

DATE: June 5, 2018
CONTACT: Sara Bridwell, EBRI Media Relations – bridwell@ebri.org
Paul Fronstin, EBRI – fronstin@ebri.org

Changes to Consumer Engagement Over Time Fall Short of Expectations

WASHINGTON – New research from the Employee Benefit Research Institute (EBRI) shows that -- contrary to expectations -- consumer engagement does not increase as participants gain more familiarity with plan designs over time.

- Overall satisfaction remains about the same when participants are in health plans for long periods of time (e.g., 10 or more years), regardless of whether the plan is a traditional health plan, consumer-driven health plan (CDHP), or high deductible health plan (HDHP).
- Likewise, consumer engagement shows no improvement with time enrolled in a health plan.

However, it does appear that owners of Health Savings Accounts (HSAs) are slightly more engaged the longer they have owned an HSA. Plan participants who have owned an HSA for 10 or more years are very likely to report (71 percent) that having an HSA has empowered them to make better health and financial decisions.

“It seems that the longer a participant has had an HSA, the more we see signs of engagement, like contributing \$2,000 or more annually to the account,” said Paul Fronstin, EBRI researcher and co-author of the June *Issue Brief*, “The Impact of Length of Time Enrolled in a Health Plan on Consumer Engagement and Health Plan Satisfaction: Findings From the 2017 Consumer Engagement in Health Care Survey.”

Fronstin, who wrote the paper with Edna Dretzka of Greenwald & Associates, went on to explain that large contributions usually don’t appear instantly. “It takes participants some time to figure out how plans work,” he said, noting that, “once the plan design is better understood, participants are more likely to take advantage of the triple-tax advantages of an HSA.” He further explained that contributions to HSAs are exempt from taxable income in the year that they are made; the interest and capital gains in the account grow tax free; and withdrawals used for medical expenses are not taxable. The full *Issue Brief* is available [here](#).

The Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and financial security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public, private, for-profit and nonprofit organizations. For more information go to www.ebri.org or visit the web site of EBRI’s affiliated American Savings Education Council at www.asec.org

###

1213

EBRI on Twitter: [@EBRI](https://twitter.com/EBRI) or <http://twitter.com/EBRI>

EBRI RSS: <http://feeds.feedburner.com/EBRI-RSS>