ Extremely/Very Satisfied
 ■ Somewhat Satisfied
 ■ Not too/Not at all Satisfied



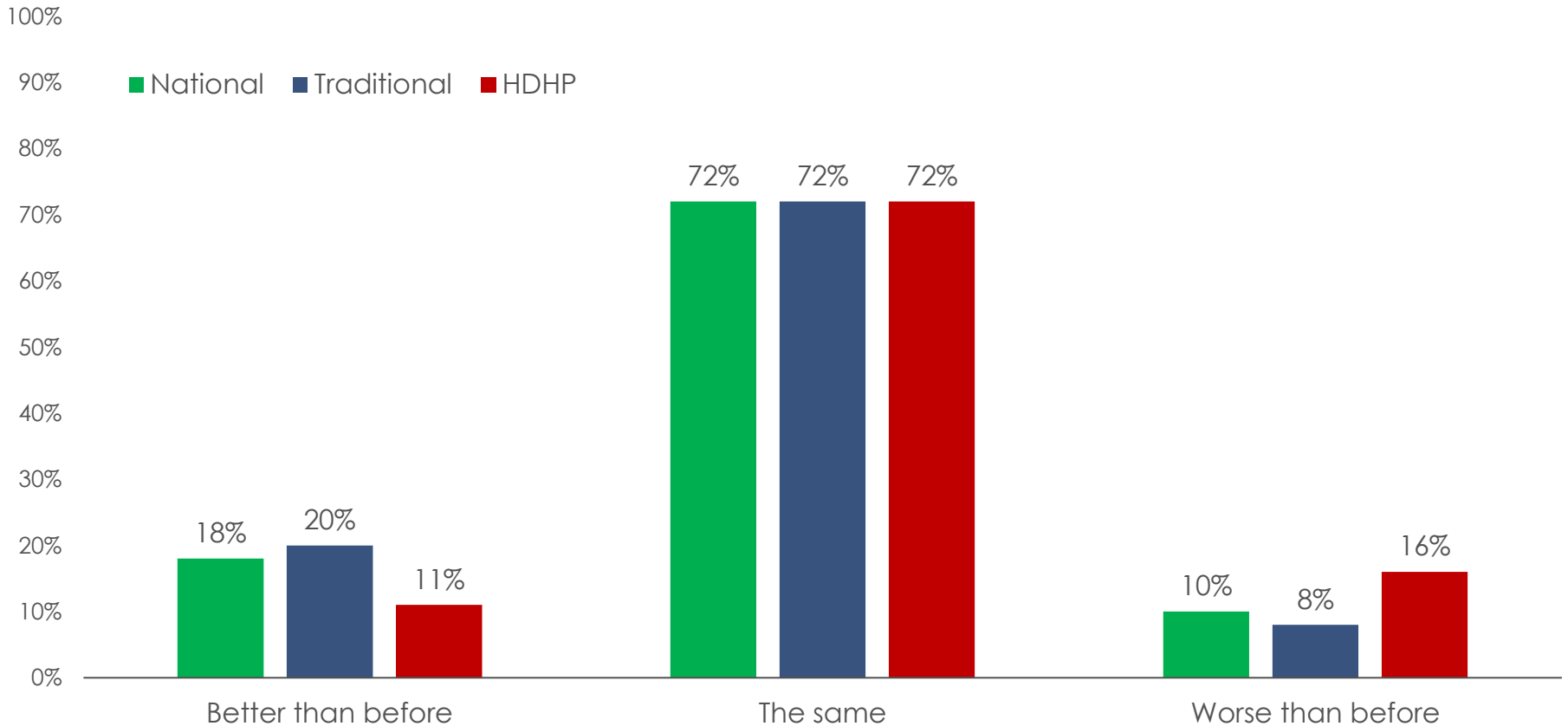
Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

Figure 13

Most enrollees report that their health plan has not changed in the last two years.

Thinking about your current health plan compared to your health plan 2 years ago, is your health insurance plan...?

Has been on plan for at least 2 years



Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

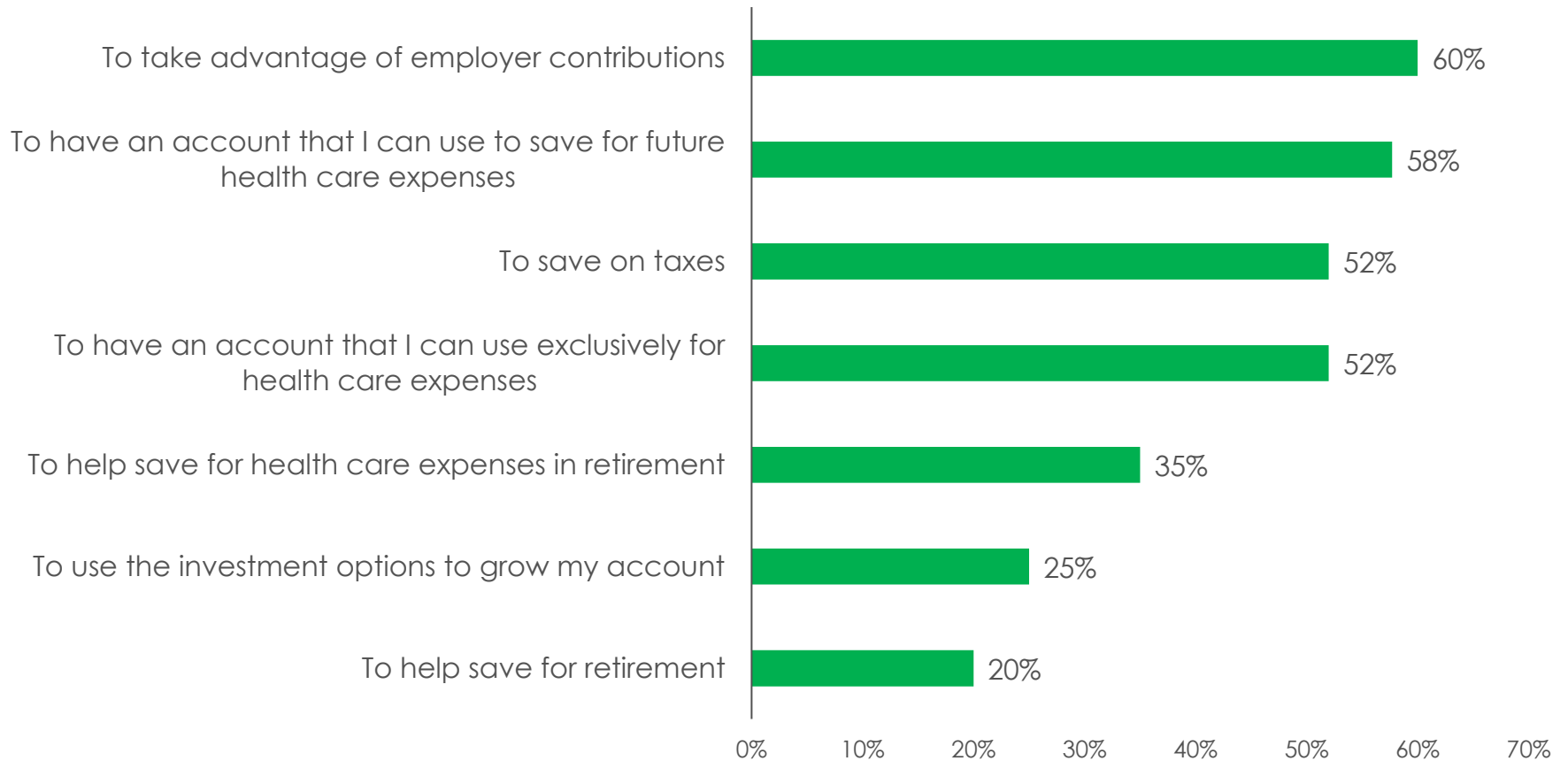
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Use of Health Savings Accounts

Figure 14

Consumers opened their HSAs to take advantage of employer contributions and to save for future expenses.

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

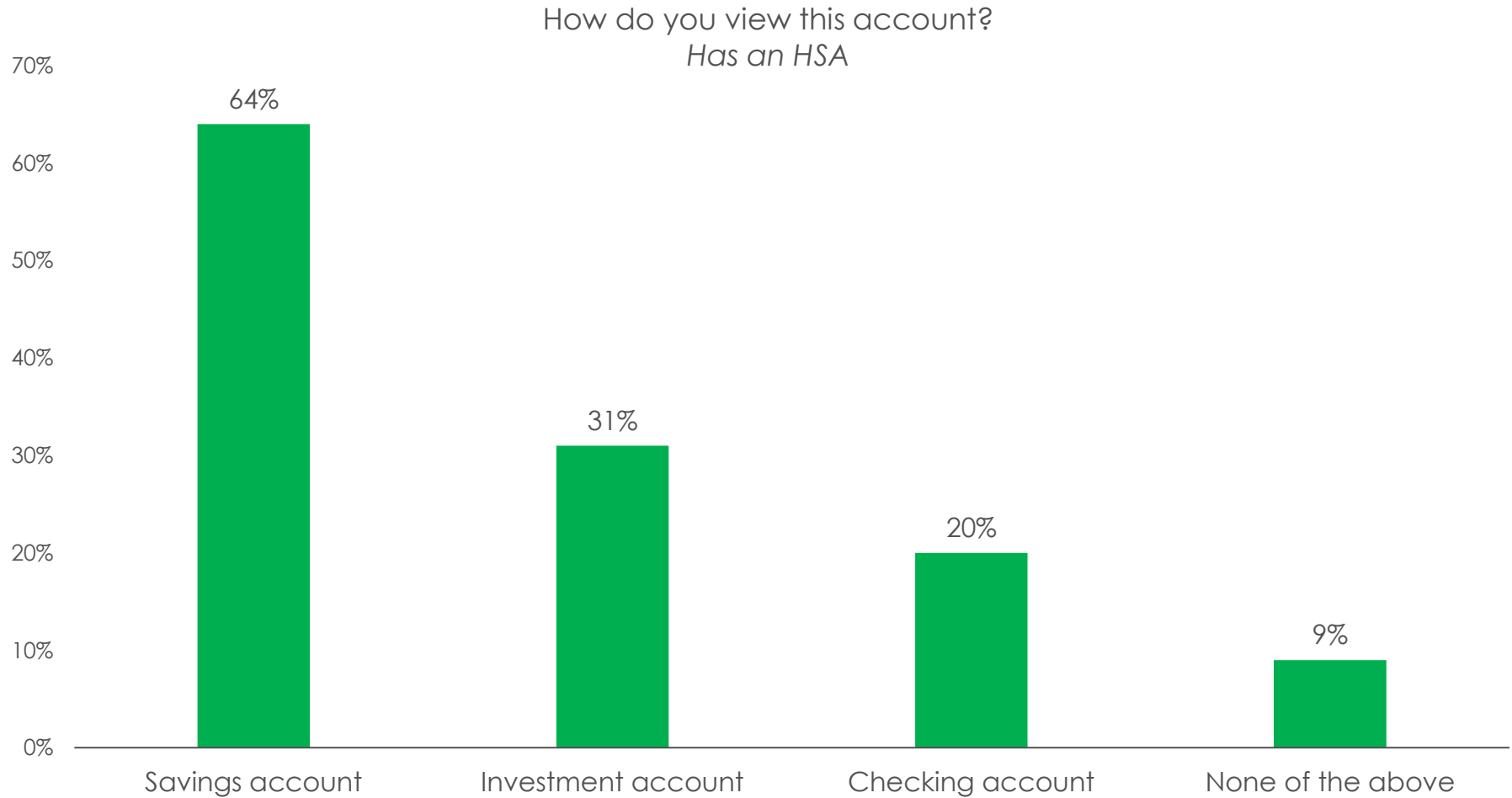


Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

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Figure 15

Two-thirds view their HSA as a savings account.



Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

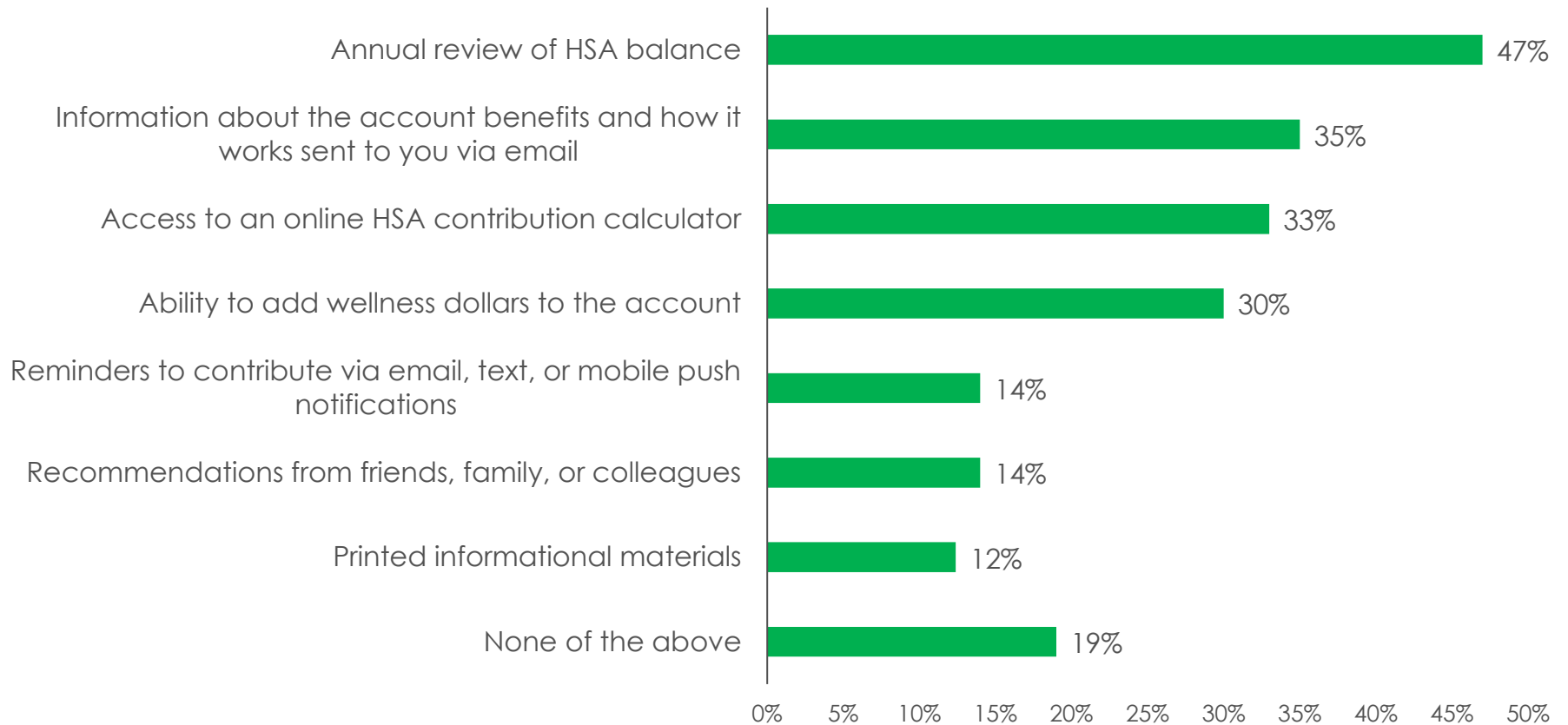
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Figure 16

Nearly one-half 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?

Has an HSA



Source: Employee Benefit Research Institute and Greenwald Research, 2023 Consumer Engagement in Health Care Survey

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Respondent Profile

Respondent Profile

	National (n=1,200)	Traditional (n=868)	High Deductible (n=1,152)
Gender			
Male	49%	51%	47%
Female	50	49	53
Age			
21 to 24	8%	10%	1%
25 to 34	23	24	20
35 to 44	24	25	24
45 to 54	23	21	29
55 to 64	22	20	26
Children in Household			
None	43%	43%	47%
One	22	23	19
Two	23	22	23
Three	7	7	7
Four or more	3	3	3
Adults (ages 26 or older) in Household			
None	3%	4%	<0.5%
One	14	14	16
Two	69	68	73
Three	9	9	8
Four or more	3	4	2

	National (n=1,200)	Traditional (n=868)	High Deductible (n=1,152)
Ethnic Background			
White/ Caucasian	63%	58%	72%
Hispanic	14	16	10
African American/ Black	11	12	6
Asian/Pacific Islander	9	10	10
Other	3	3	3
Hispanic			
Yes	14%	16%	10%
No	85	84	90
Refused	<0.5	<0.5	<0.5
Area			
Suburb	44%	43%	49%
Large city	21	22	18
Small city	21	21	18
Rural	14	13	15

Respondent Profile

	National (n=1,200)	Traditional (n=868)	High Deductible (n=1,152)		National (n=1,200)	Traditional (n=868)	High Deductible (n=1,152)
Employment Status				Education			
Employed full time	73%	71%	80%	Some high school or less	1%	2%	<0.5%
Employed part time	8	9	6	High school graduate	24	25	8
Not employed, looking for work	5	6	2	Some college	21	20	14
Homemaker	8	7	6	Trade or business school	4	4	4
Retired	5	5	6	College graduate	28	28	40
Furloughed	-	-	-	Some post-graduate work	3	4	3
Other	1	1	1	Graduate degree	19	17	30

Respondent Profile

	National (n=1,200)	Traditional (n=868)	High Deductible (n=1,152)		National (n=1,200)	Traditional (n=868)	High Deductible (n=1,152)
Household Income				Marital Status			
Less than \$20,000	3%	4%	<0.5%	Married	64%	61%	70%
\$20,000 to \$29,999	2	3	1	Not married, living with partner	11	13	8
\$30,000 to \$39,999	3	4	2	Divorced or separated	5	5	6
\$40,000 to \$49,999	4	5	3	Widowed	1	1	1
\$50,000 to \$69,999	11	12	9	Single, never married	19	21	14
\$70,000 to \$99,999	17	18	16				
\$100,000 to \$149,999	23	22	25				
\$150,000 or more	34	31	43				
Declined to answer	1	1	1				

Discussion of Methodology

The findings presented in this chart pack were derived from the 2023 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 2023 CEHCS was conducted within the United States between Oct. 16 and Dec. 11, 2023, through an 18-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 1,200 national sample completes, 805 CDHP completes (214–national; 591–oversample), and 347 HDHP completes (118–national; 229–oversample). The national sample is weighted by gender, age, income, ethnicity, education, and region to reflect the actual proportions in the population.