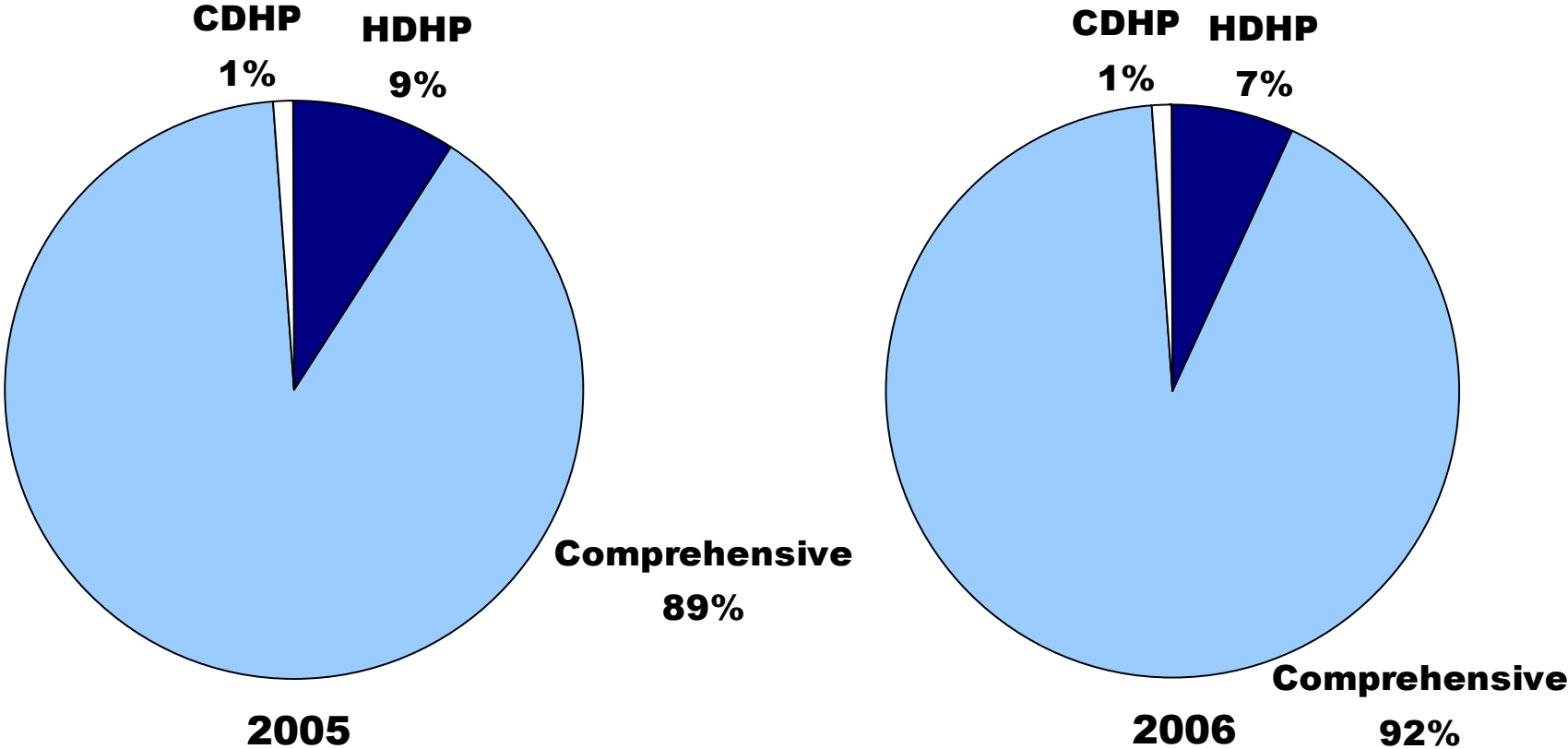


Figure 1. Distribution of Individuals Covered by Private Health Insurance, by Type of Health Plan



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 Note: Percentages may not sum to 100% due to rounding.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006; P. Fronstin, S.R. Collins, *Early Experience with High-Deductible and Consumer-Driven Health Plans: Findings From the EBRI/Commonwealth Fund Consumerism in Health Care Survey*, EBRI Issue Brief, Dec. 2005.



Figure 2. Selected Demographics, by Type of Health Plan

	Comprehensive	HDHP	CDHP
Gender			
Male	49%	49%	50%
Female	51	51	50
Age			
21–34	33	24*	24*
35–44	23	25	32*
45–54	26	29	28
55–64	18	22	16
Married	74	55*	61*
Has children	42	35*	44
Race/Ethnicity			
White, non-Hispanic	71	83*	81*
Minority	29	17*	19*

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



**Figure 3. Household Income and Education,
by Type of Health Plan**

	Comprehensive	HDHP	CDHP
Household Income			
Less than \$30,000	12%	17%*	13%
\$30,000–\$49,999	20	30*	24
\$50,000–\$99,999	38	35	43
\$100,000 or more	21	8*	11*
Education			
High school graduate or less	38	17*	11*
Some college, trade or business school	29	36*	33*
College graduate or some graduate work	22	35*	41*
Graduate degree	11	12	15

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 4. Self-Rated Health Status, by Type of Health Plan

	Comprehensive	HDHP	CDHP
Self-Rated Health Status			
Excellent/very good	54%	53%	60%*
Good	35	34	33
Fair/poor	12	13	7*
<i>At least one chronic health condition**</i>	49	50	43*
<i>Health Problem***</i>	51	53	44*
Obese	30	28	30
Smokes cigarettes	24	18*	14*
No regular exercise	25	25	19*

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

**Arthritis; asthma, emphysema or lung disease; cancer; depression; diabetes; heart attack or other heart disease; high cholesterol; or hypertension, high blood pressure or stroke.

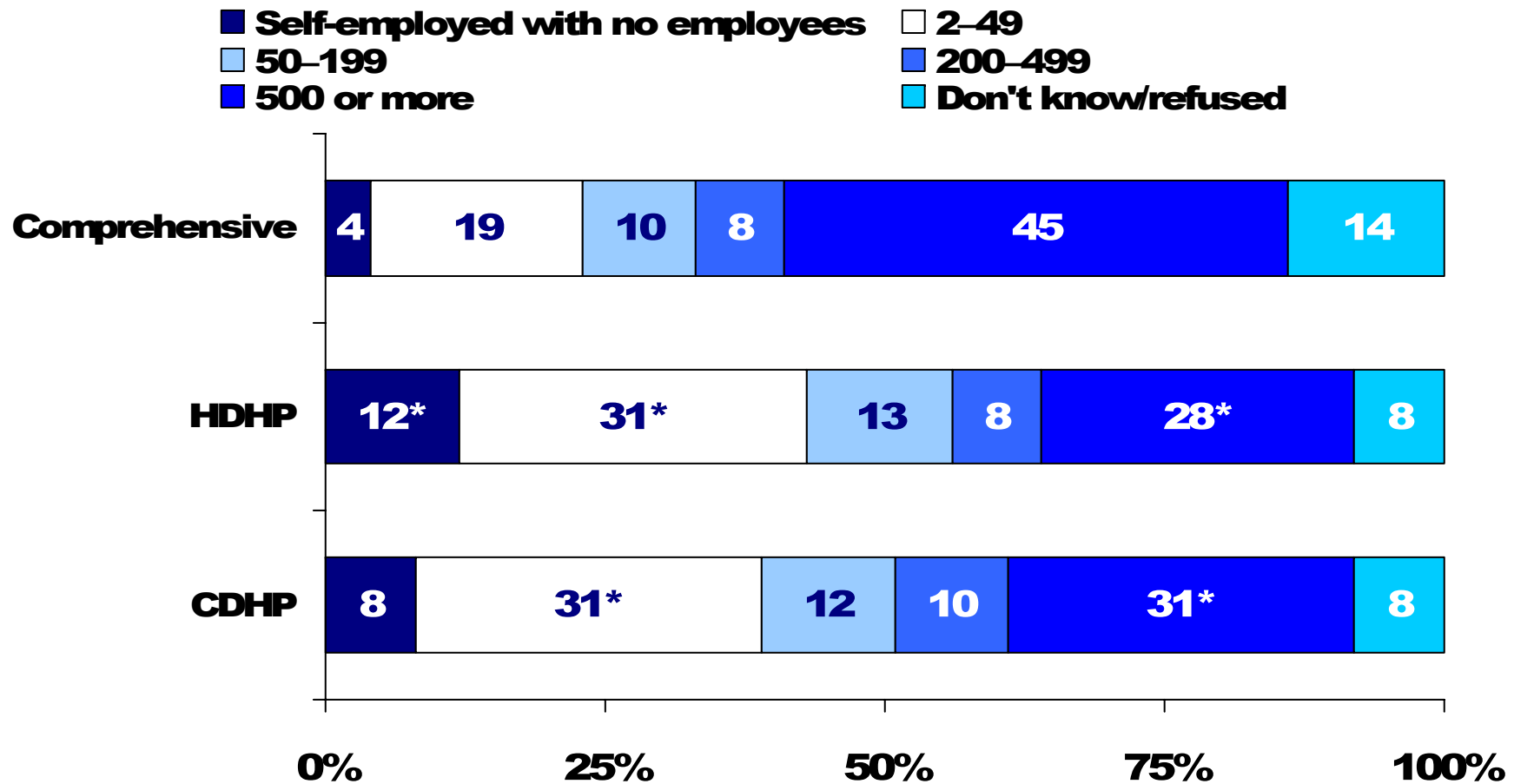
***Health problem defined as fair or poor health or one of eight chronic health conditions.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 5. Distribution of Privately Insured Adults, by Firm Size

Percent of adults 21–64 who are employed full- or part-time or are self-employed/business owner



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

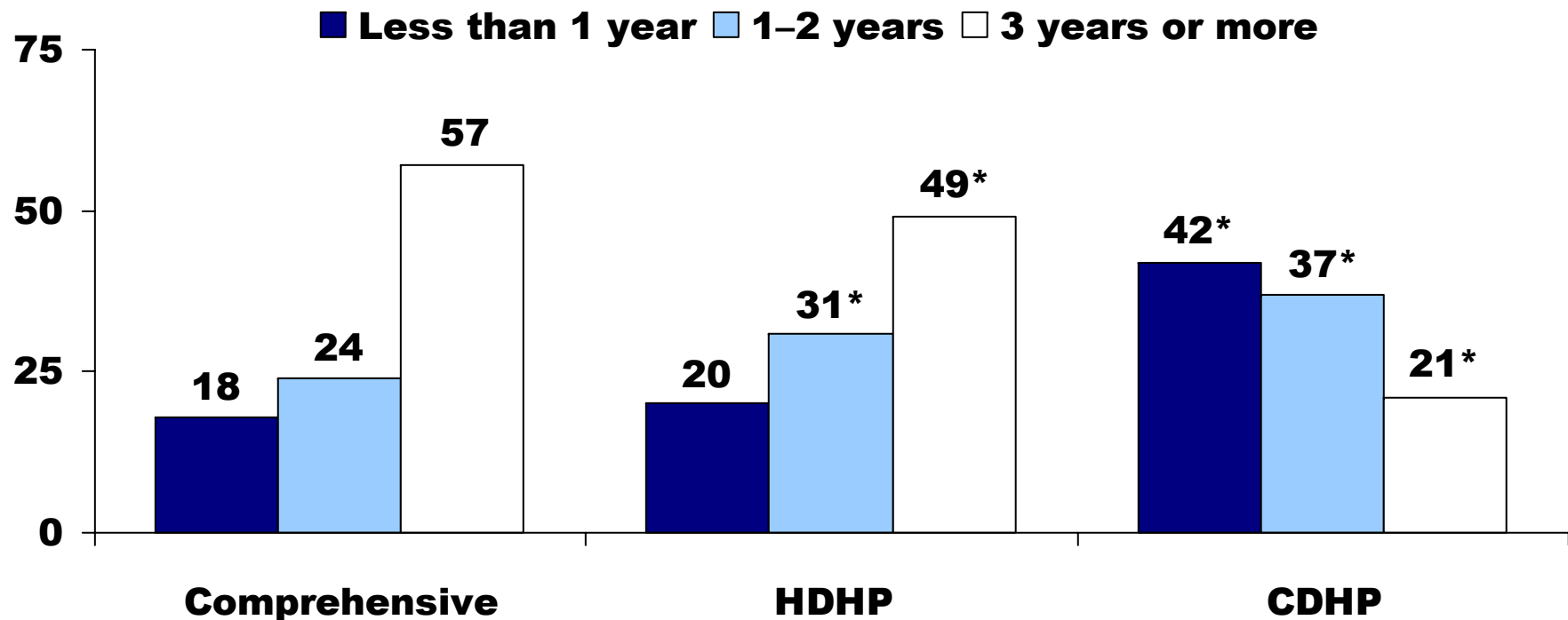
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 6. Number of Years Covered by Current Health Plan, by Type of Health Plan

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

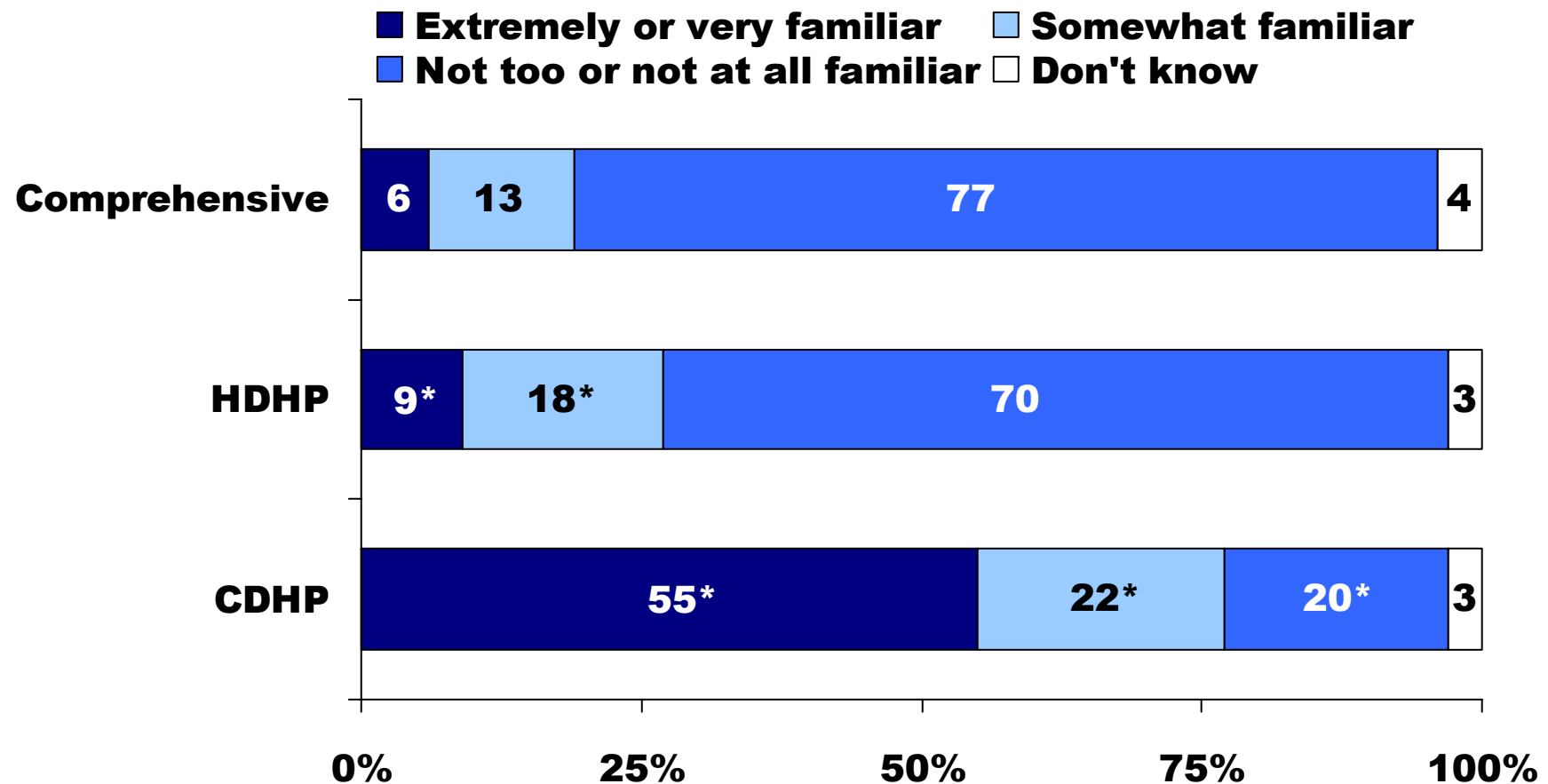
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 7. Familiarity with Consumer-Driven Health Plans, 2006

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 8. Familiarity with Consumer-Driven Health Plans, 2005–2006

Percent of privately insured adults 21–64

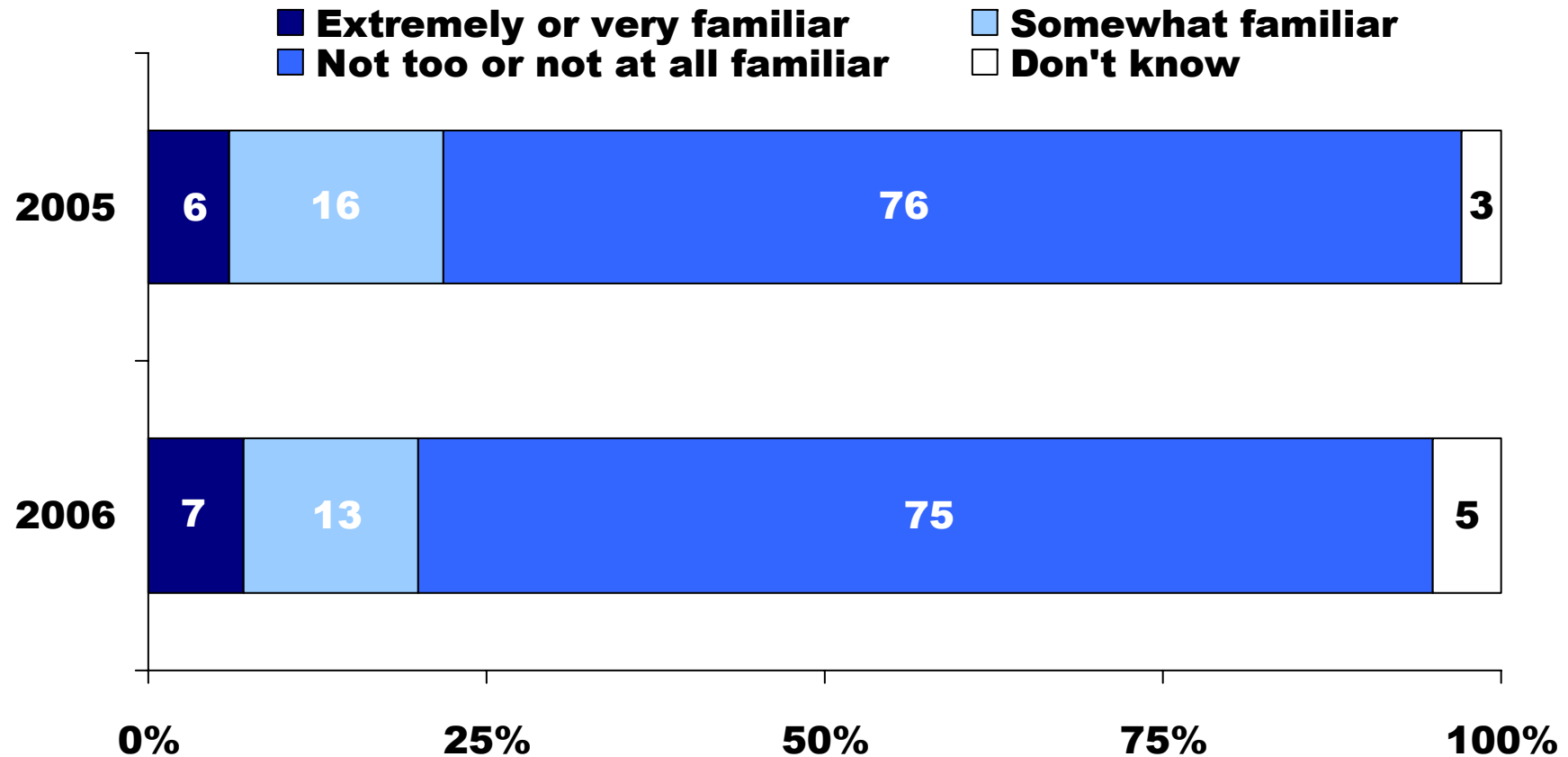
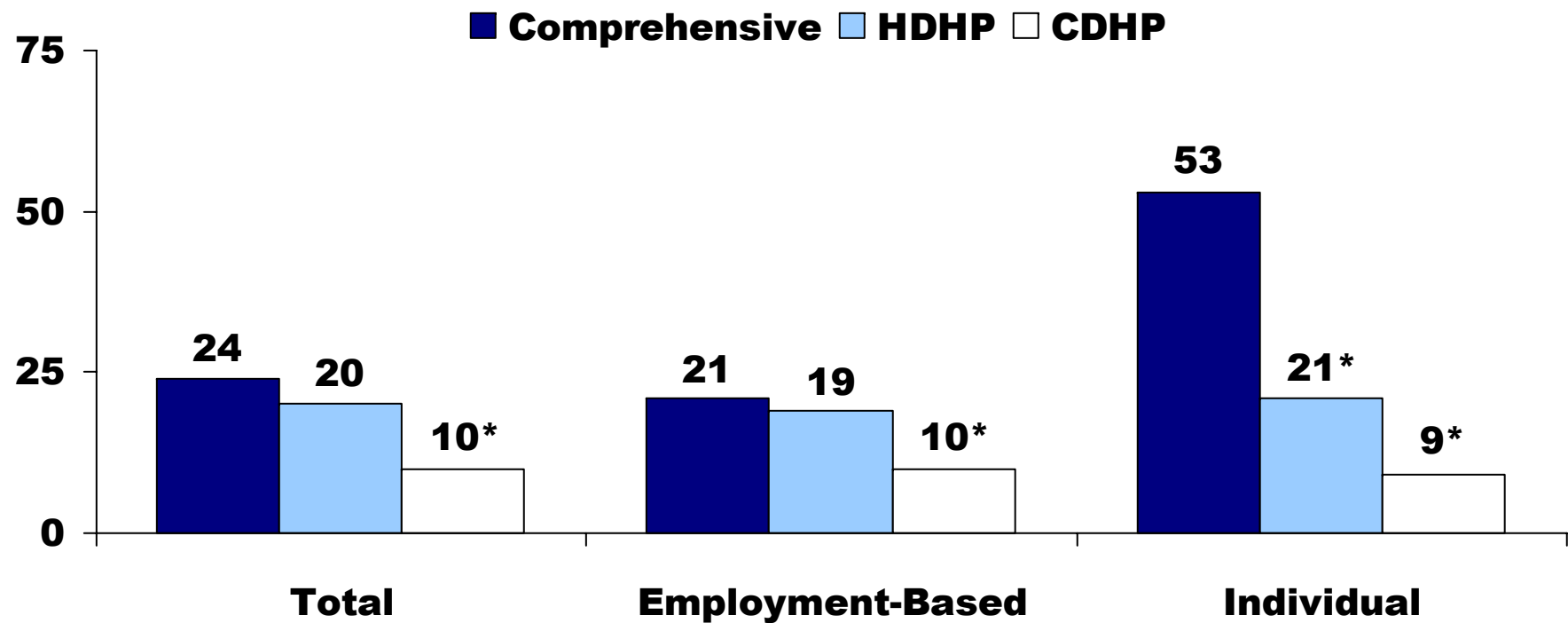


Figure 9. Percent of Privately Insured Adults Who Did Not Have Health Insurance Before Enrolling in Their Current Plan, by Coverage Source

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

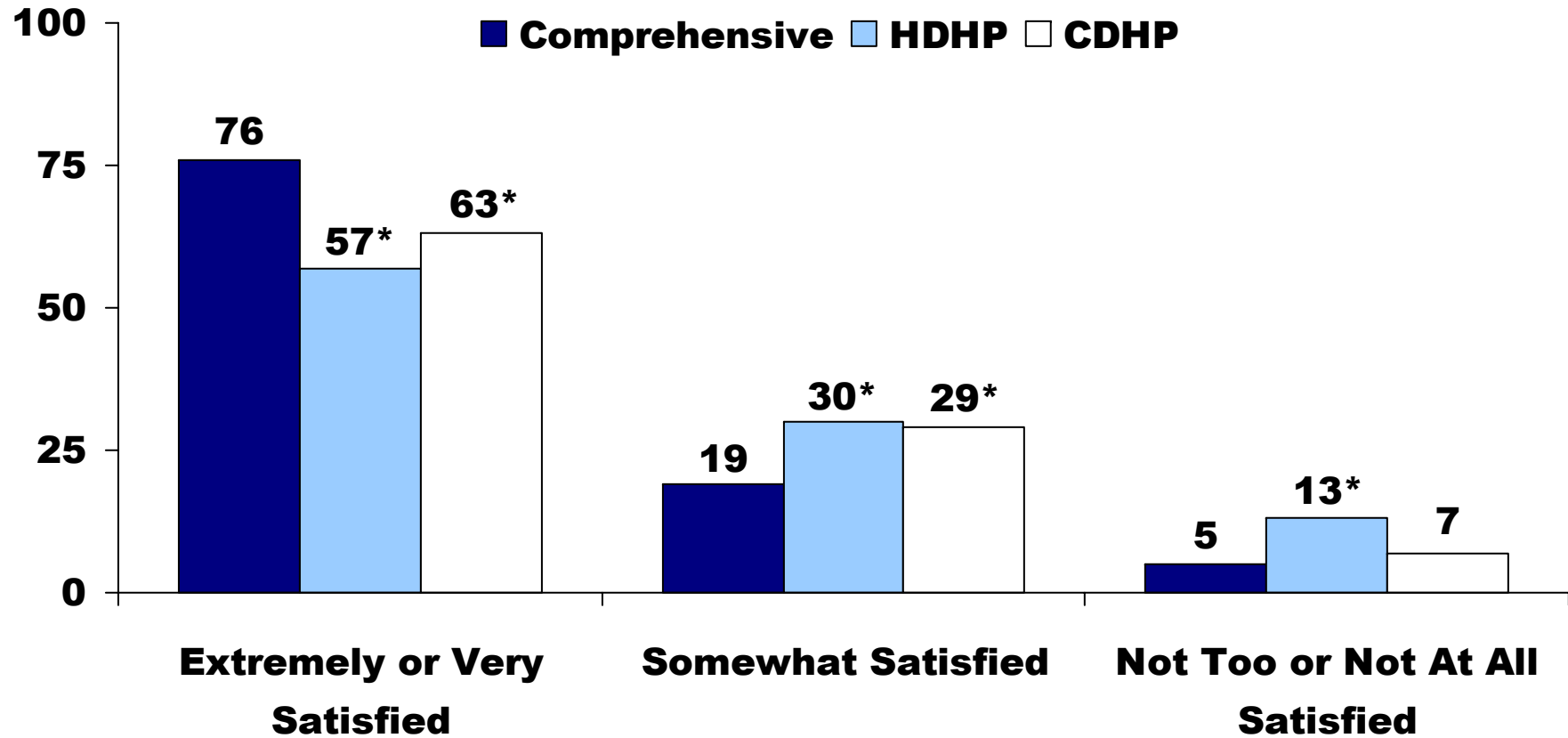
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 10. Satisfaction with Quality of Health Care Received, by Type of Health Plan, 2006

Percent of privately insured adults 21–64



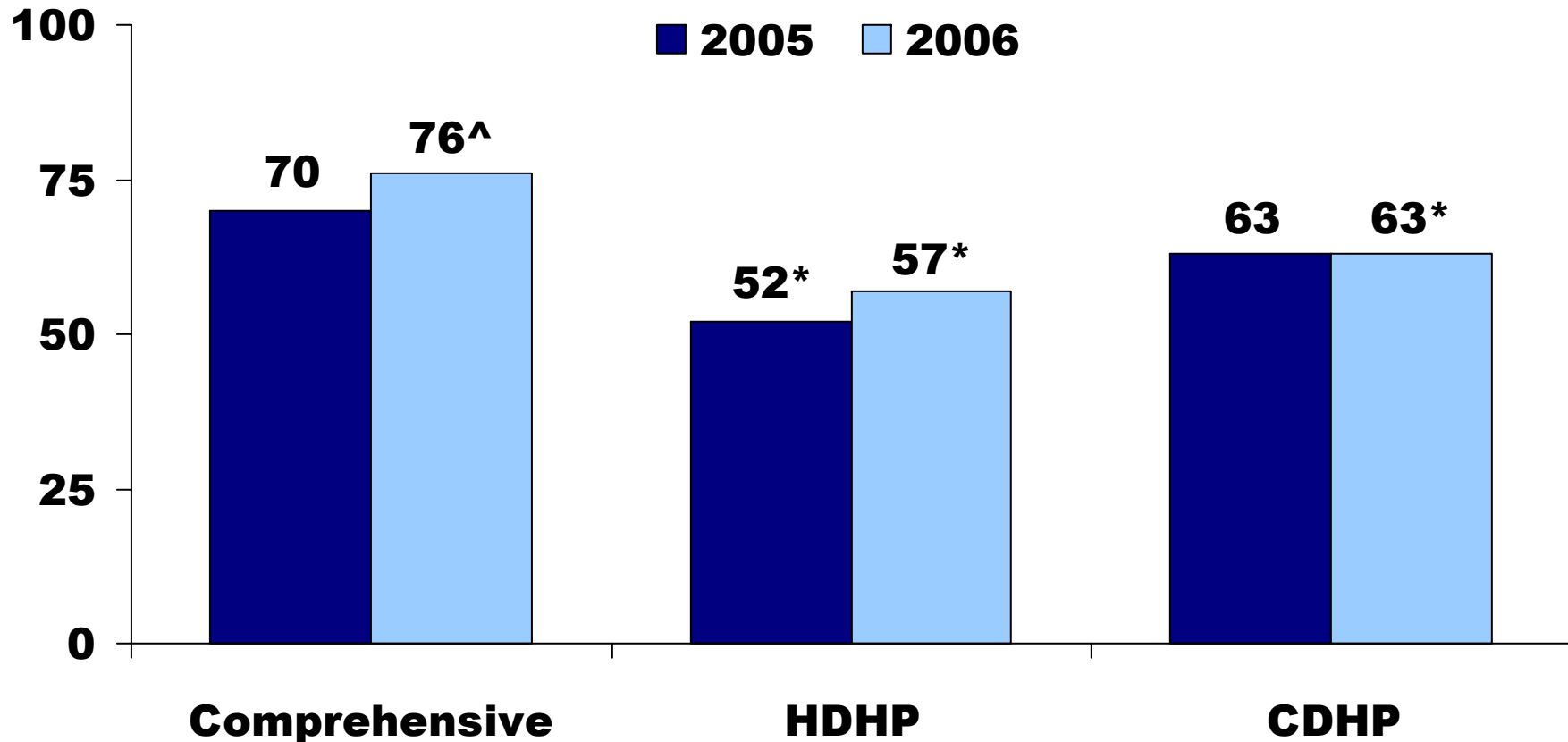
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 11. Percent of Individuals Extremely or Very Satisfied with Quality of Health Care Received, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very satisfied



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

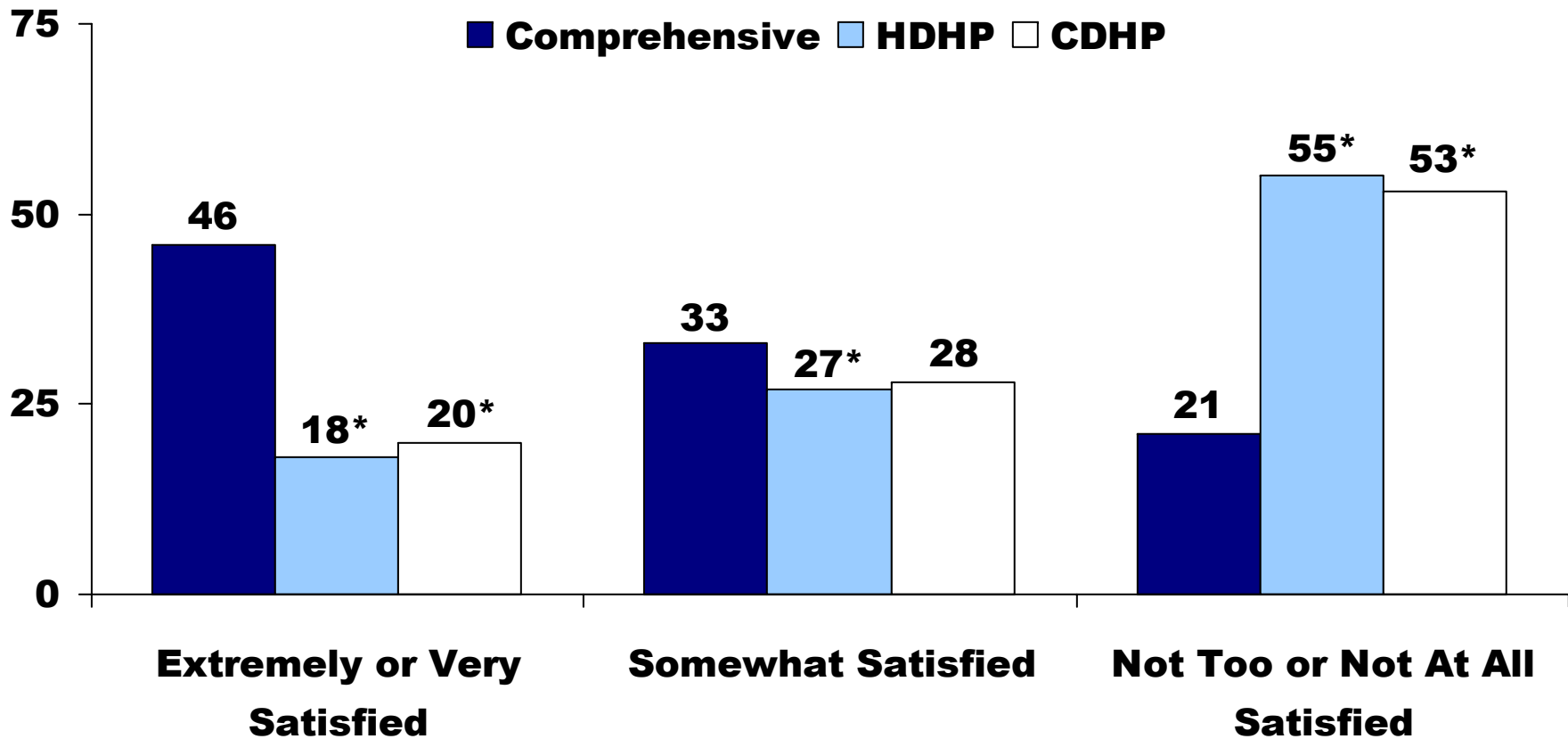
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

[^]Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.



Figure 12. Satisfaction with Out-of-Pocket Costs for Health Care, by Type of Health Plan, 2006

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

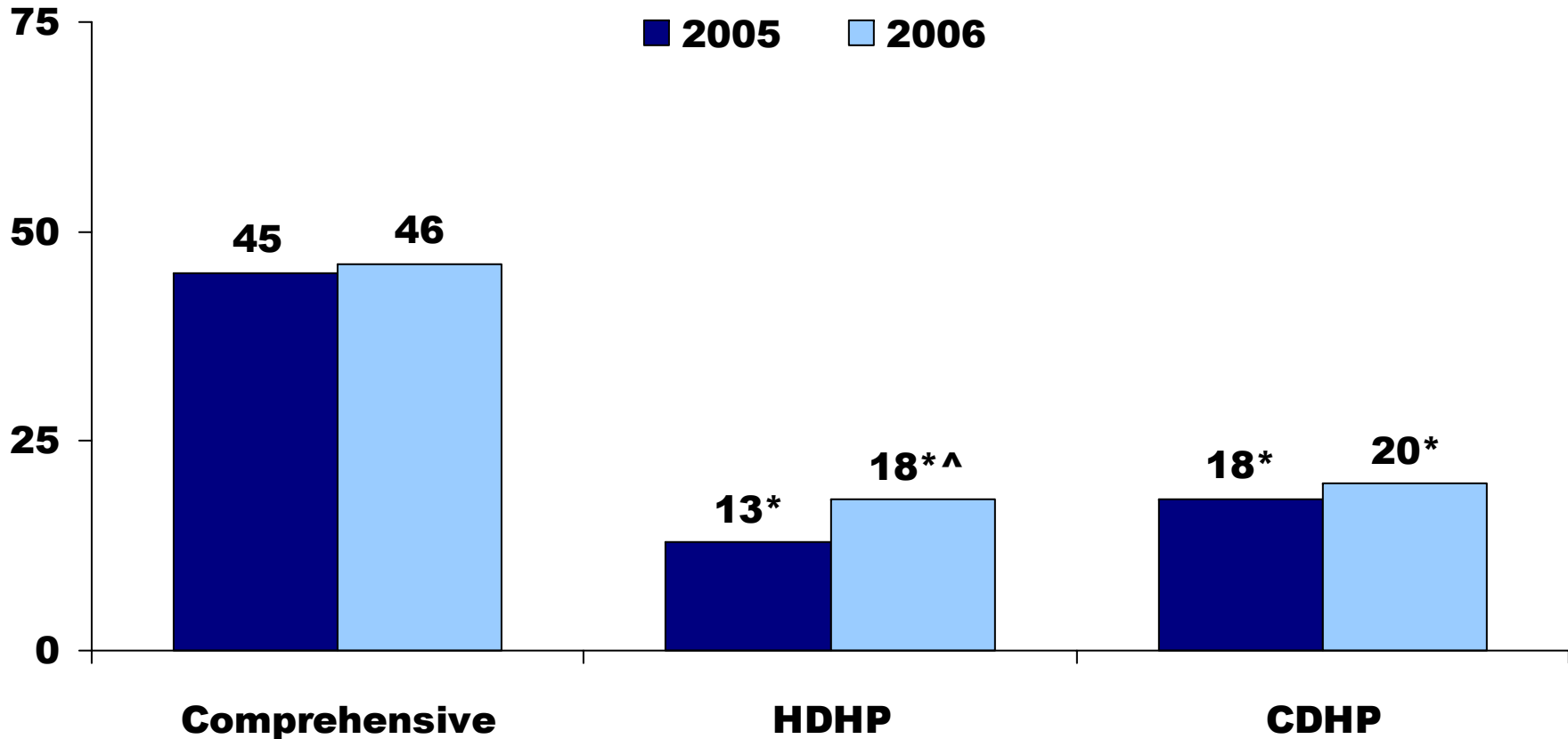
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 13. Percent of Individuals Extremely or Very Satisfied with Out-of-Pocket Costs for Health Care, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very satisfied



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

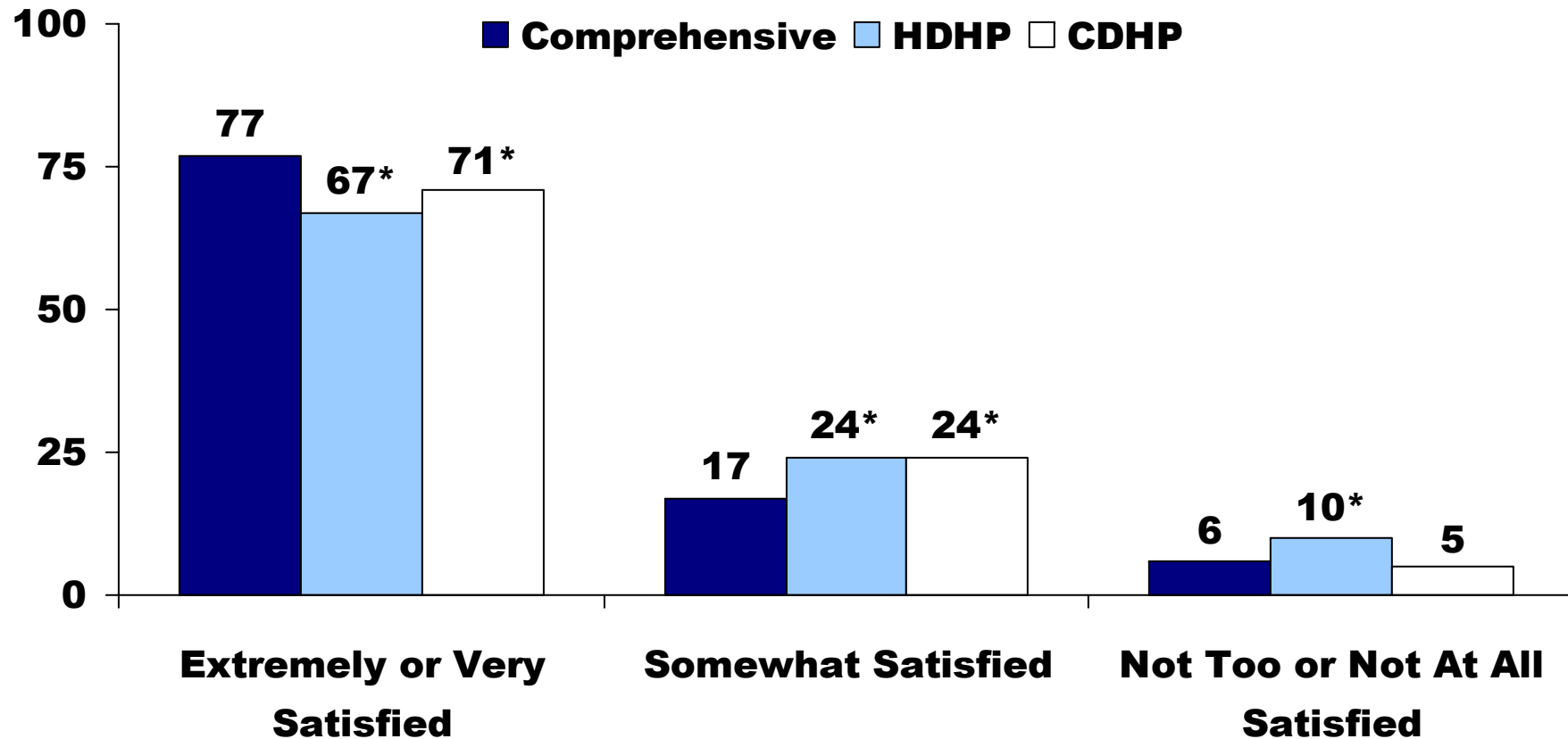
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

^Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.



Figure 14. Satisfaction with Choice of Doctors, by Type of Health Plan, 2006



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

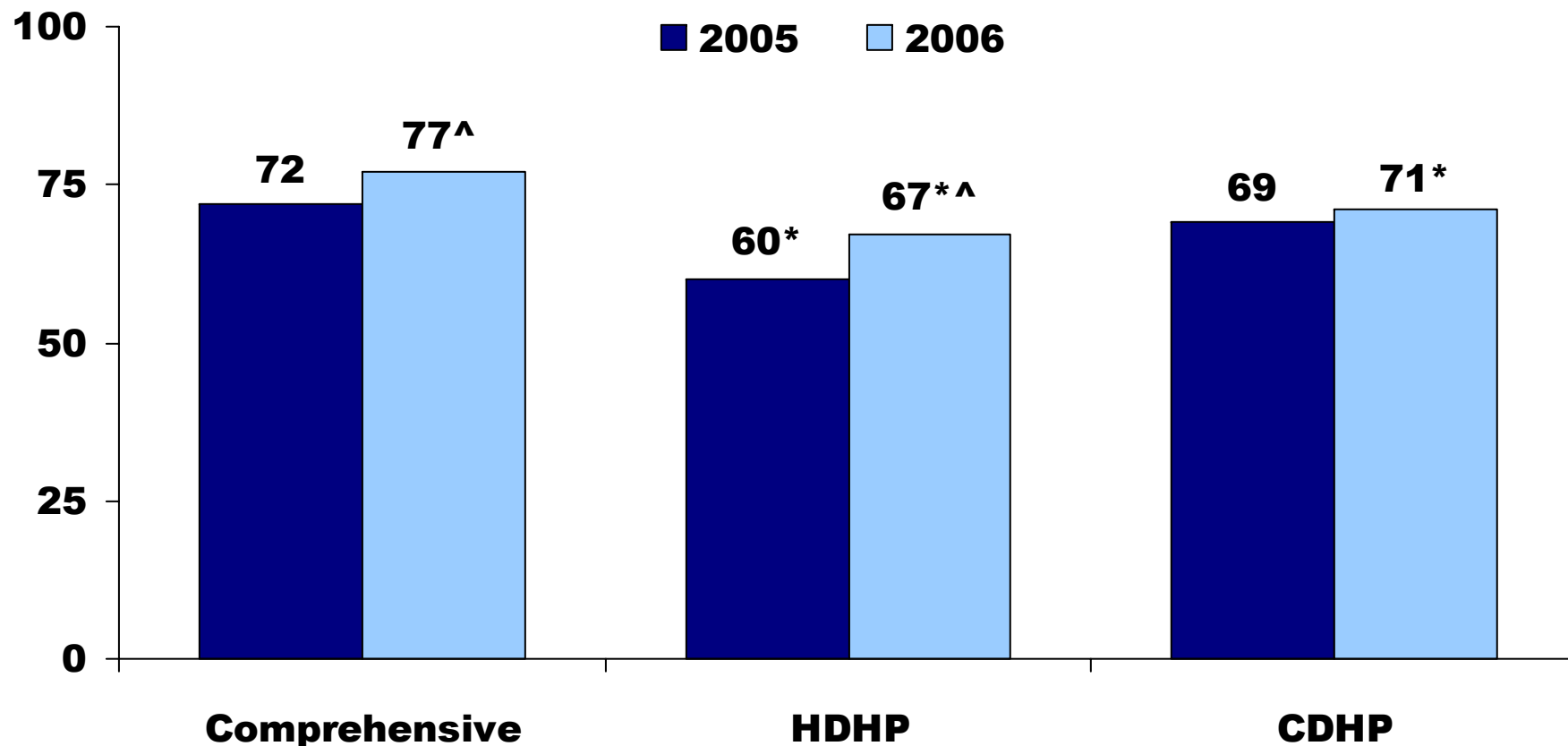
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 15. Percent of Individuals Extremely or Very Satisfied with Choice of Doctors, by Type of Health Plan, 2005–2006



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

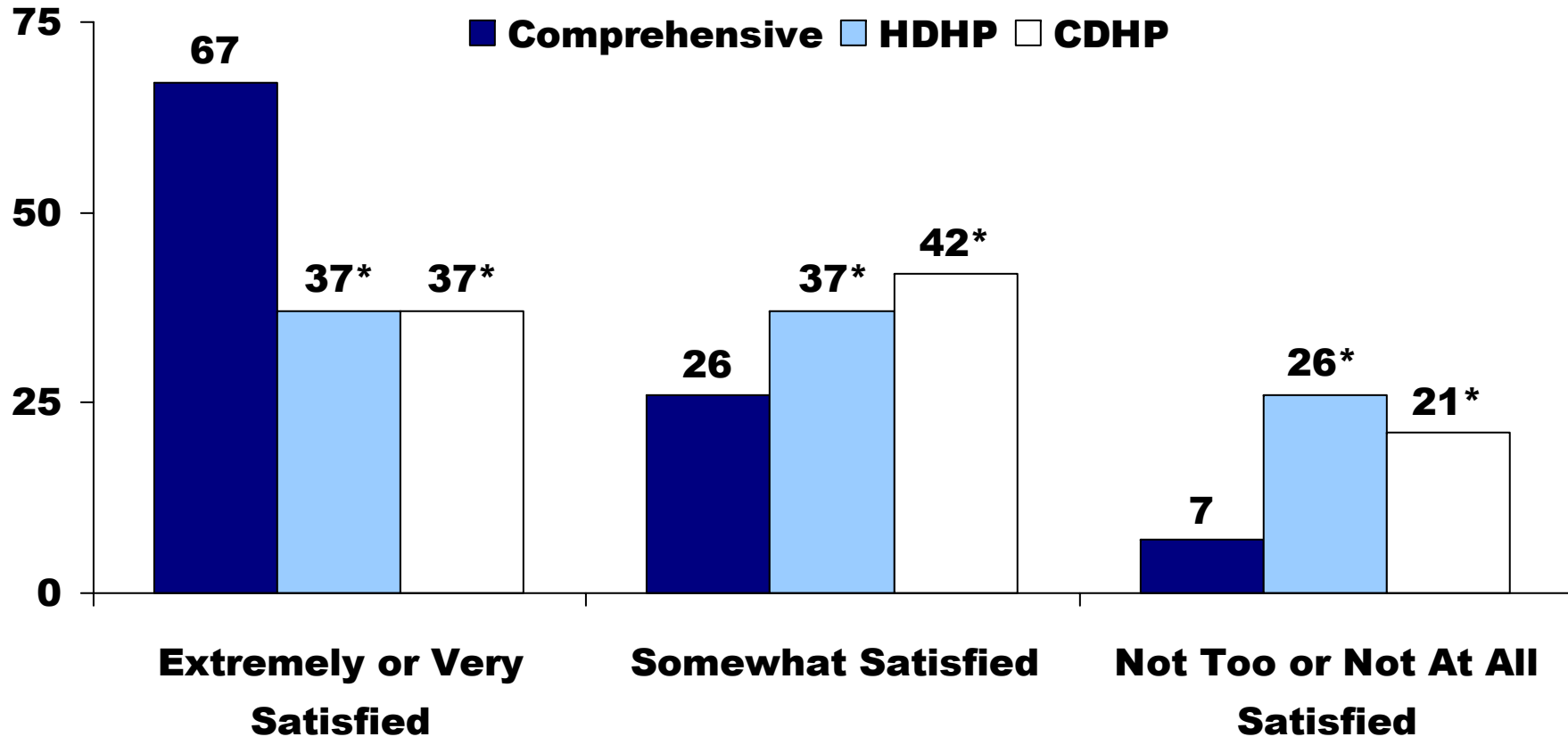
[^]Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 16. Overall Satisfaction with Health Plan, by Type of Health Plan, 2006

Percent of privately insured adults 21–64



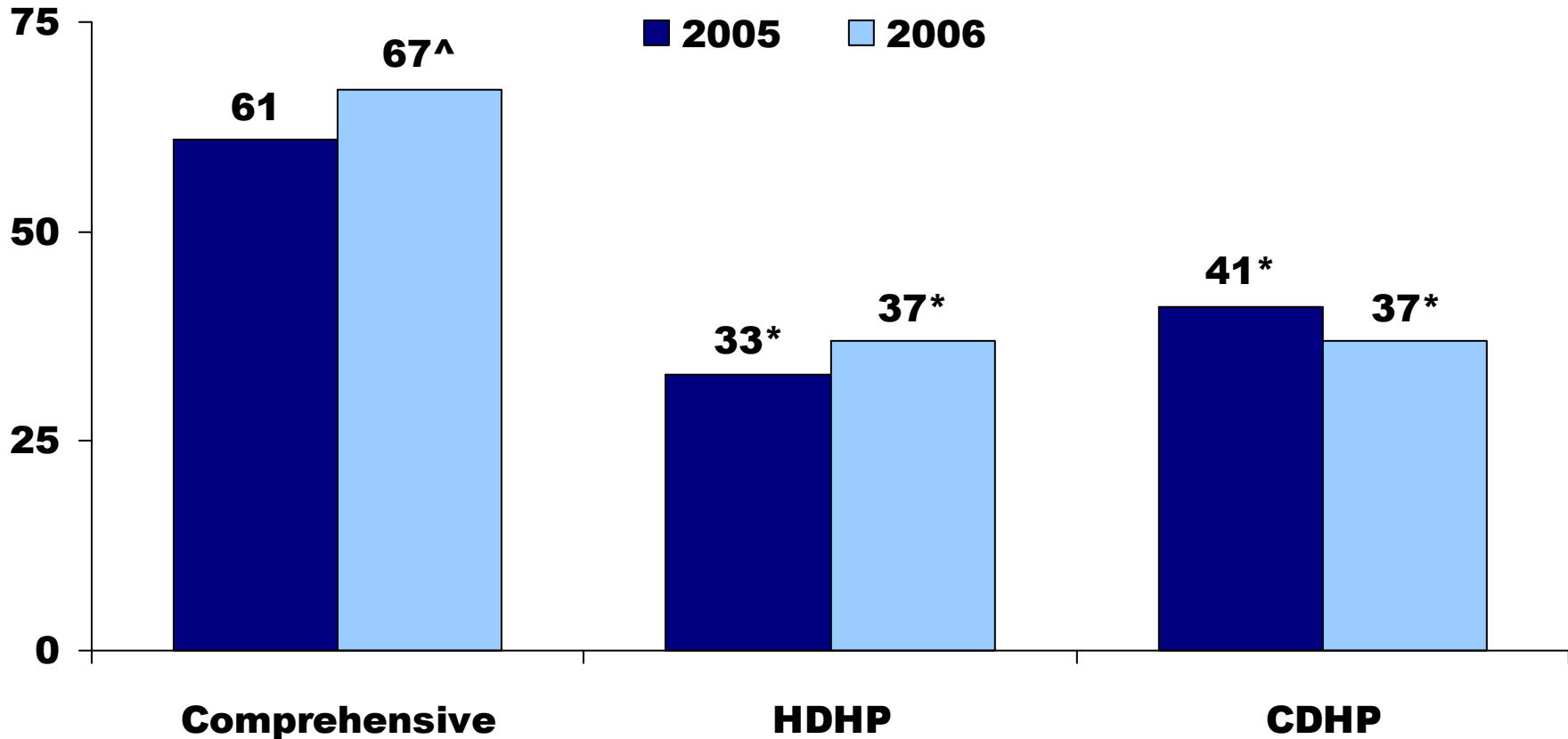
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 17. Percent of Individuals Extremely or Very Satisfied with Health Plan, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very satisfied



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

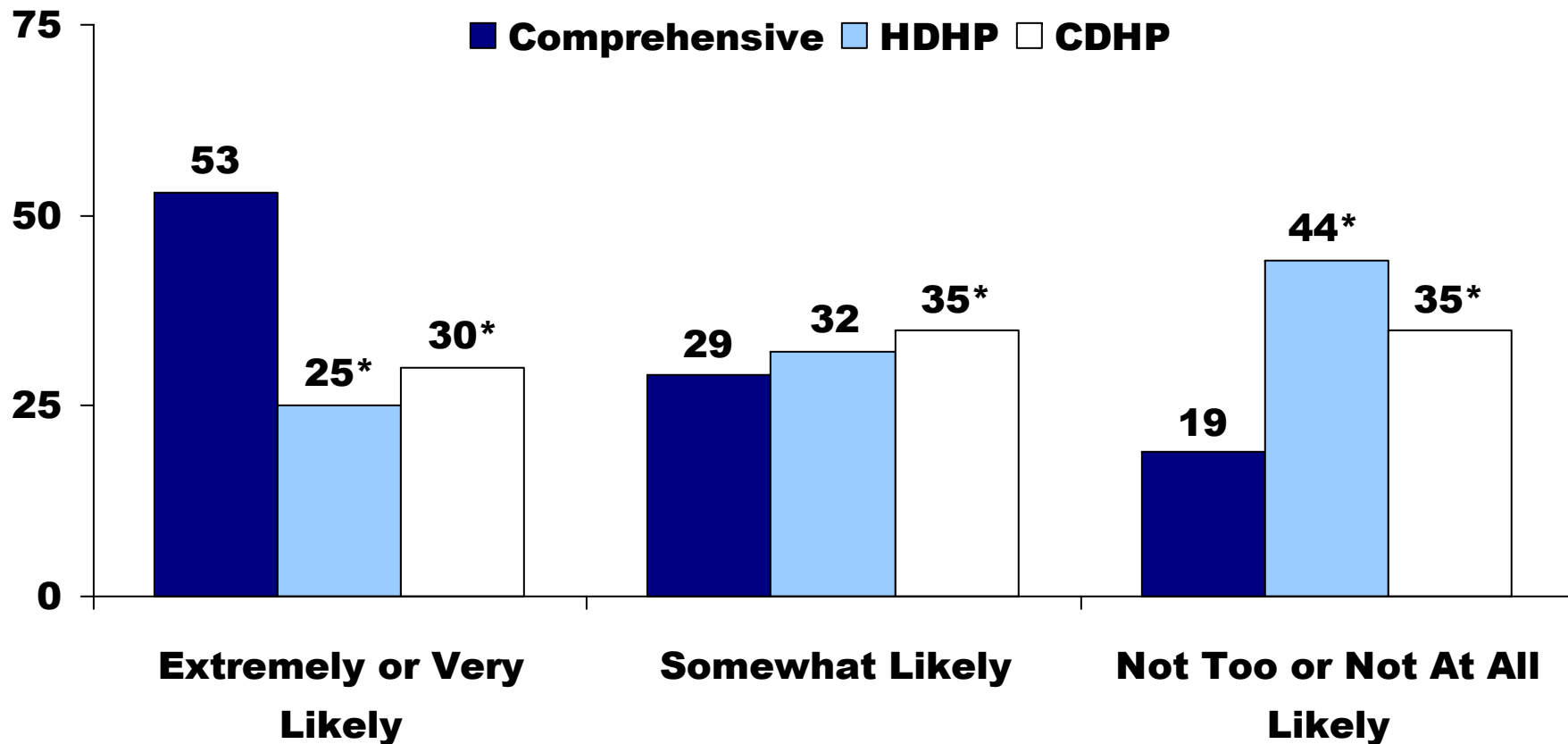
[^]Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 18. Likelihood of Recommending Health Plan to Friend or Co-Worker, by Type of Health Plan, 2006

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

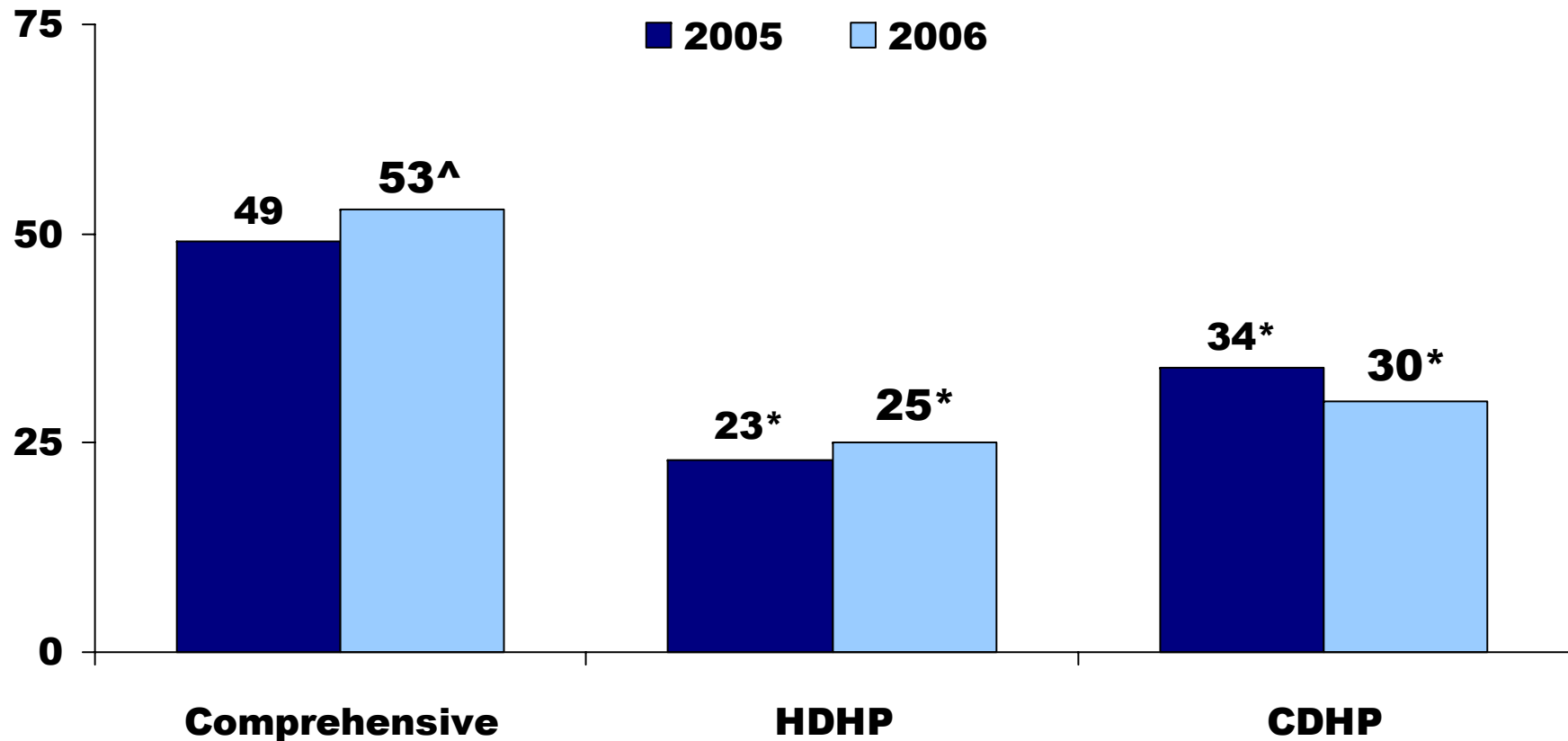
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 19. Percent of Individuals Extremely or Very Likely to Recommend Health Plan to Friend or Co-Worker, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very likely to recommend plan



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

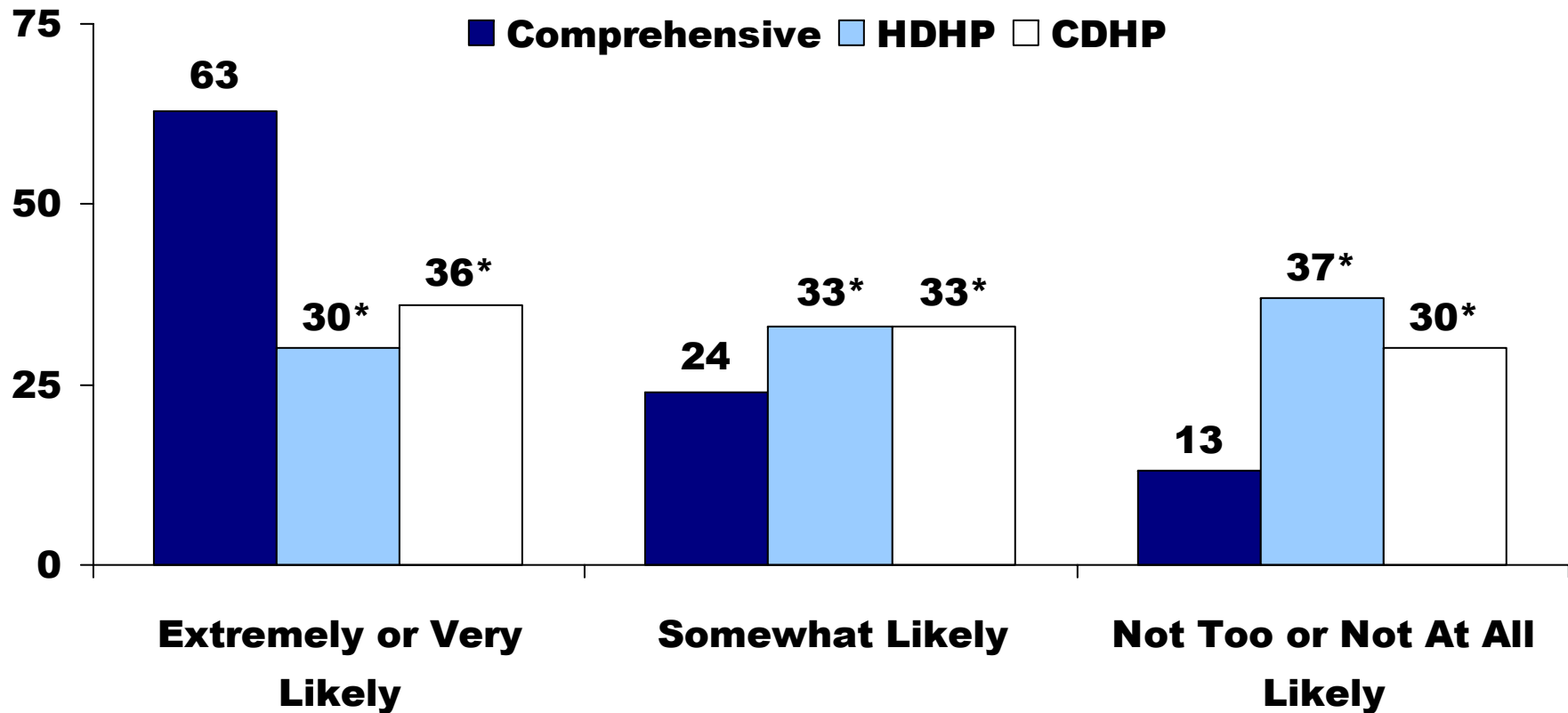
[^]Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 20. Likelihood of Staying with Current Health Plan If Had the Opportunity to Change, by Type of Health Plan, 2006

Percent of privately insured adults 21–64



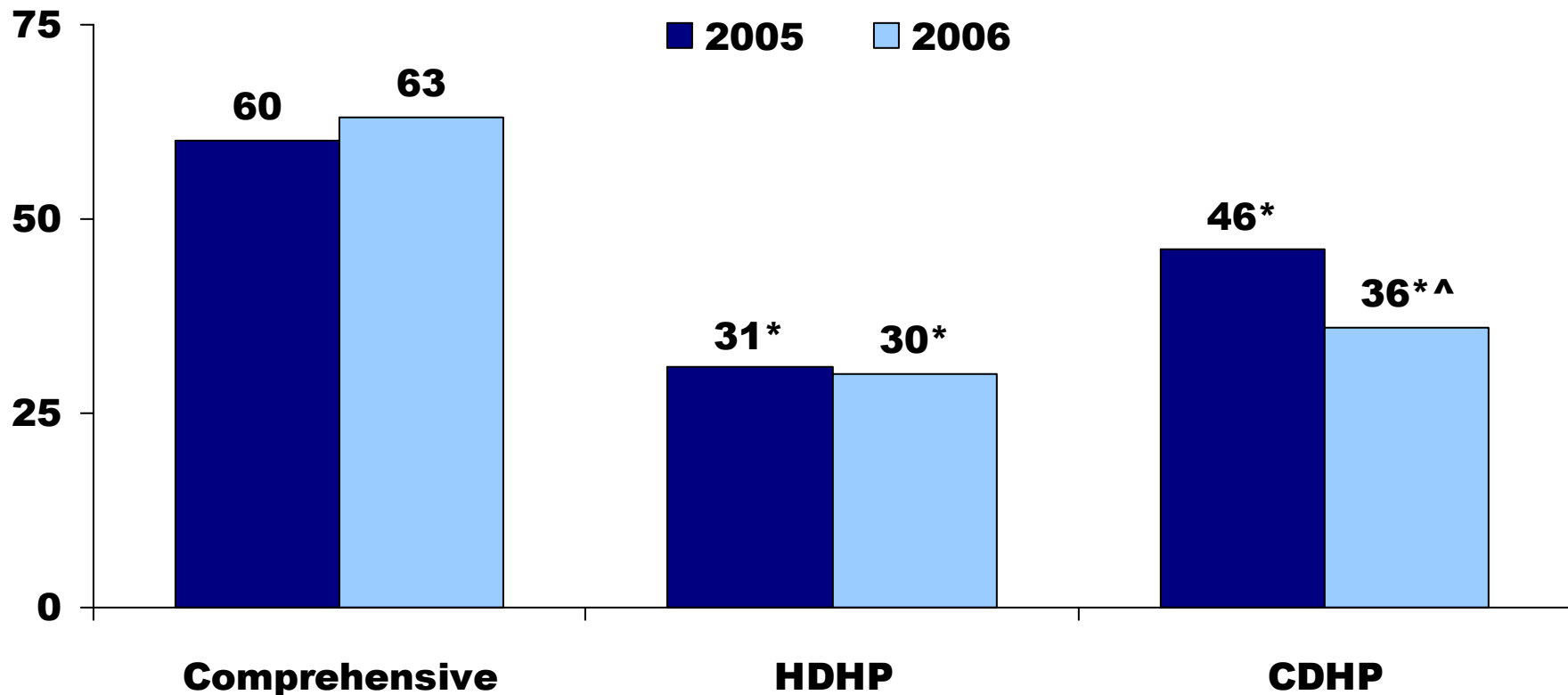
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 21. Percent of Individuals Extremely or Very Likely to Stay with Current Health Plan If Had the Opportunity to Change, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 extremely/very likely to stay



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

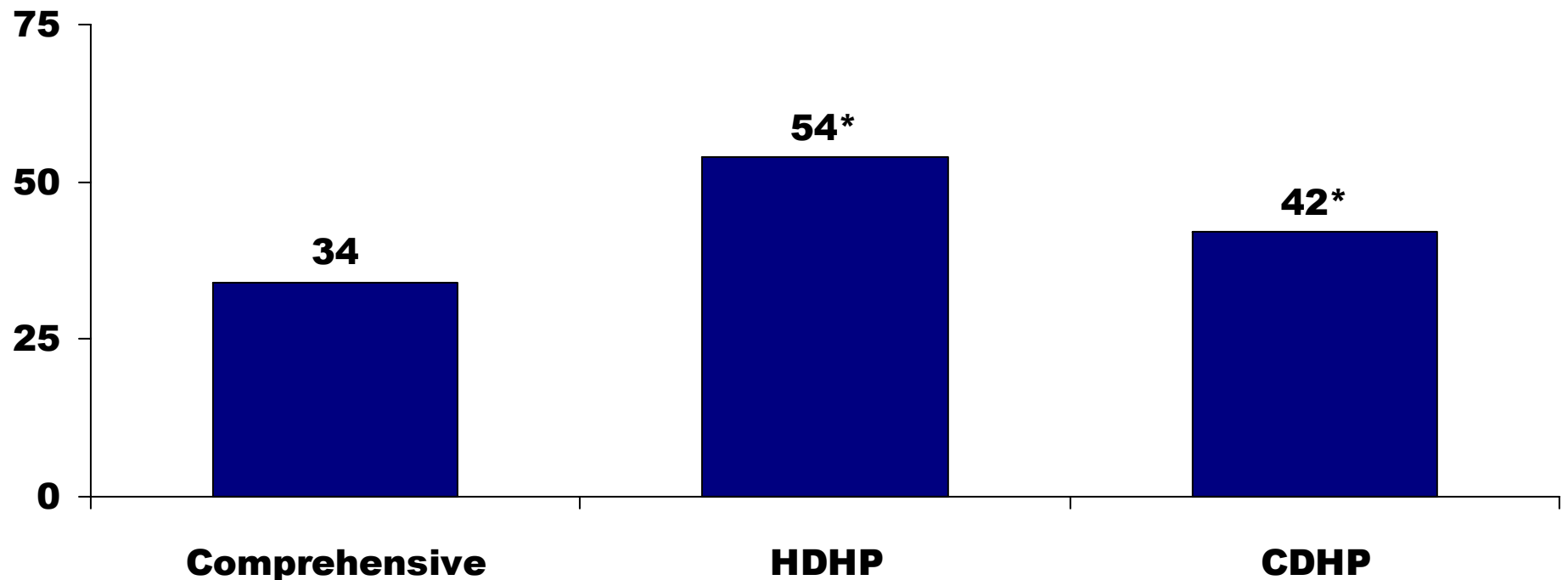
^Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 22. Percent of Individuals Covered by Employment-Based Health Benefits with No Choice of Health Plan, by Type of Health Plan, 2006

Percent of adults 21–64 with employer insurance with no plan choice



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

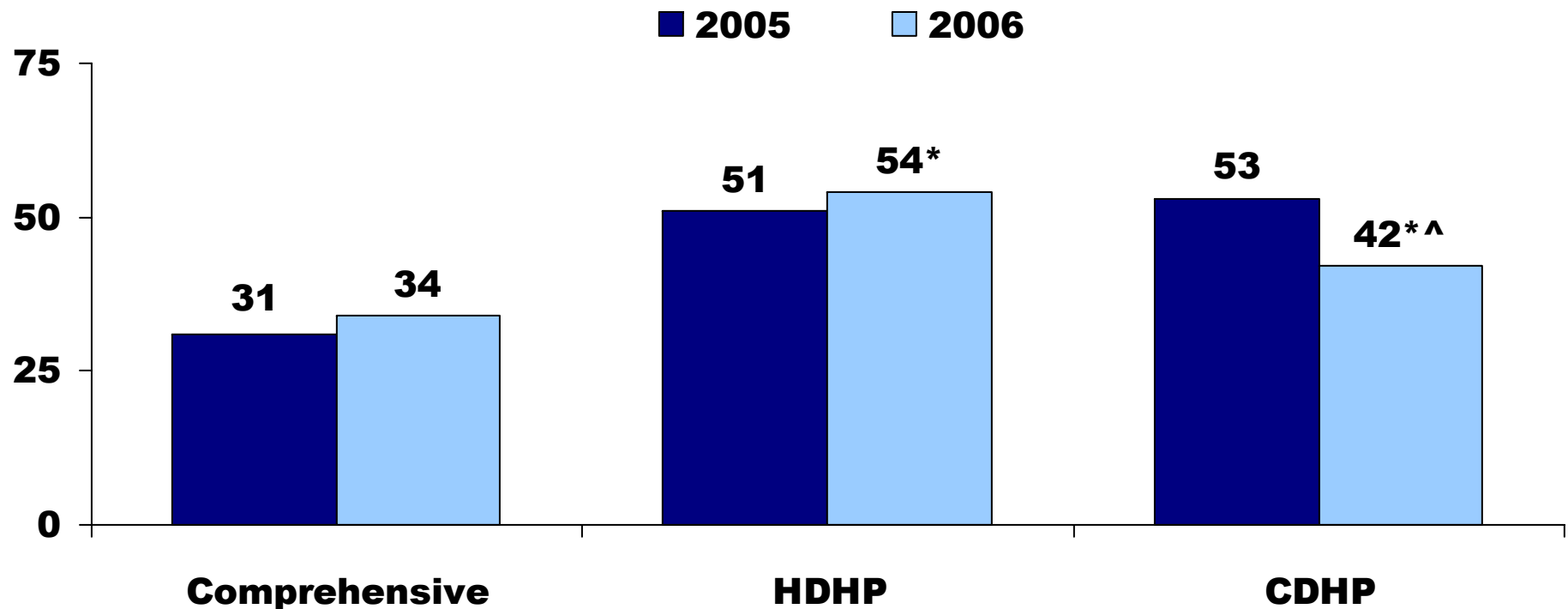
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Figure 23. Percent of Individuals Covered by Employment-Based Health Benefits with No Choice of Health Plan, by Type of Health Plan, 2005–2006

Percent of adults 21–64 with employer insurance with no plan choice



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

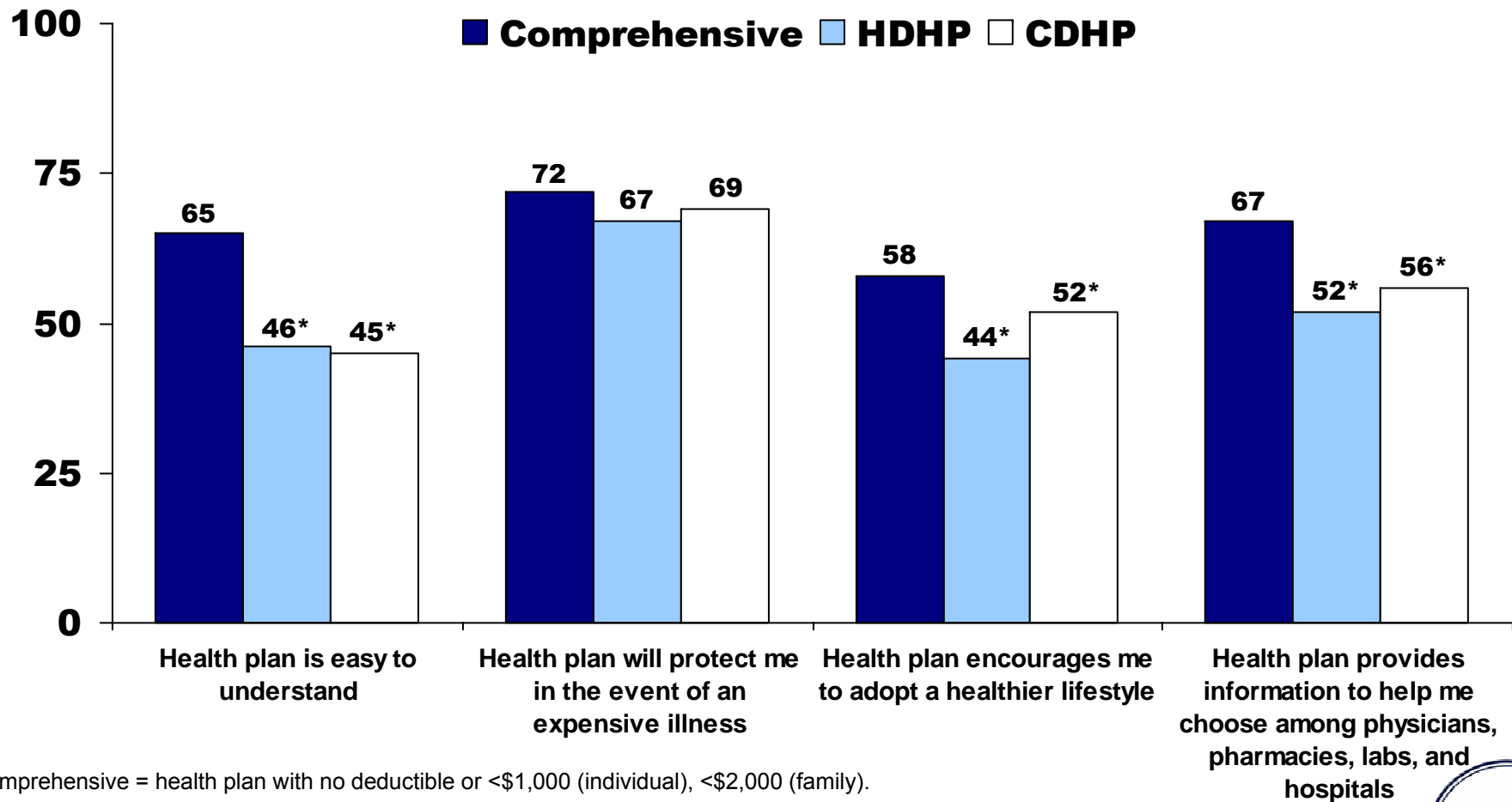
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

^Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.



Figure 24. Agreement with Statements About Health Plan: Percent Reporting That They Strongly or Somewhat Agree, by Type of Health Plan

Percent of privately insured adults 21–64 who strongly/somewhat agree



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

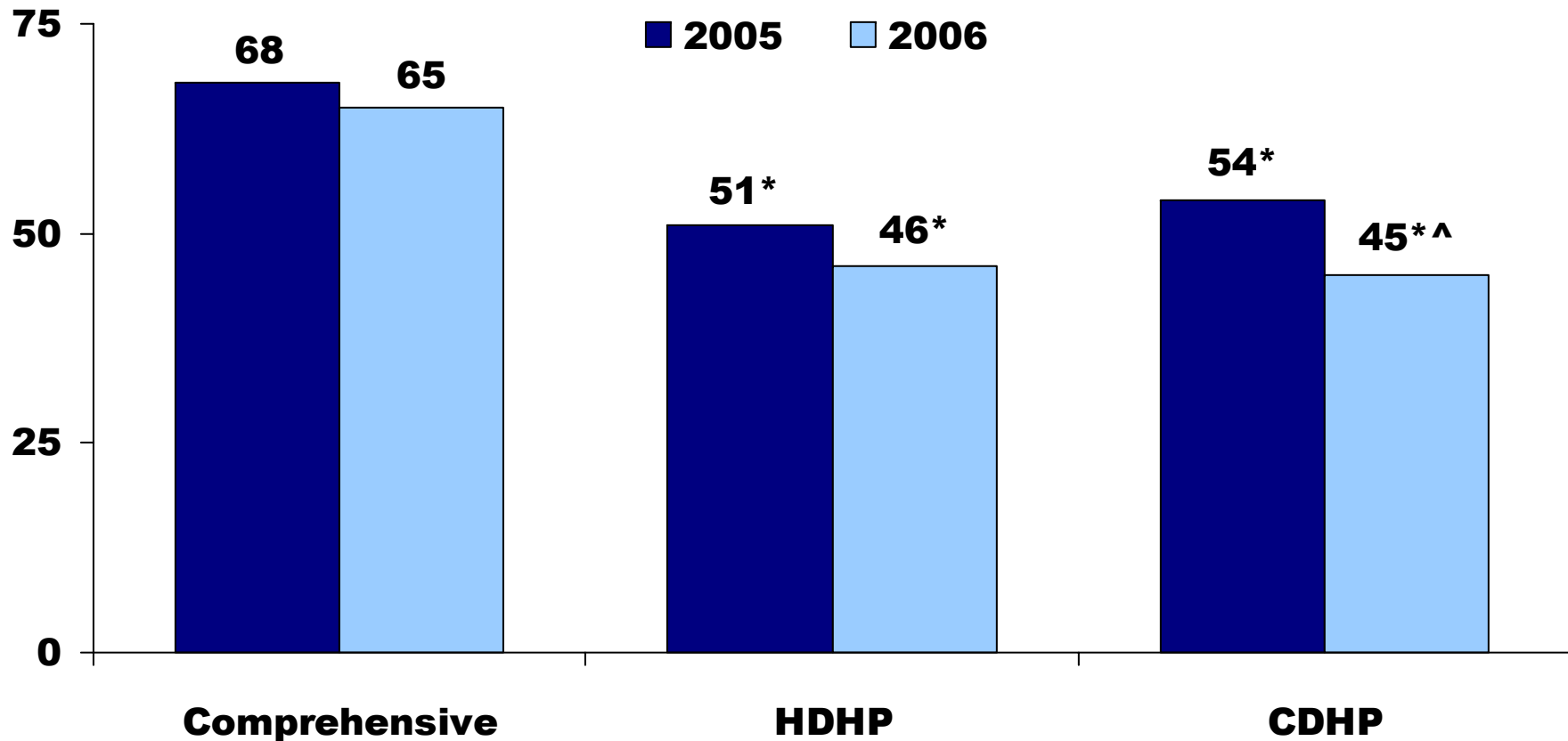
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 25. Percent of Individuals Reporting That They Strongly or Somewhat Agree That Health Plan is Easy to Understand, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 who strongly/somewhat agree



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

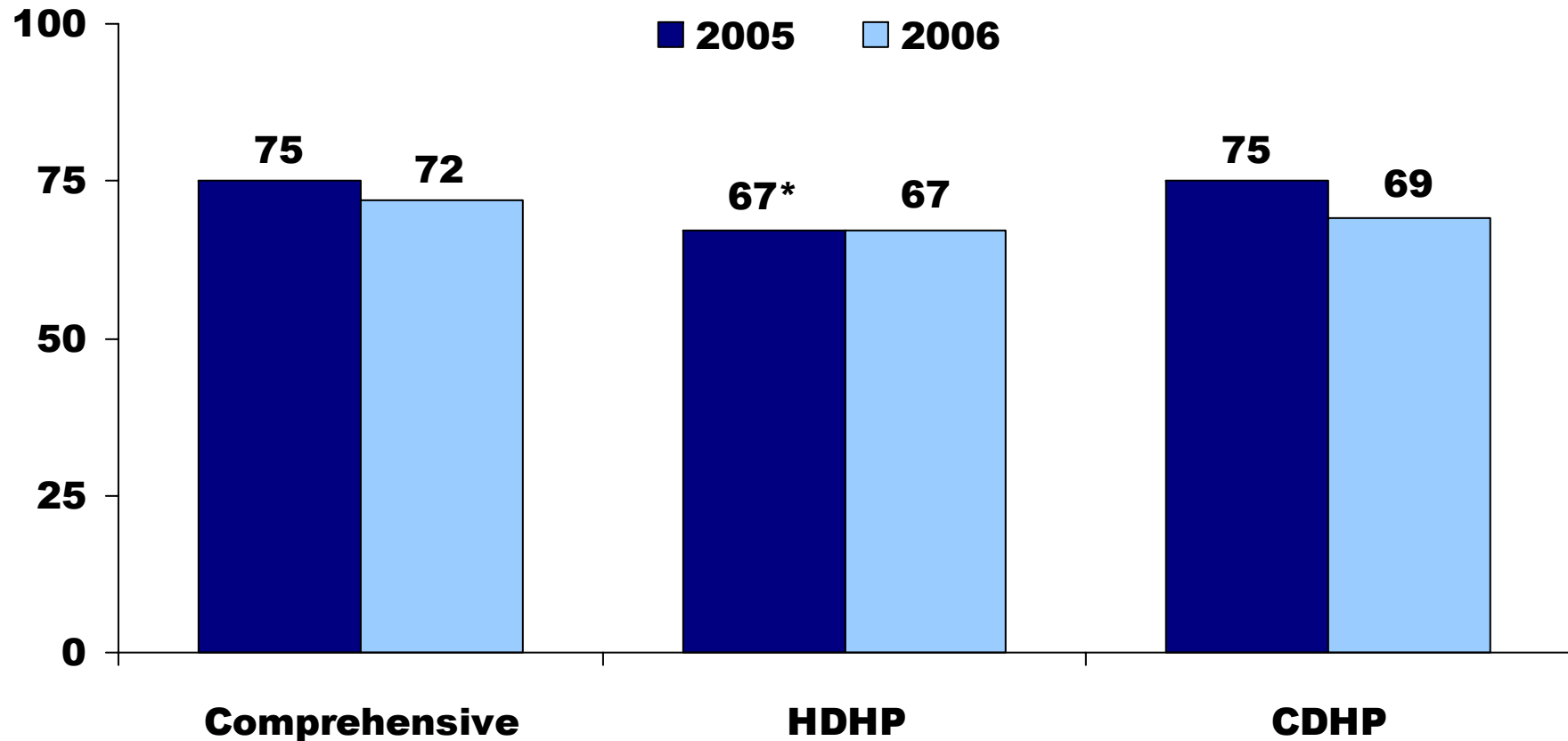
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

^Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Figure 26. Percent of Individuals Reporting That They Strongly or Somewhat Agree that Health Plan Will Protect Them in the Event of an Expensive Illness, by Type of Health Plan, 2005–2006



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

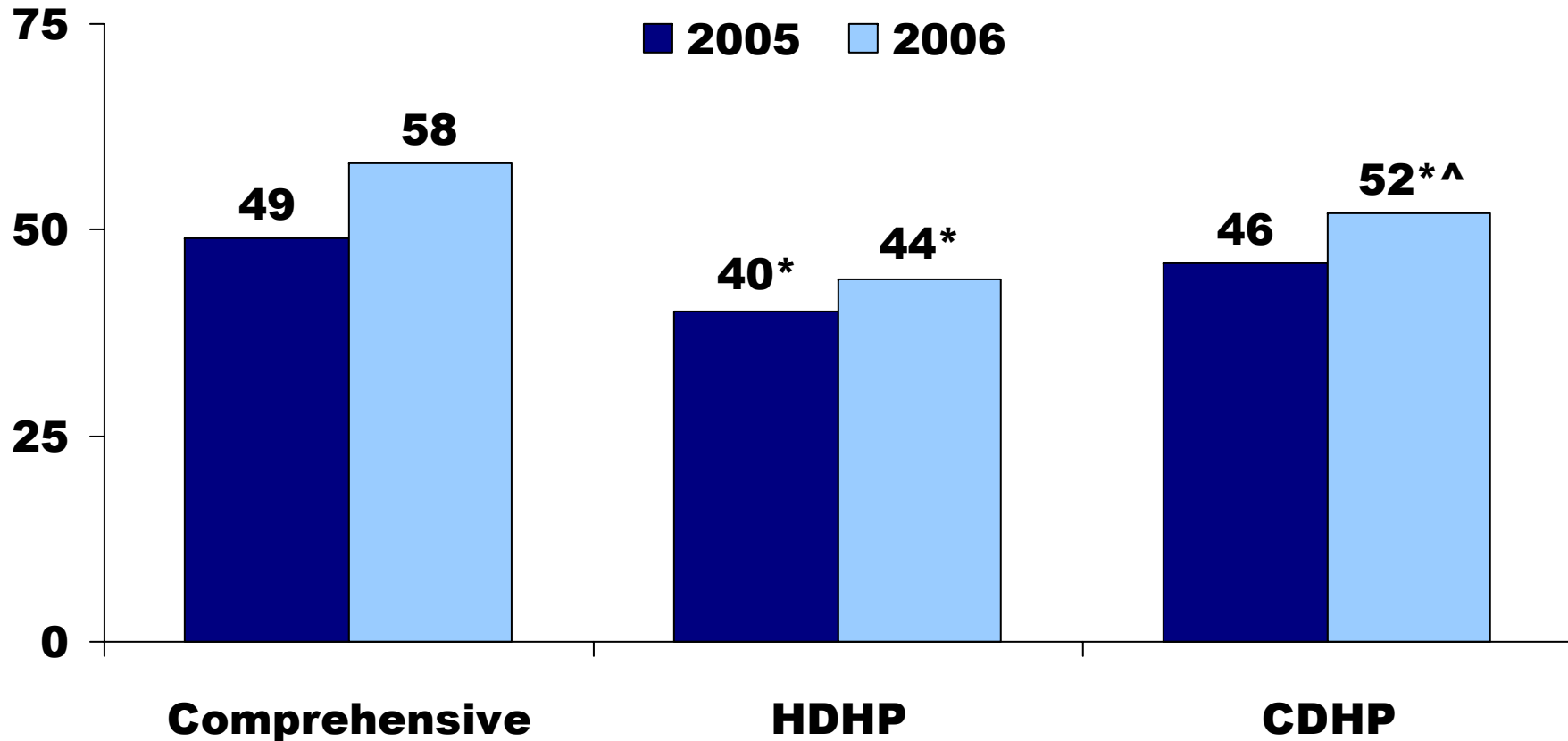
^Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 27. Percent of Individuals Reporting That They Strongly or Somewhat Agree That Health Plan Encourages Adoption of Healthier Lifestyle, by Type of Health Plan, 2005–2006

Percent of privately insured adults 21–64 who strongly/somewhat agree



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

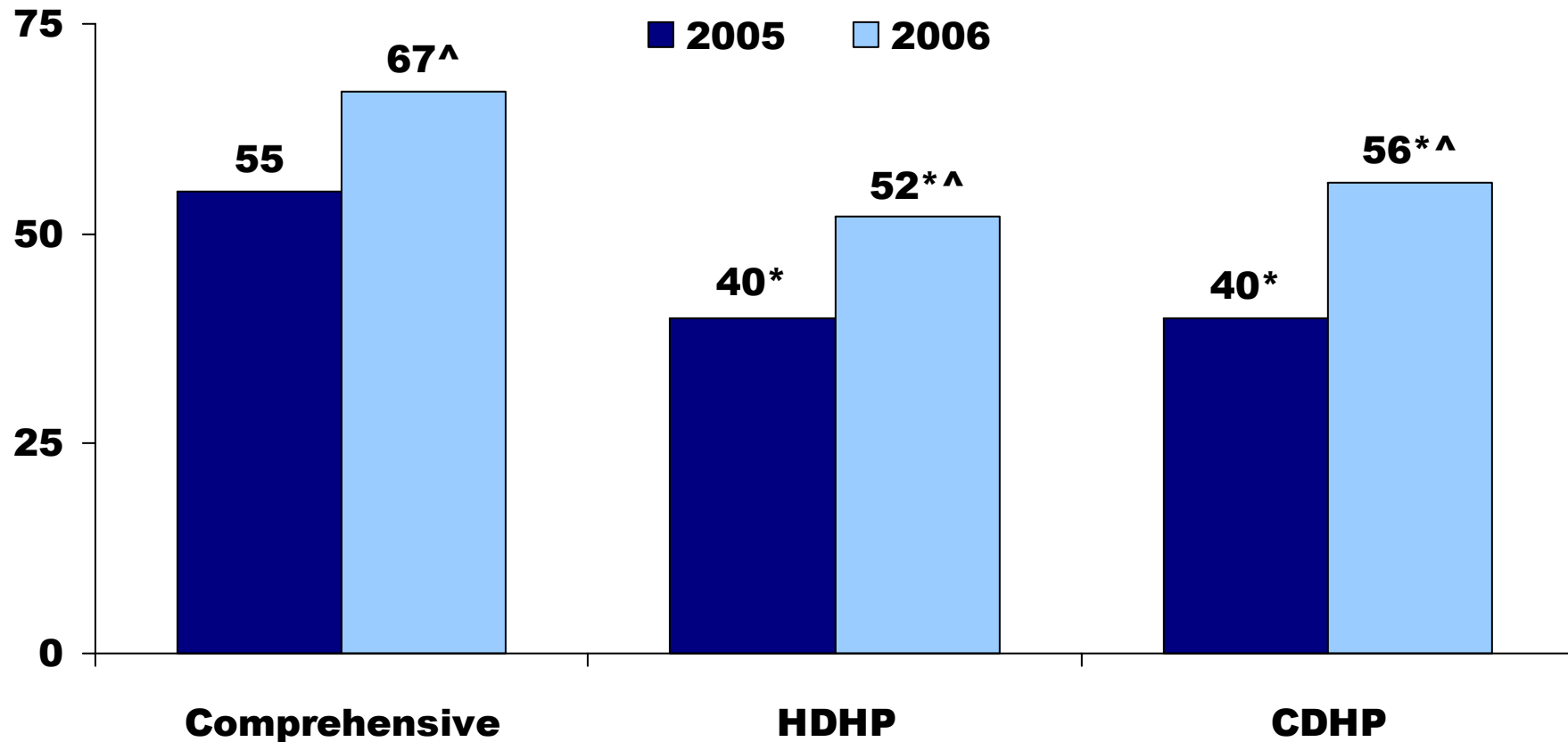
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

^Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 28. Percent of Individuals Reporting That They Strongly or Somewhat Agree That Health Plan Provides Information to Help Choose Among Providers, by Type of Health Plan, 2005–2006



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

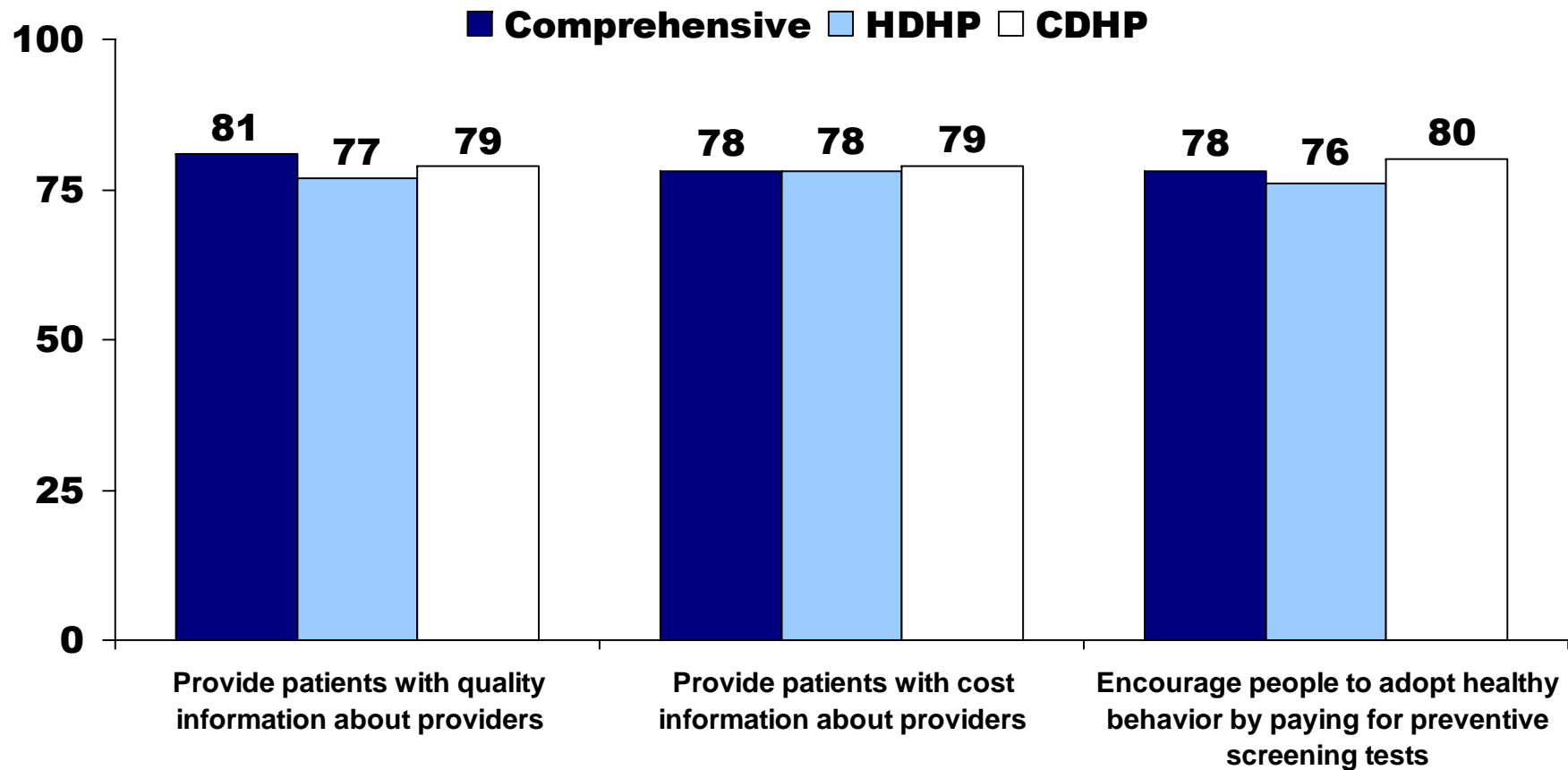
[^]Difference between 2005 and 2006 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 29. Agreement with Statements About Priorities for the Health Care System: Percent Reporting That They Strongly or Somewhat Agree, by Type of Health Plan

Percent of privately insured adults 21–64 who strongly/somewhat agree



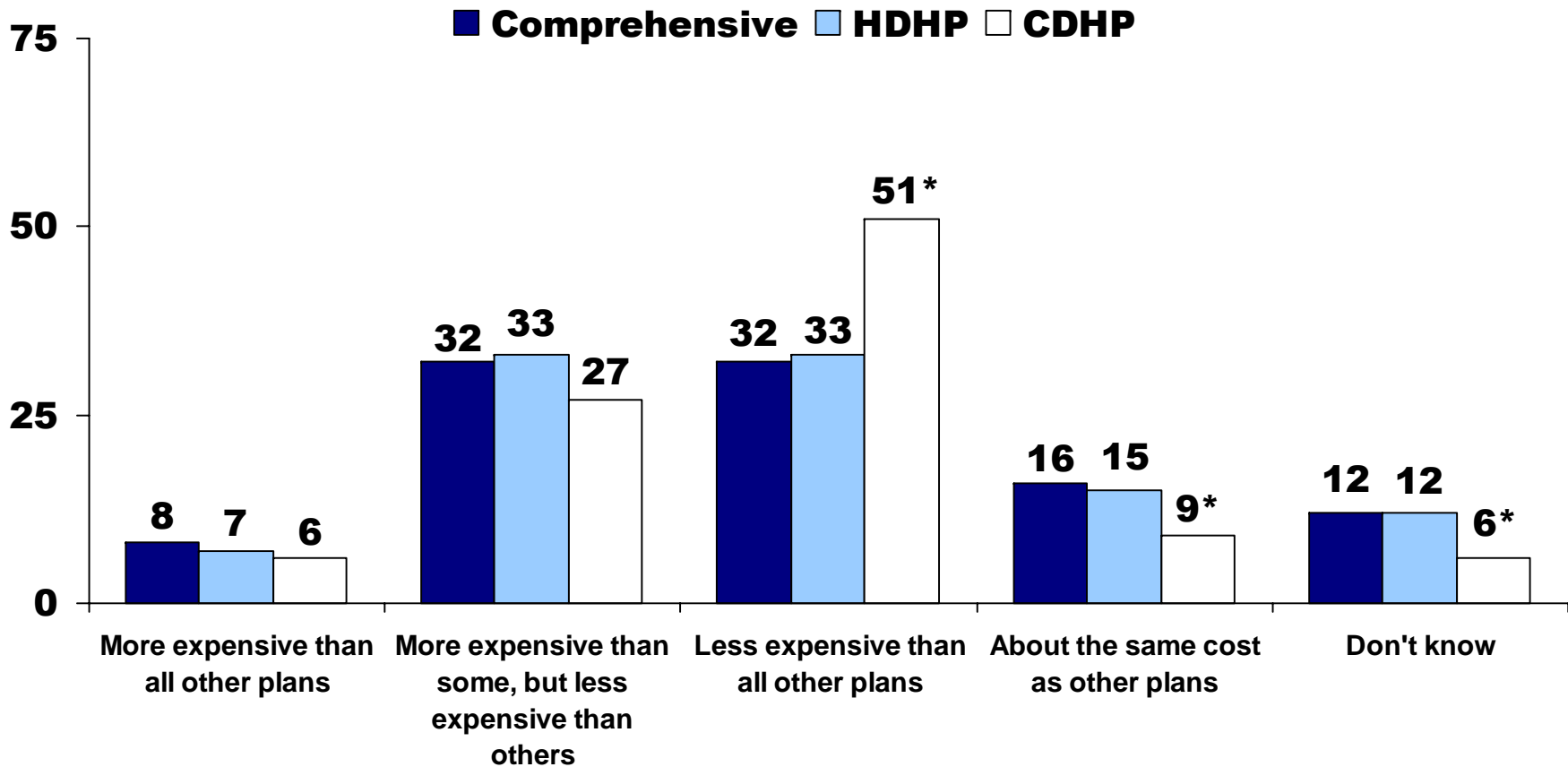
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 30. Premium of Selected Plan Compared with Other Available Plans, Among Individuals with Choice of Plans and Those in the Individual Market, by Type of Health Plan

Percent of privately insured adults 21–64 with choice of plan



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

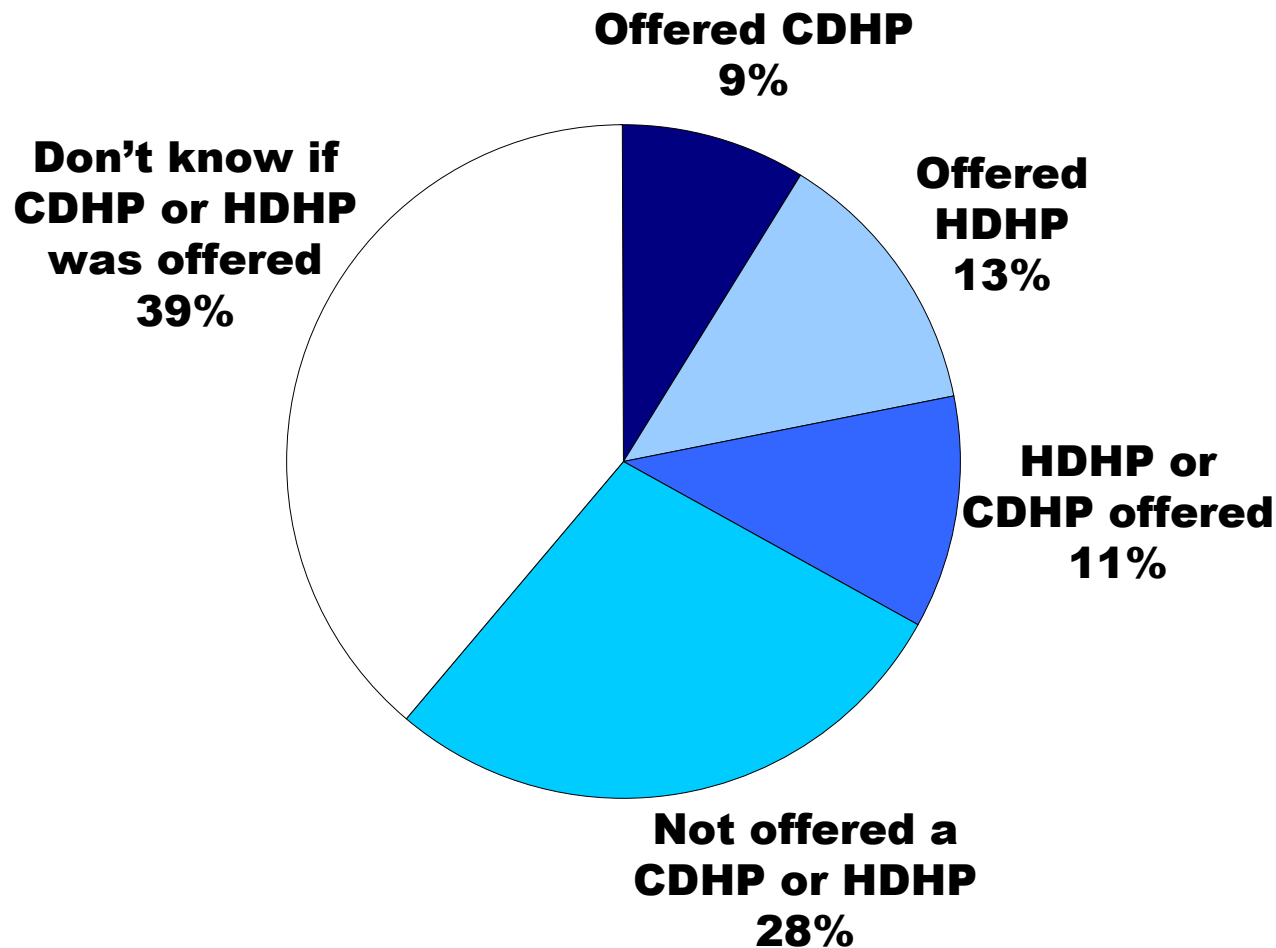
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 31. Percent of Individuals with Comprehensive Employment-Based Health Benefits and Choice of Health Plan



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

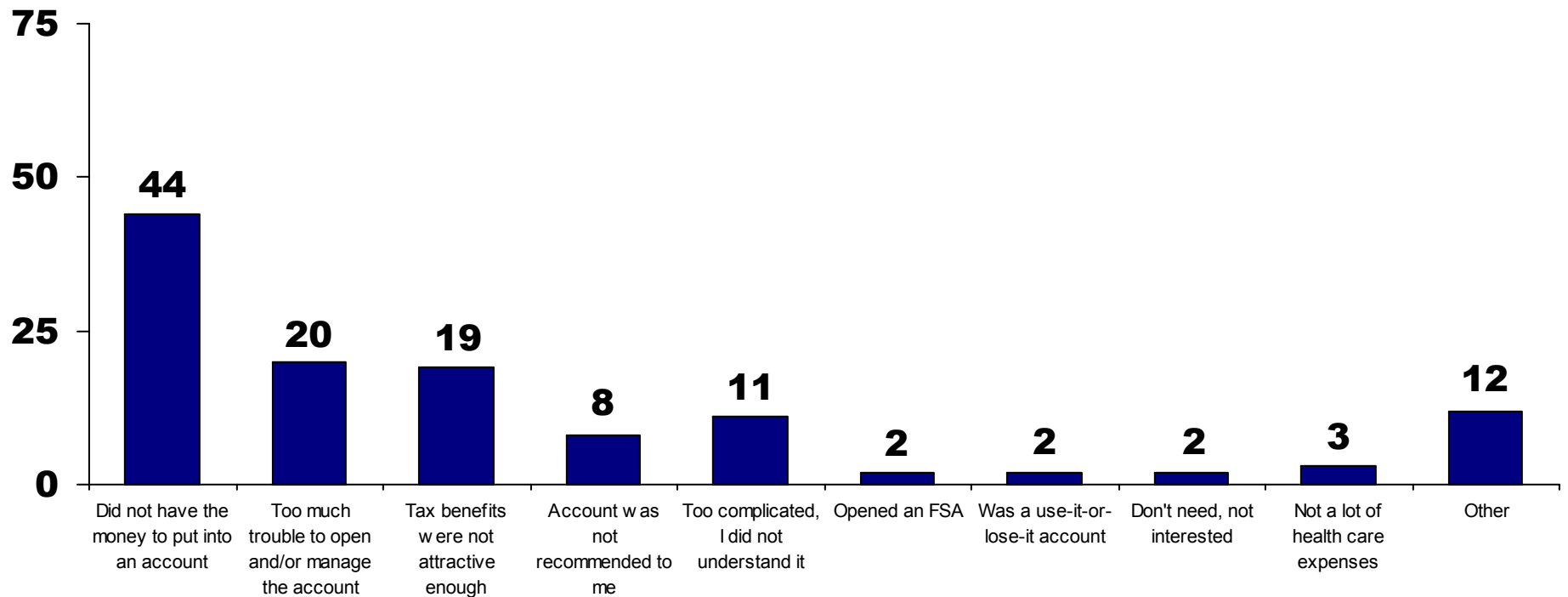
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 32. Reasons for Deciding Not to Open a Health Savings Account

Percent of privately insured adults 21–64 with HDHPs with option to open a health savings account but did not

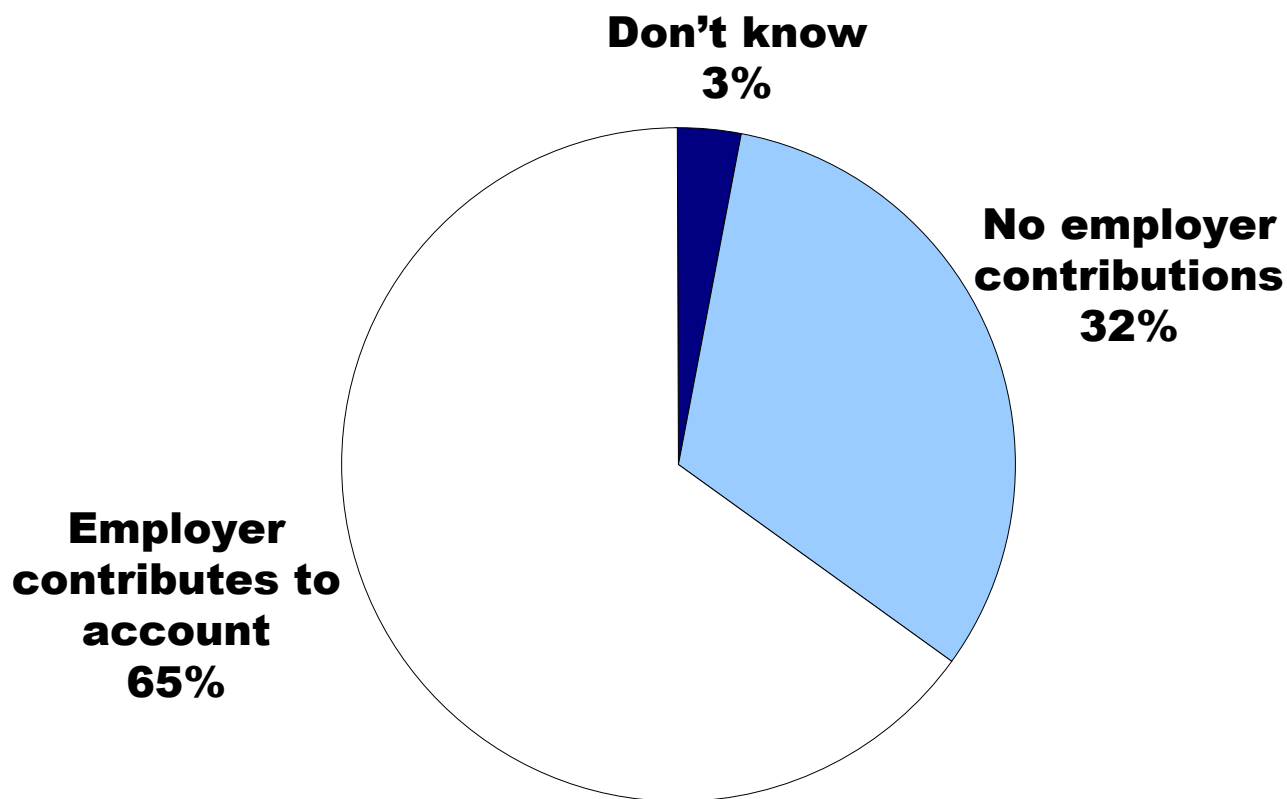


HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Figure 33. Percent of Individuals with Employer Contribution to Account, Among Persons with Employment-Based Health Benefits and CDHP

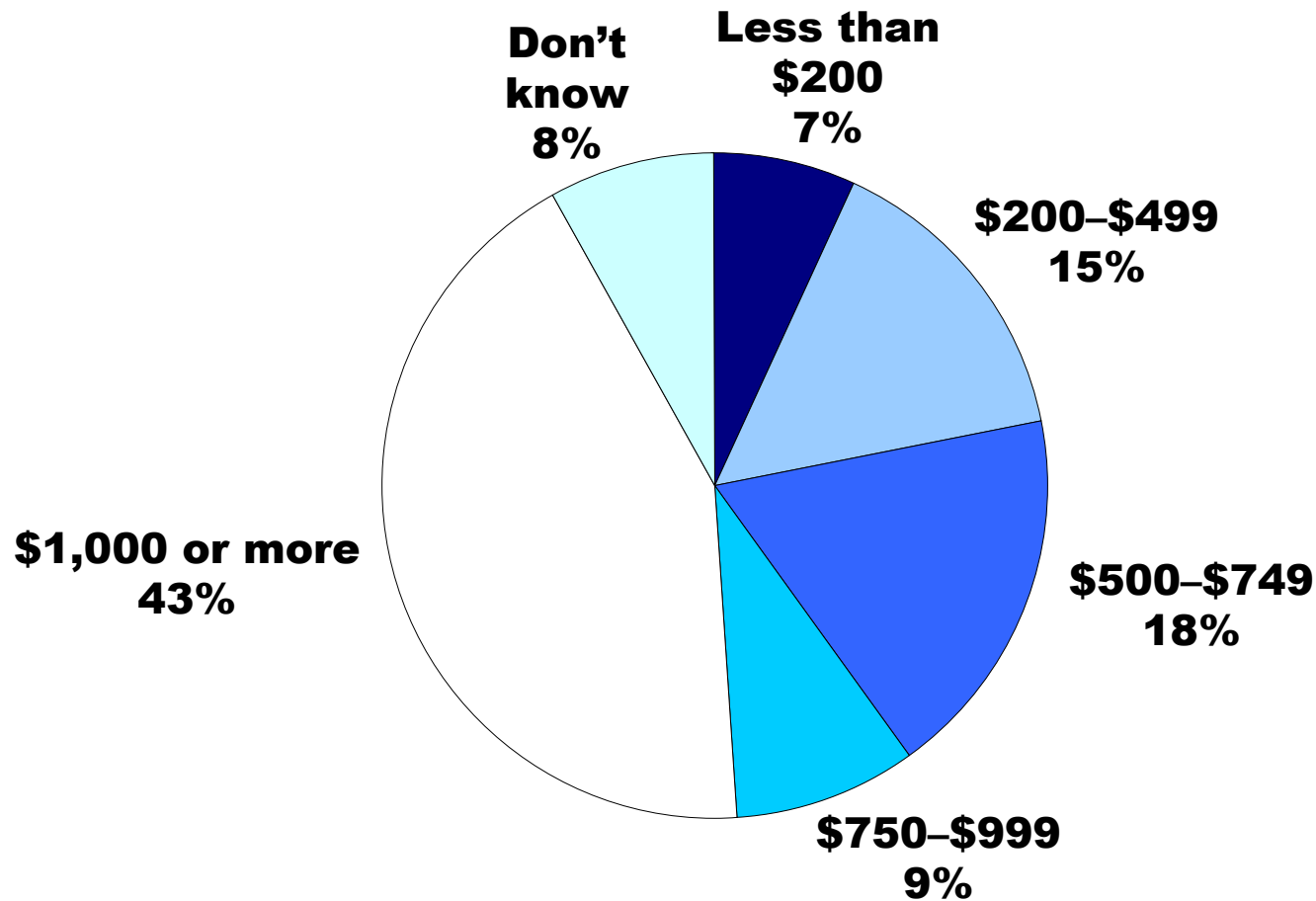


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



**Figure 34. Annual Employer Contributions to the Account,
Among Persons with CDHP
Whose Employer Contributes to Account**



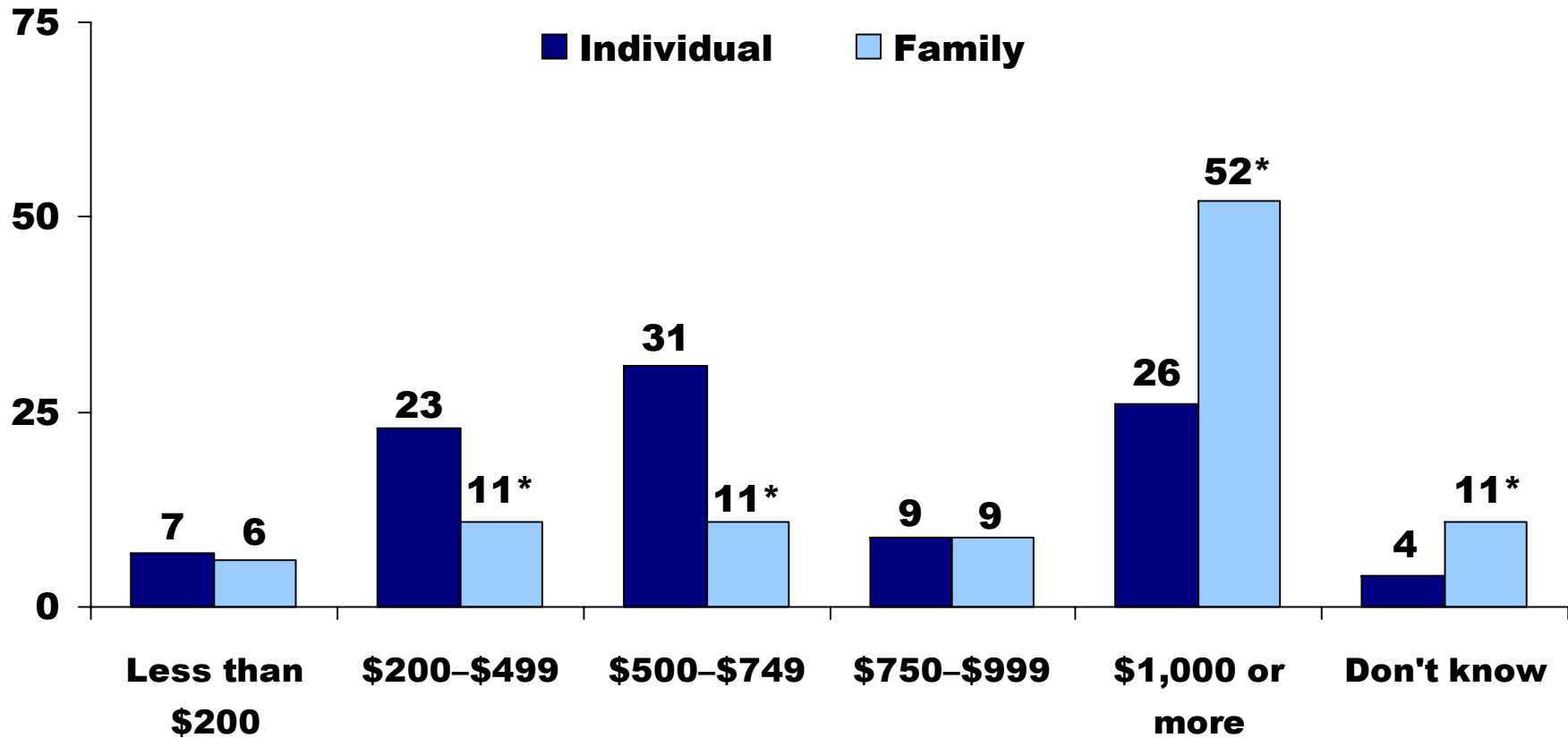
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
Note: Both single-person and family plans.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 35. Annual Employer Contributions to the Account, Among Persons with CDHP

Percent of adults 21–64 with CDHPs and employer contributions



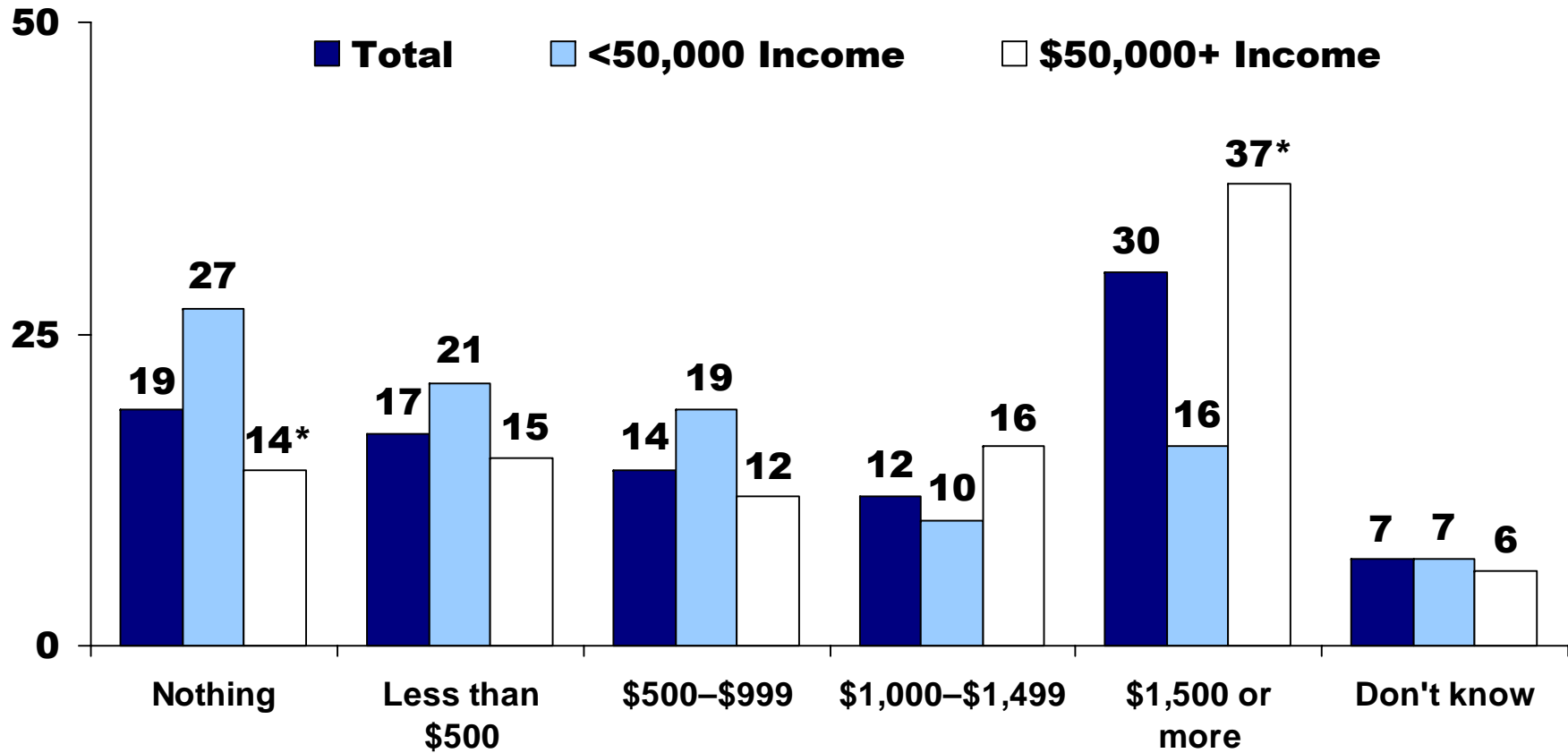
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between individual coverage and family coverage is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 36. Annual Employee Contributions to the Account, by Household Income, Among Persons with CDHP

Percent of adults 21–64 with CDHPs



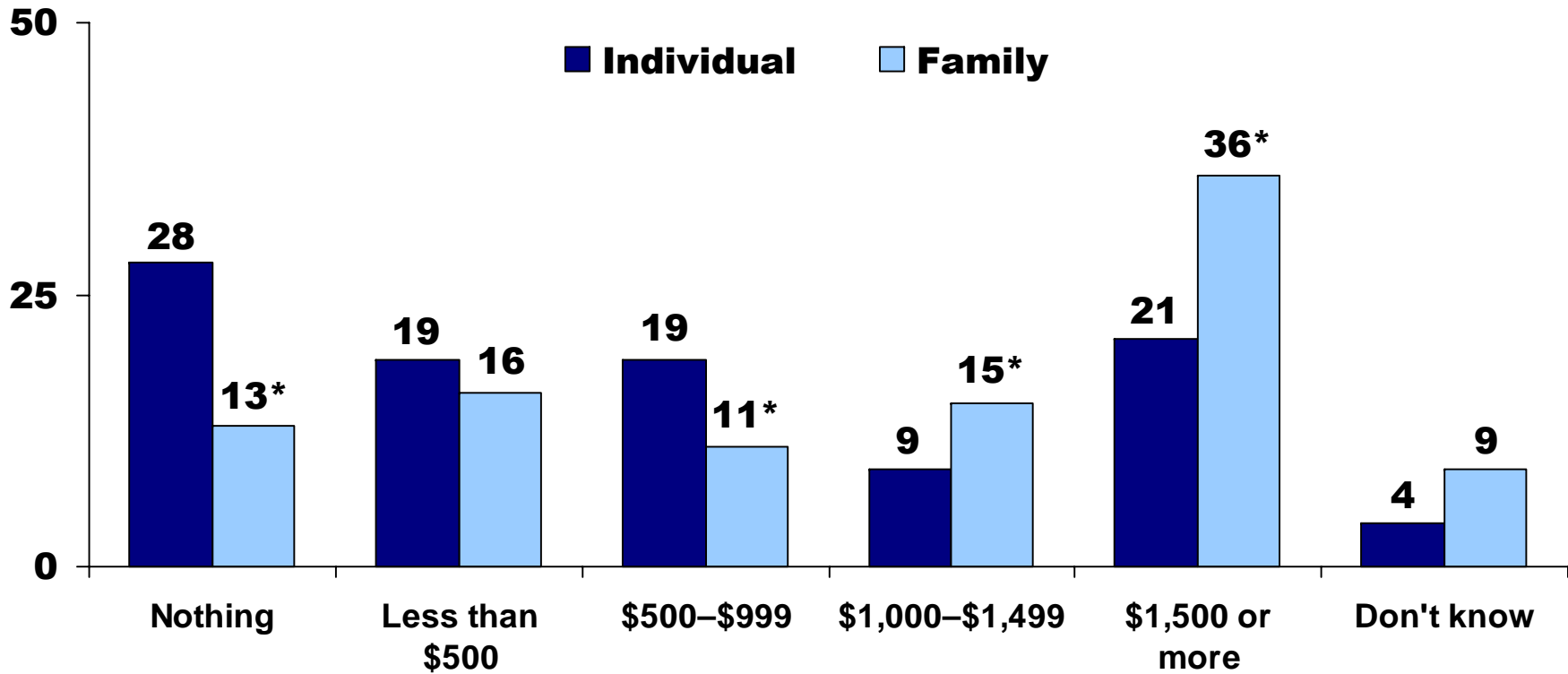
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between <\$50,000 income and \$50,000+ income is statistically significant at $p \leq 0.05$ or better.



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Figure 37. Annual Employee Contributions to the Account, by Type of Coverage, Among Persons with CDHP

Percent of adults 21–64 with CDHPs

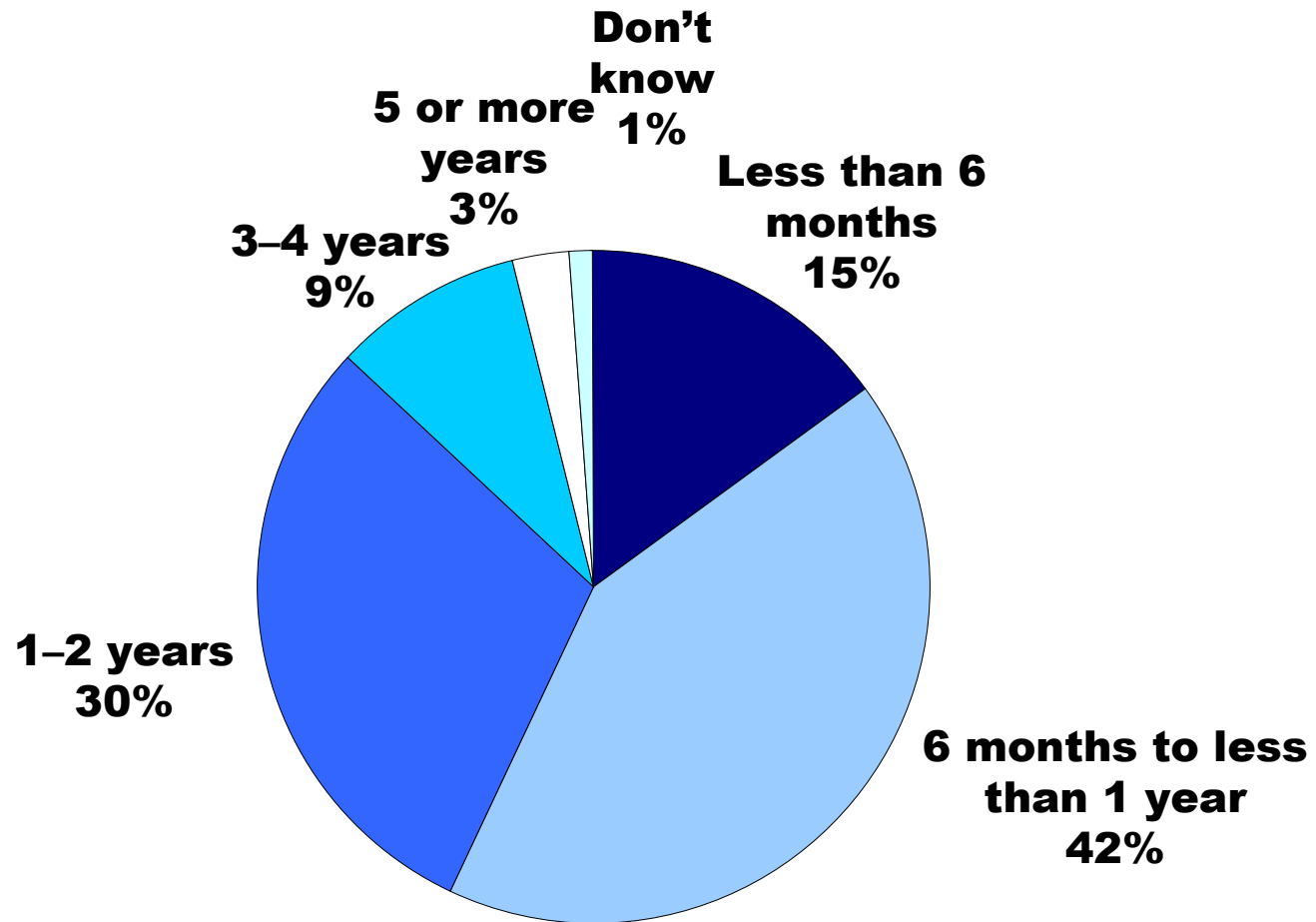


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between individual coverage and family coverage is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 38. Length of Time with CDHP and Savings Account



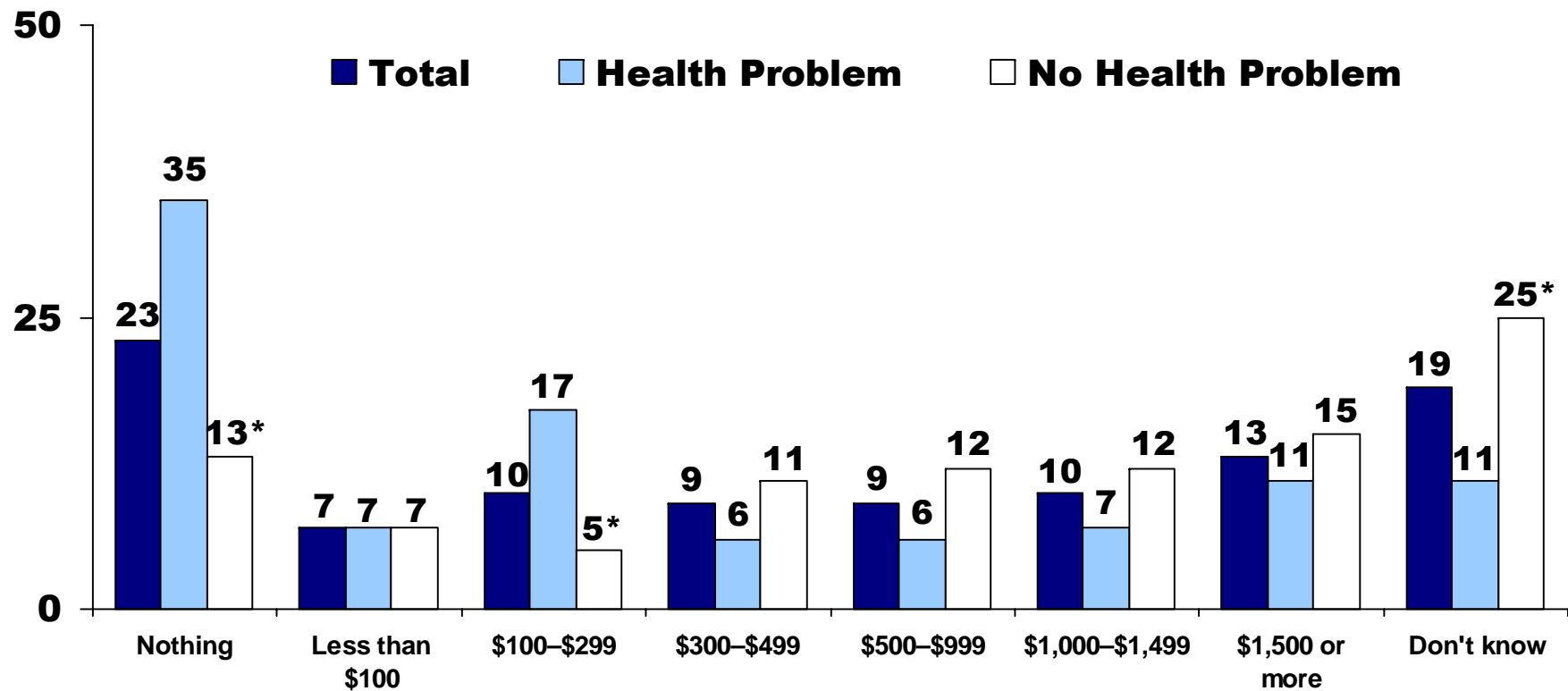
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 39. Amount of Money Rolled Over in the CDHP, Among Individuals with CDHP One Year or Longer, by Health Status**

Percent of adults 21–64 with CDHP 1 year or more



CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between health status categories is statistically significant at $p \leq 0.05$ or better.

**Health problem defined as fair or poor health or one of eight chronic health conditions.

Note: Both single-person and family plans.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 40. Amount of Money Currently in Account, Among Individuals with a CDHP

Percent of adults 21–64 with CDHPs



CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 41. Annual Deductibles, by Type of Health Plan

	Comprehensive	HDHP	CDHP
Single Person Deductible			
No deductible	35%	—	—
\$1–\$499	38	—	—
\$500–\$999	14	—	—
\$1,000–\$1,999	—	60%	48%
\$2,000–\$4,999	—	28	42
\$5,000 or higher	—	9	5
Family Deductible			
No deductible	46	—	—
\$1–\$999	37	—	—
\$1,000–\$1,999	7	—	—
\$2,000–\$4,999	—	78	69
\$5,000 or higher	—	18	29

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 42. Annual Household Premium for Health Insurance, by Type of Health Plan

	Comprehensive	HDHP	CDHP
Annual Premium (Household)			
None	17	12*	12*
Less than \$2,400	48	42*	47
\$2,400–\$3,599	9	14*	14*
\$3,600 or more	14	25*	21*

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

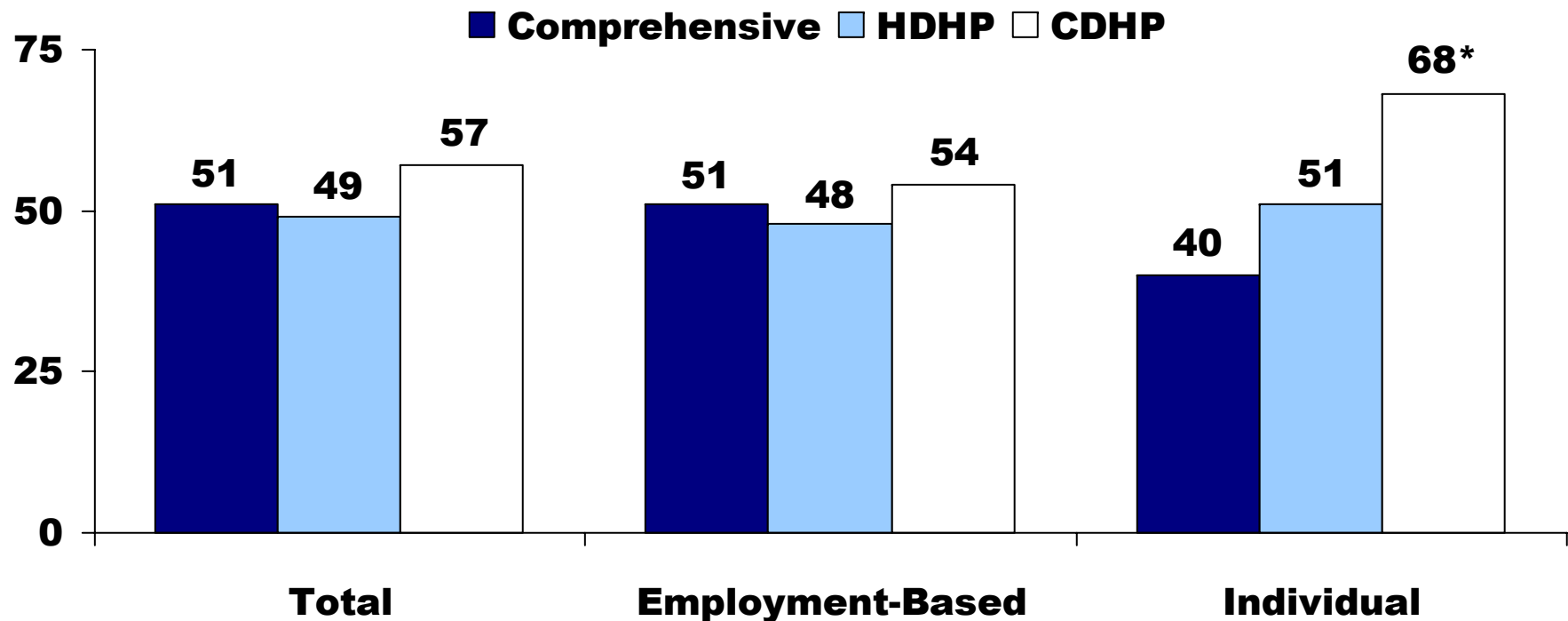
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 43. Percent of Adults Whose Deductibles Apply to All Medical Services, by Coverage Source

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 44. Annual Household Out-of-Pocket Medical Expenses, Not Including Premiums, by Type of Health Plan

	Comprehensive	HDHP	CDHP
Nothing	13%	15%	17%
\$1–\$499	28	15*	14*
\$500–\$999	16	13*	12*
\$1,000–\$1,499	11	8	8
\$1,500–\$1,999	6	7	6
\$2,000–\$4,999	11	15	17*
\$5,000 or more	8	23*	22*

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Figure 45. Annual Household Out-of-Pocket Medical Expenses, Including Premiums, by Type of Health Plan

	Comprehensive	HDHP	CDHP
Nothing	3%	1%*	4%
\$1–\$499	13	5*	6*
\$500–\$999	8	6*	5*
\$1,000–\$1,499	12	10*	8*
\$1,500–\$1,999	11	9*	9*
\$2,000–\$4,999	28	32*	31*
\$5,000 or more	10	28*	28*

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

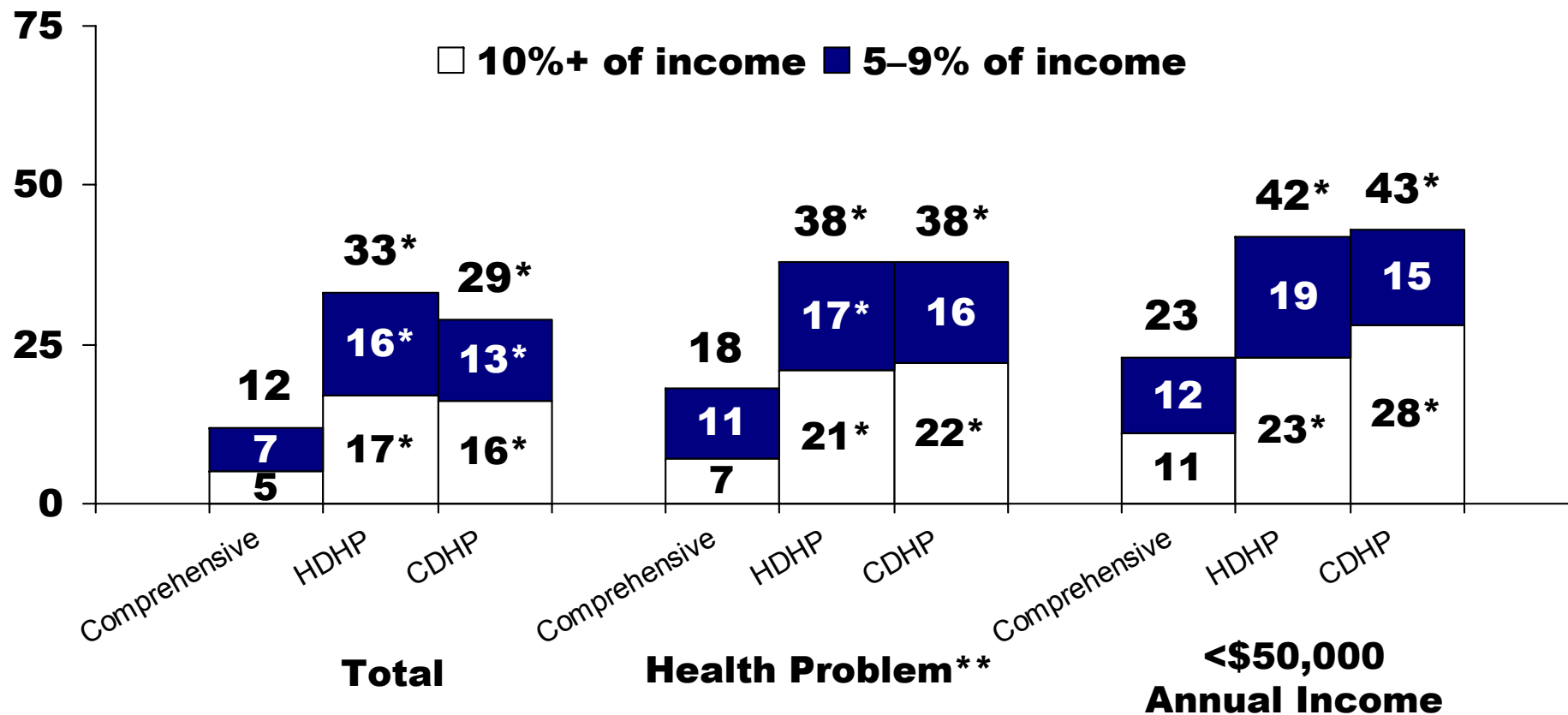
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Figure 46. Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses, by Health Status and Income

Percent of privately insured adults 21–64 spending ≥ 5% of income



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

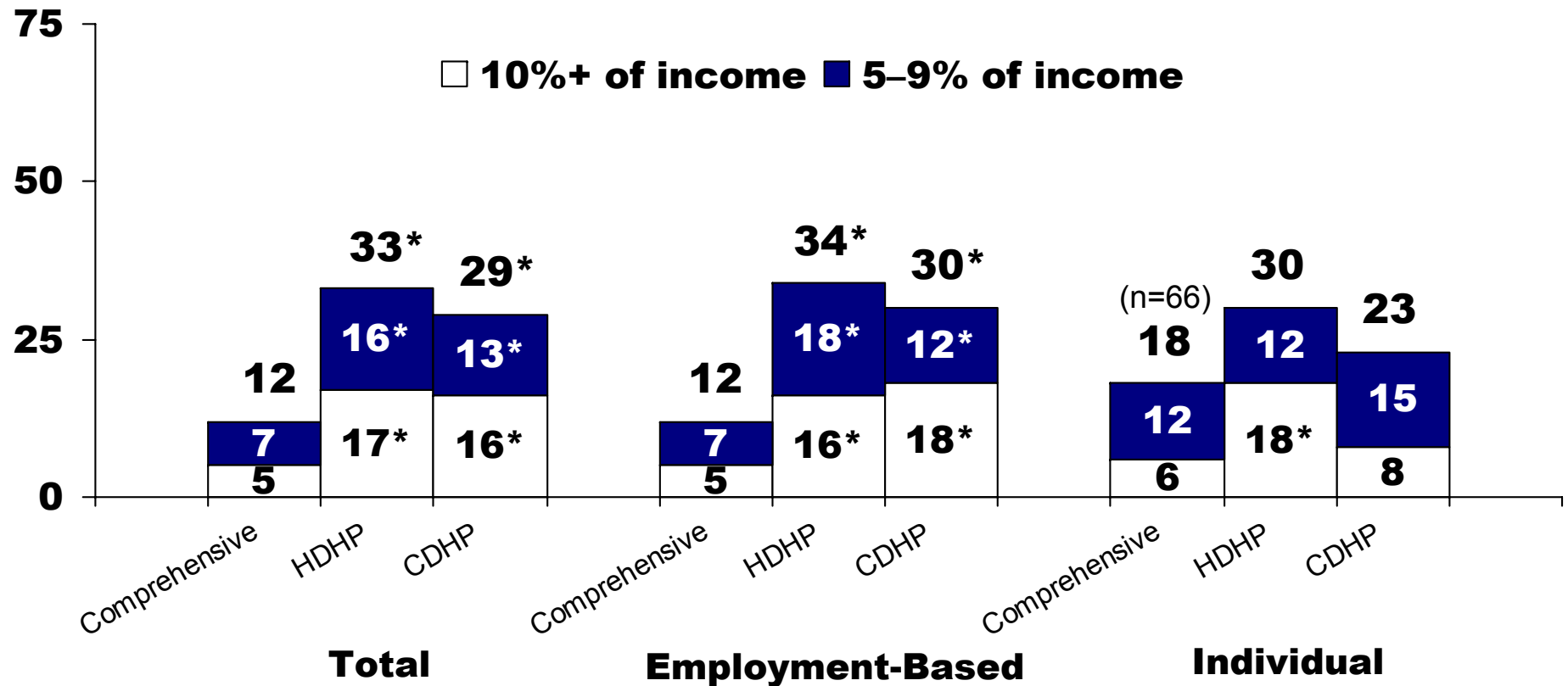
**Health problem defined as fair or poor health or one of eight chronic health conditions.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.



Figure 47. Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses, by Coverage Source

Percent of privately insured adults 21–64 spending $\geq 5\%$ of income



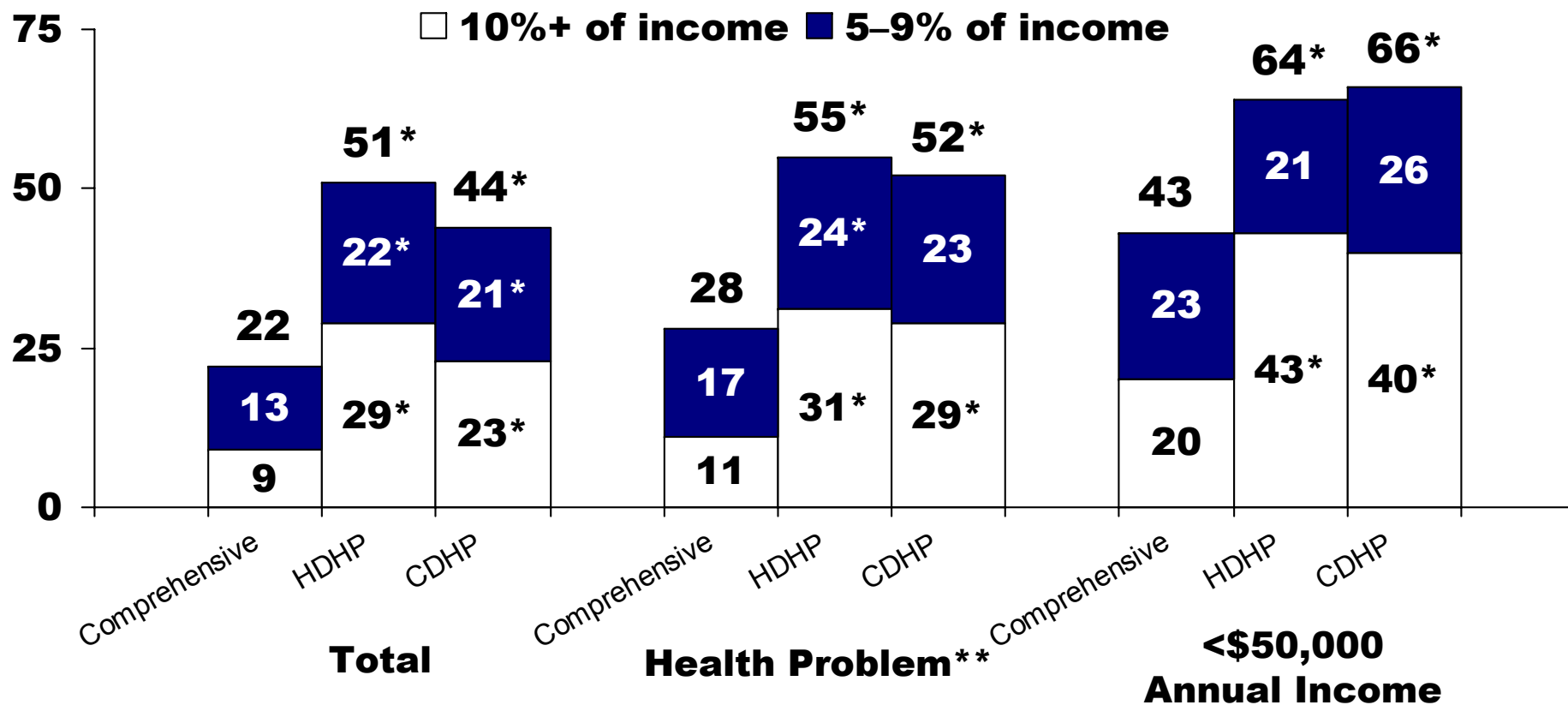
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.



Figure 48. Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses Plus Premiums, by Health Status and Income

Percent of privately insured adults 21–64 spending ≥ 5% of income



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

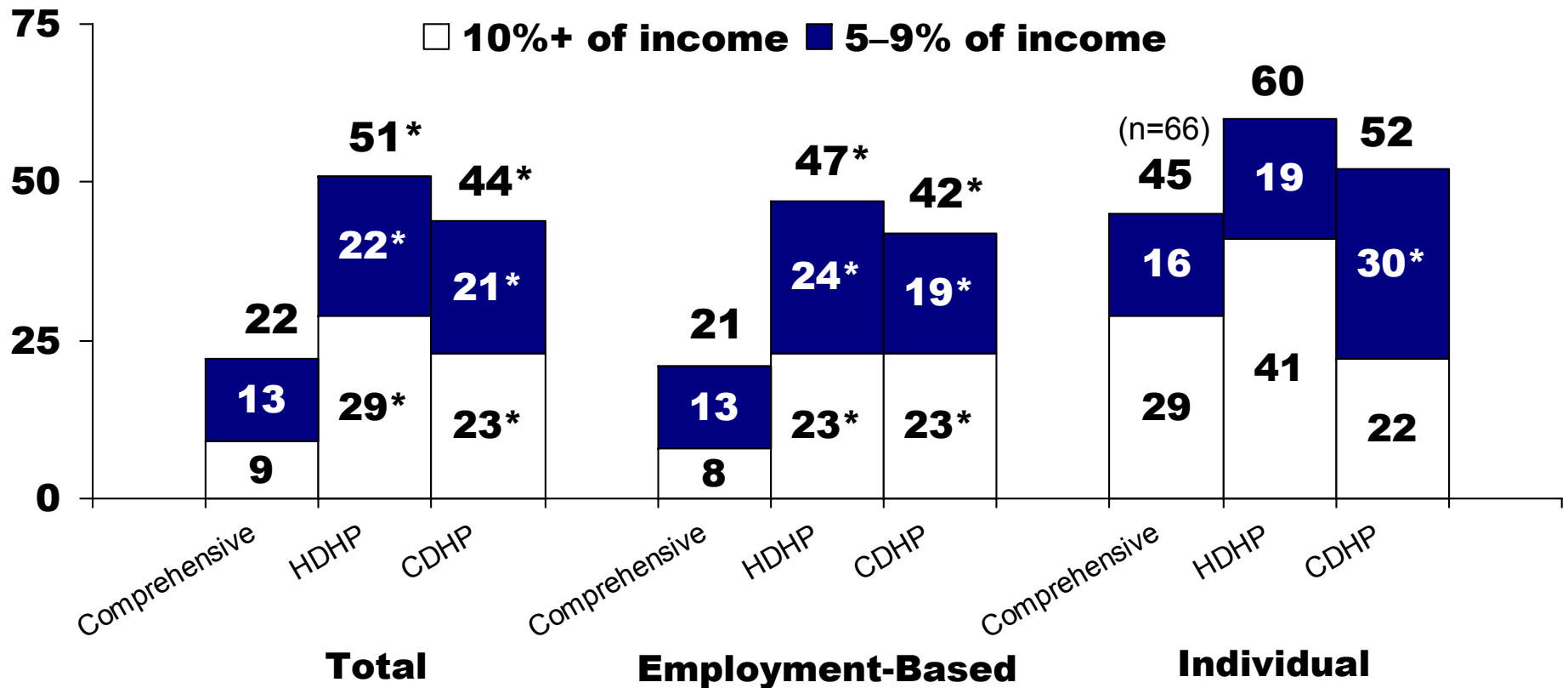
**Health problem defined as fair or poor health or one of eight chronic health conditions.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.



Figure 49. Percent of Household Income Spent Annually on Out-of-Pocket Medical Expenses Plus Premiums, by Coverage Source

Percent of privately insured adults 21–64 spending $\geq 5\%$ of income



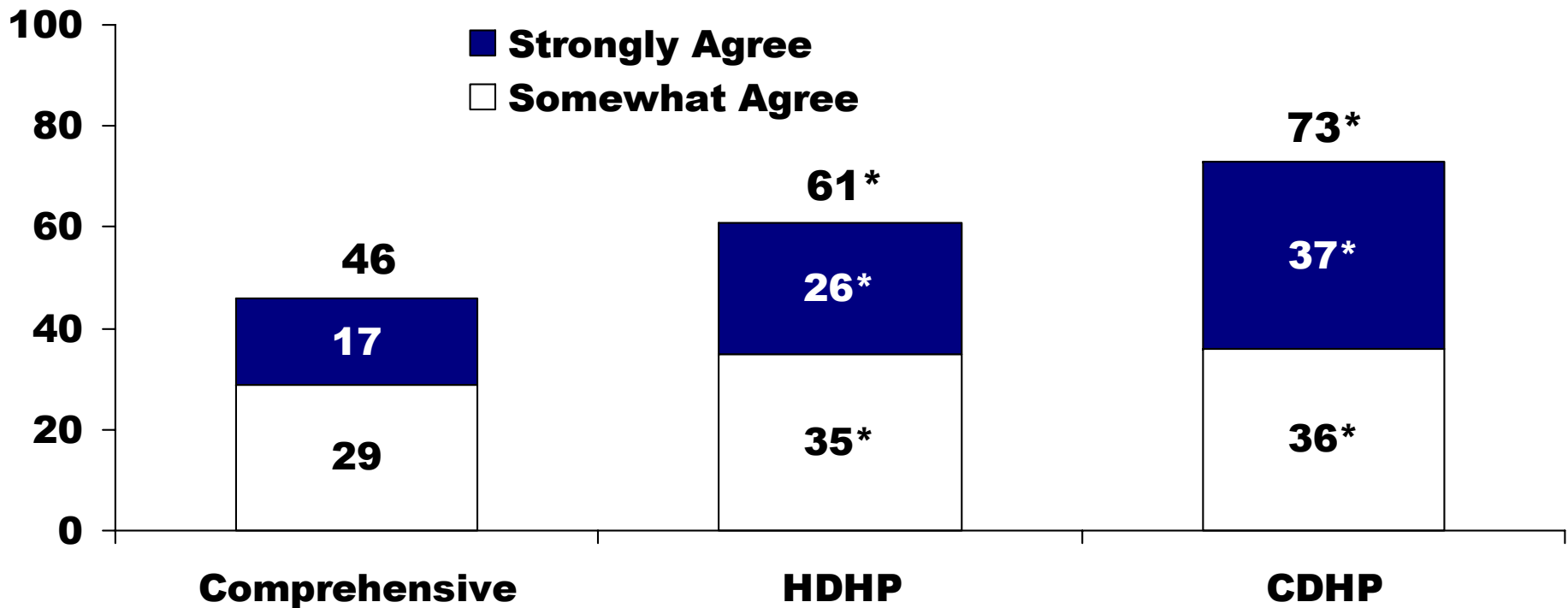
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005.



Figure 50. Percent of Adults Who Agree That Terms of Coverage Make Them Consider Cost When Deciding to Seek Health Care Services

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

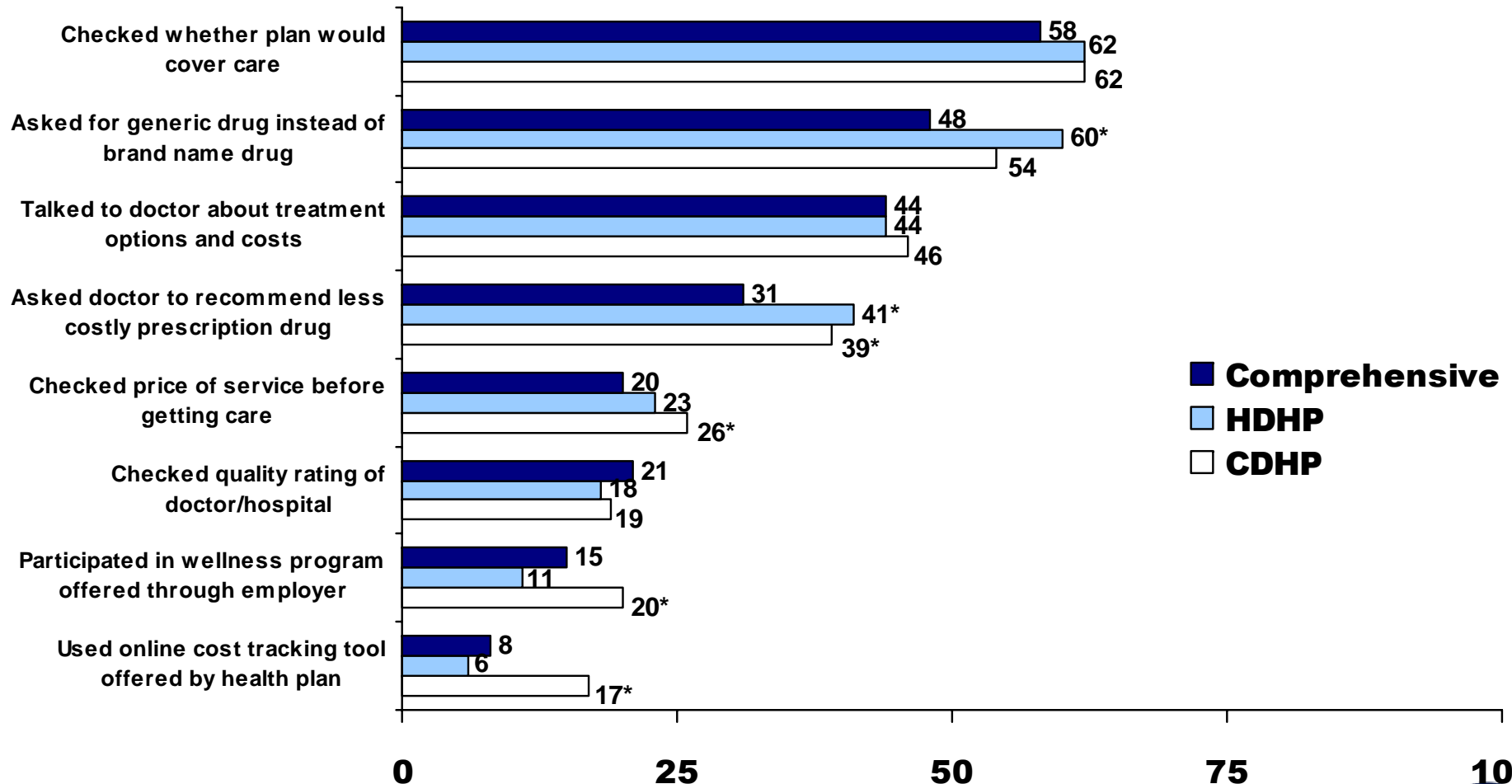
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.



Figure 51. Cost-Conscious Decision Making, by Type of Health Plan

Percent of privately insured adults 21–64 who received health care in last twelve months



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

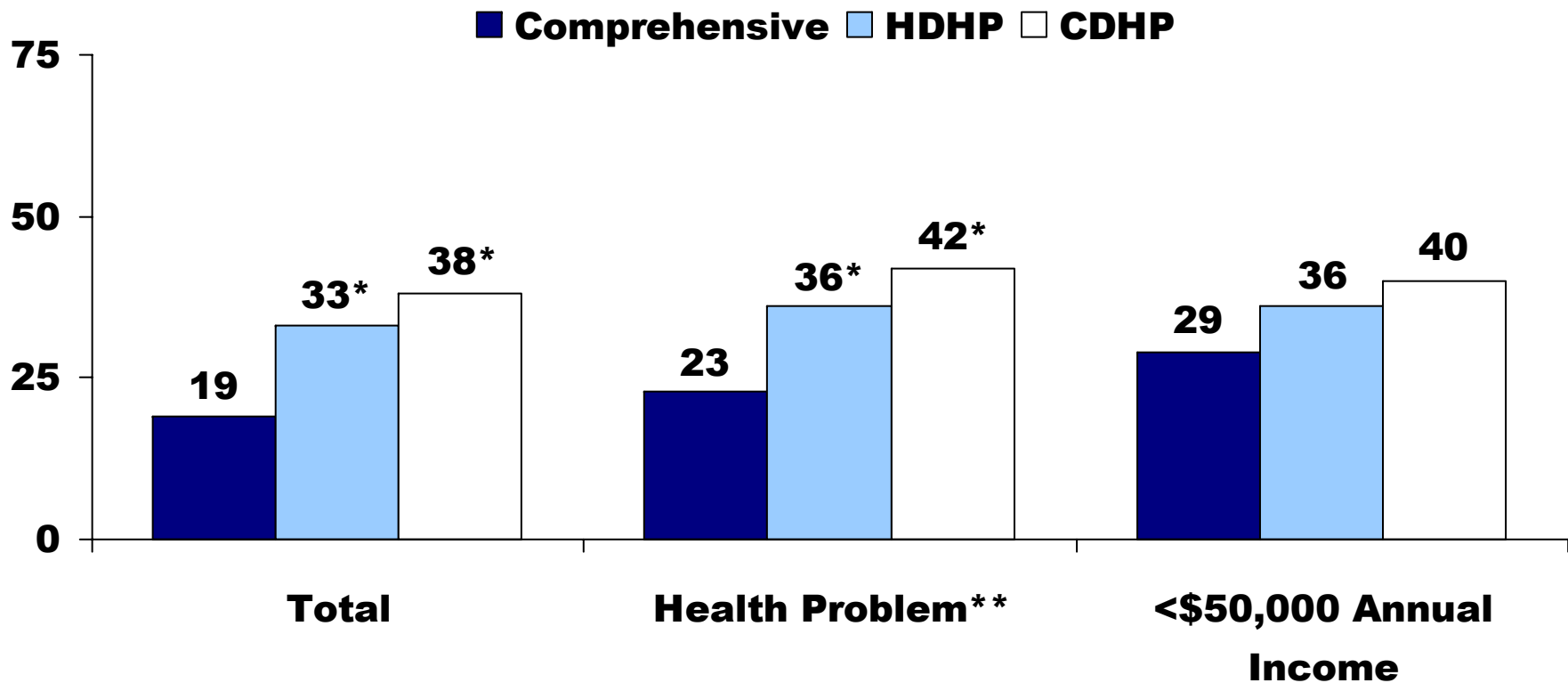
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 52. Percent of Adults Who Have Delayed or Avoided Getting Needed Health Care Due to Cost, by Health Status and Income

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

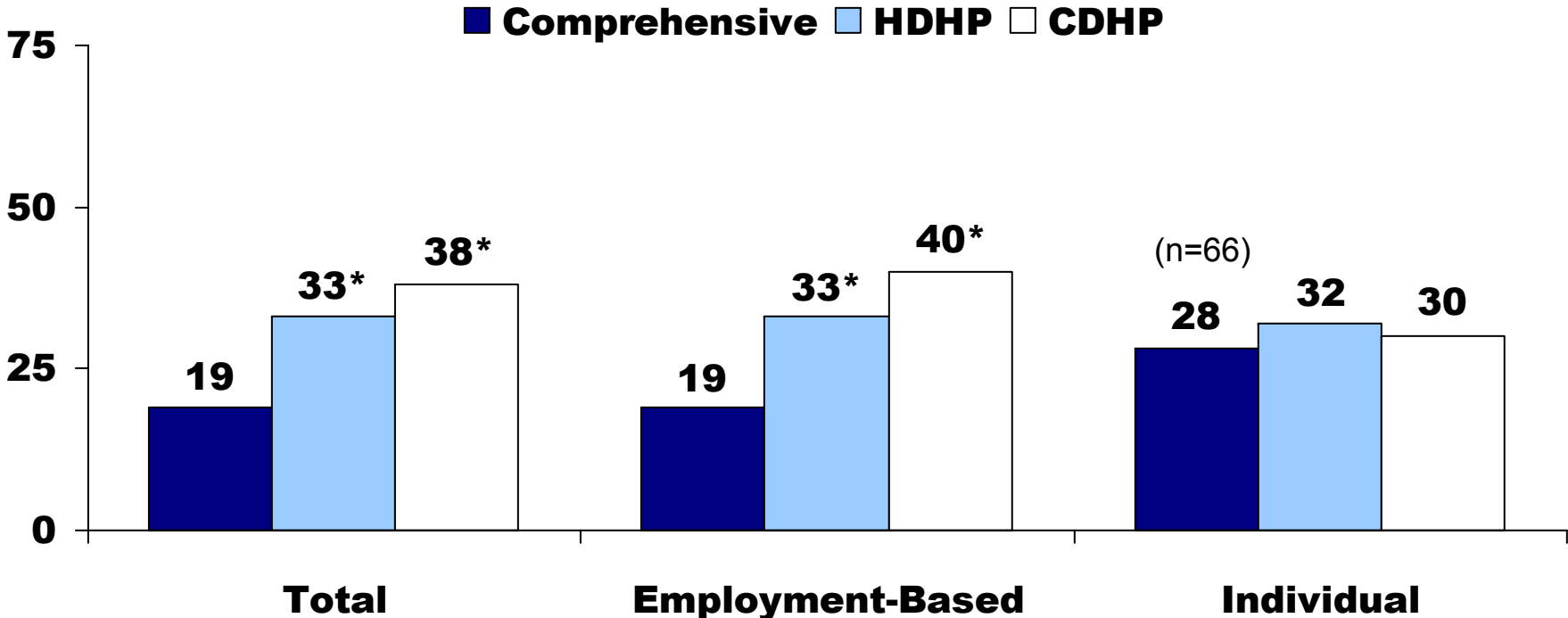
**Health problem defined as fair or poor health or one of eight chronic health conditions.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 53. Percent of Adults Who Have Delayed or Avoided Getting Needed Health Care Due to Cost, by Coverage Source

Percent of privately insured adults 21-64



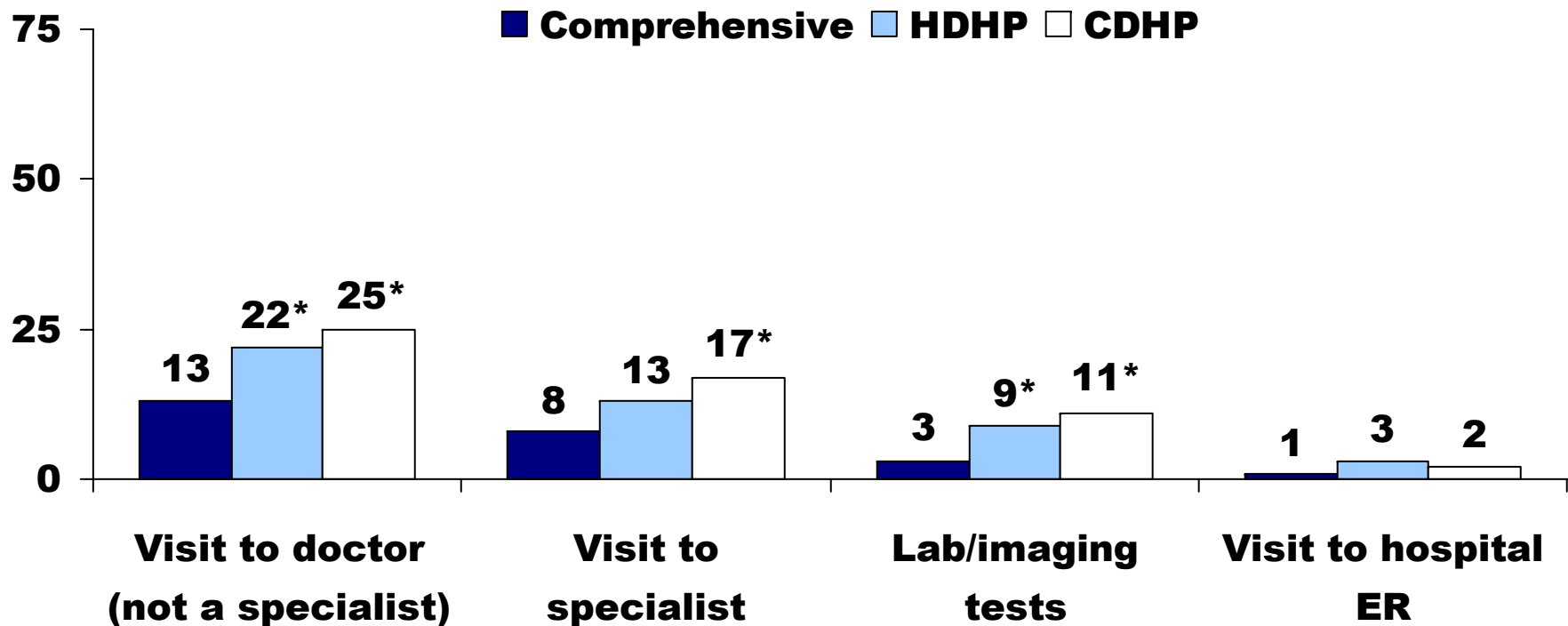
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 54. Percent of Adults Who Have Delayed or Avoided Getting Needed Health Care Due to Cost, by Type of Care Delayed

Percent of privately insured adults 21-64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), w/ account.

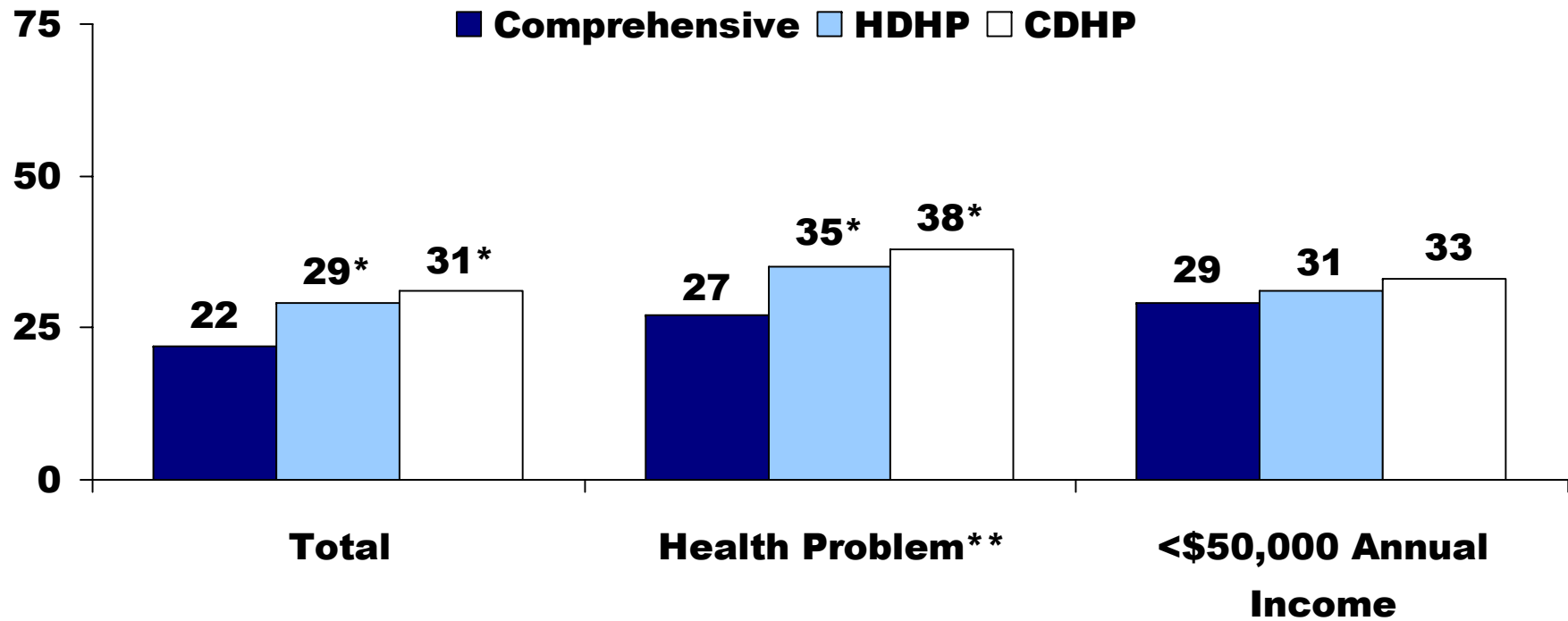
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 55. Percent of Adults Who Have Not Filled a Prescription Due to Cost or Who Have Skipped Doses to Make a Medication Last Longer, by Health Status and Income

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

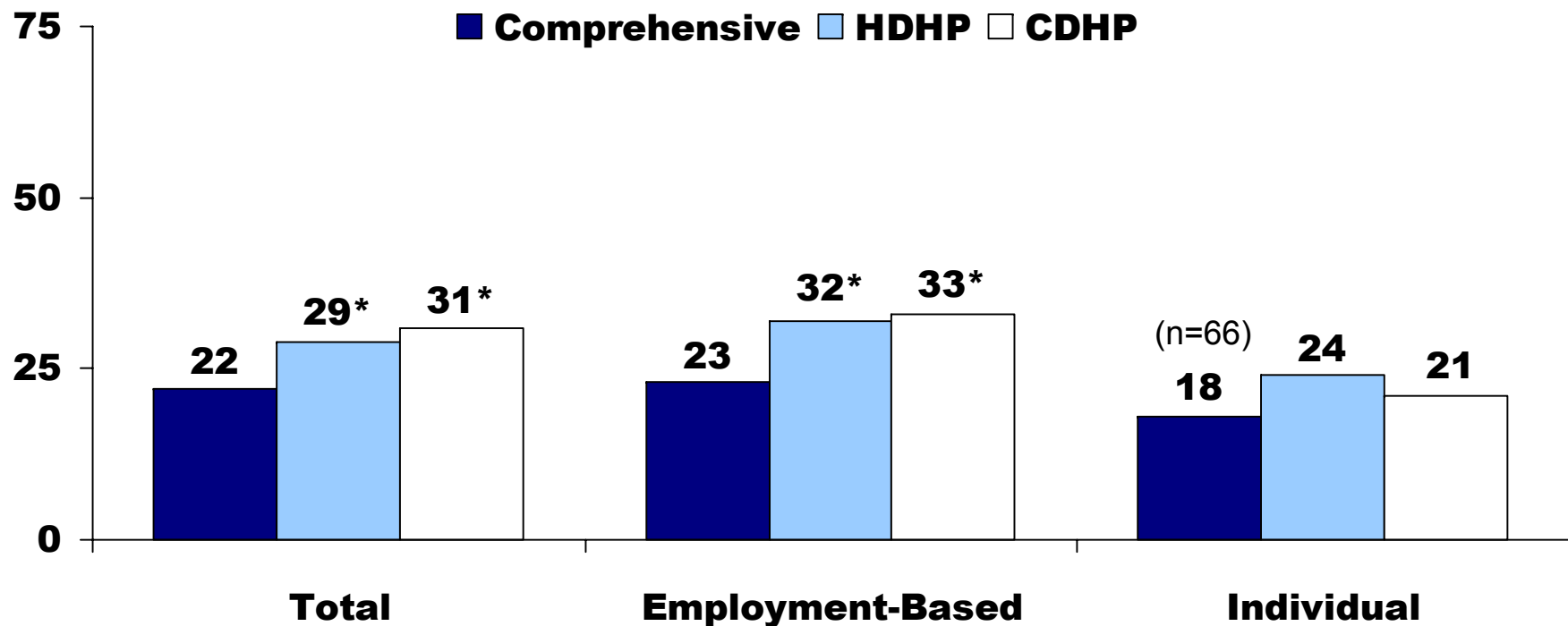
**Health problem defined as fair or poor health or one of eight chronic health conditions.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 56. Percent of Adults Who Have Not Filled a Prescription Due to Cost or Who Have Skipped Doses to Make a Medication Last Longer, by Coverage Source

Percent of privately insured adults 21–64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

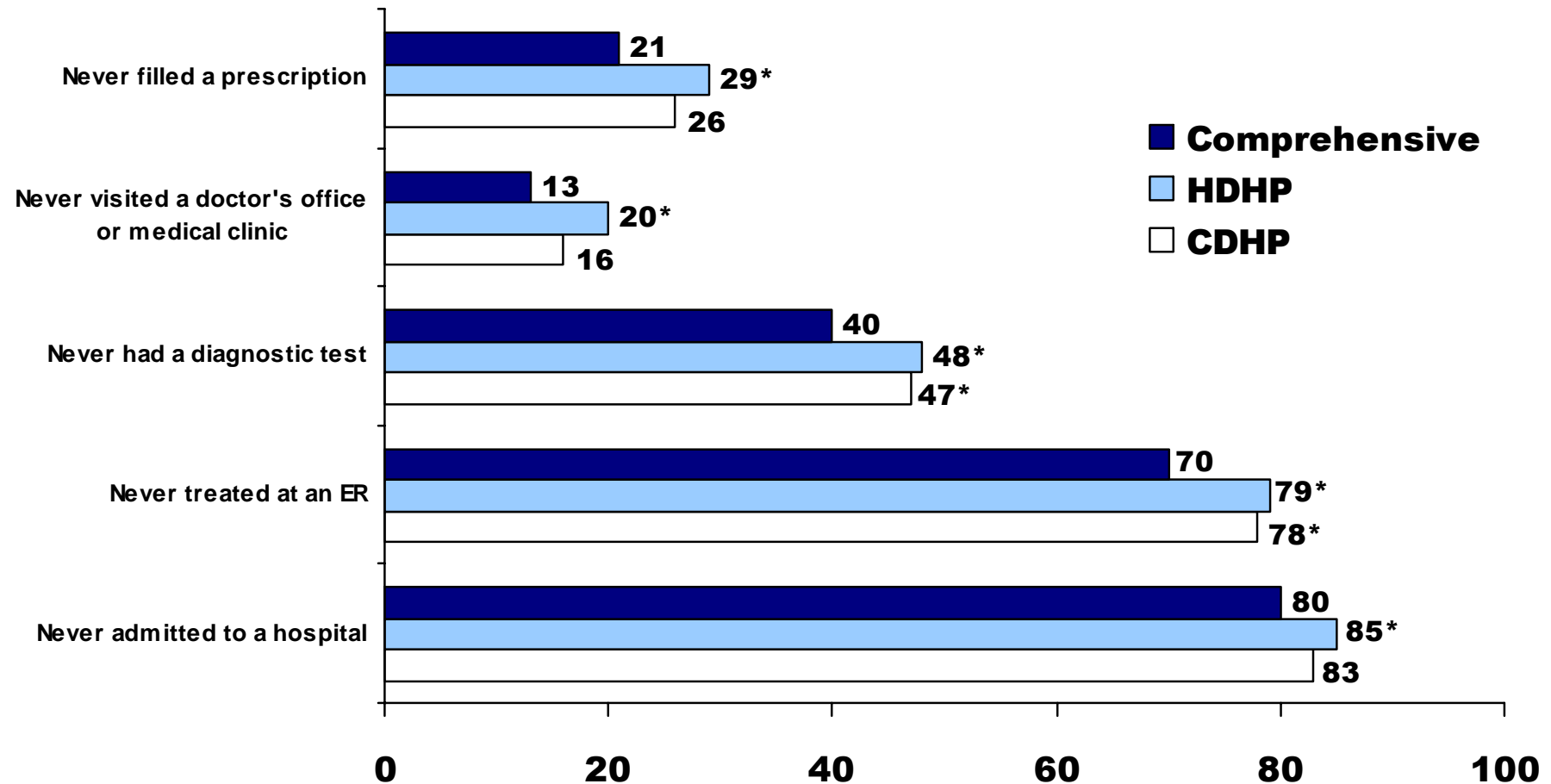
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.



Figure 57. Medical Service Use, by Type of Health Plan

Percent of privately insured adults 21–64 who NEVER used the following medical services in the past year



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

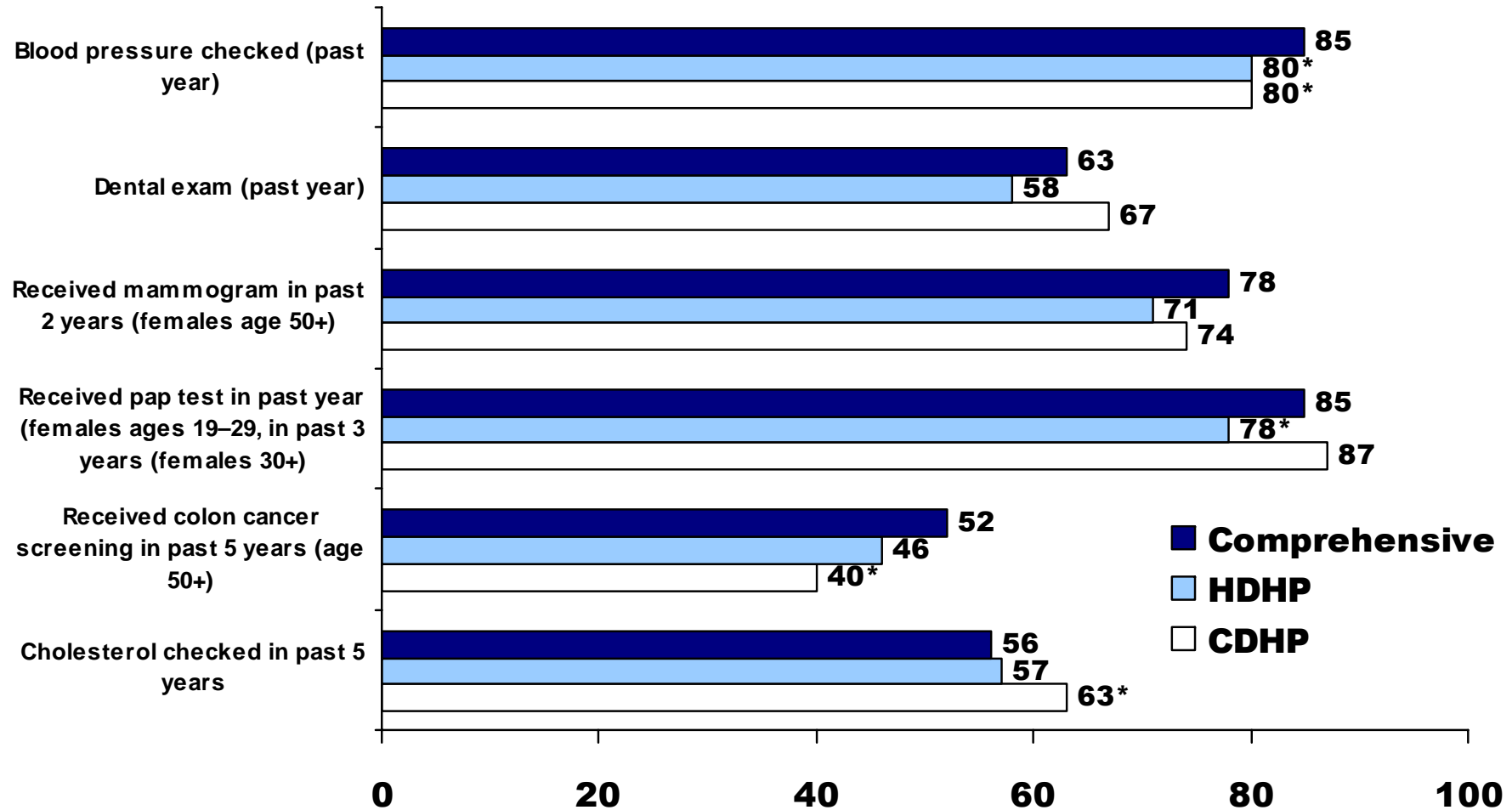
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 58. Preventive Care, by Type of Health Plan

Percent of privately insured adults 21–64 who had the following preventive care



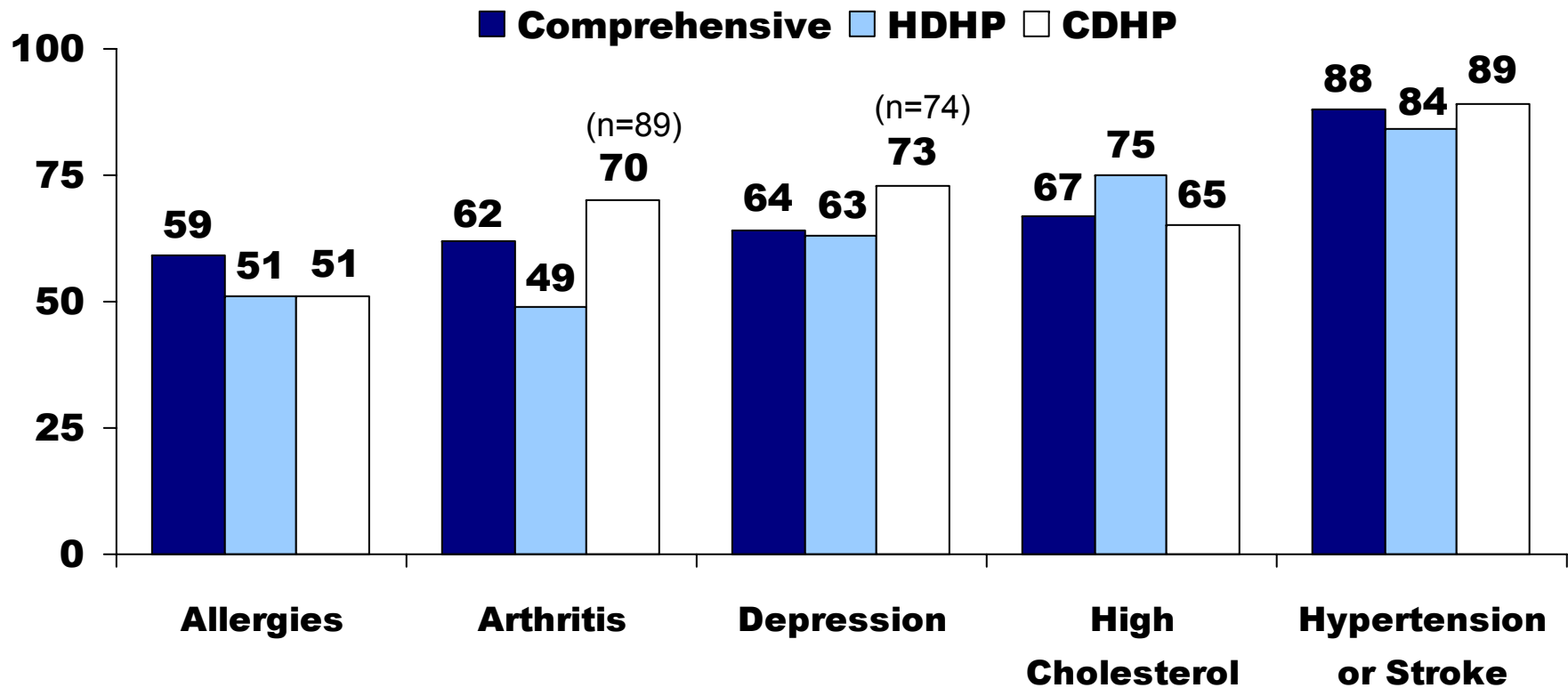
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 59. Following Treatment Regimens for Chronic Diseases

Percent of privately insured adults 21–64 with chronic conditions who strongly/somewhat agree that they follow their treatment regimens very carefully



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 60. Availability and Use of Quality and Cost Information Provided by Health Plan

	Comprehensive	HDHP	CDHP
Health plan provides information on quality of care provided by:			
Doctors	47%	32%*	28%*
Hospitals	46	32*	27*
Health plan provides information on cost of care provided by:			
Doctors	40	27*	22*
Hospitals	40	26*	22*
Of those whose plans provide info on quality, how many tried to use it for:			
Doctors	54	52	47
Hospitals	44	38	36
Of those whose plans provide info on cost, how many tried to use it for:			
Doctors	49	40*	36*
Hospitals	45	34*	37

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.



Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.

Figure 61. Effort to Find Information on Quality and Cost From Sources Other Than Health Plans

	Comprehensive	HDHP	CDHP
Tried to find information from sources other than health plans on quality of care provided by:			
Doctors	33%	36%	31%
Hospitals	26	25	23
Tried to find information from sources other than health plans on cost of care provided by:			
Doctors	23	24	22
Hospitals	20	19	17
Of those who tried to find info on quality, how many found all they needed for:			
Doctors	77	57*	57*
Hospitals	79	64*	65*
Of those who tried to find info on cost, how many found all they needed for:			
Doctors	71	53*	48*
Hospitals	67	52*	49*

Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

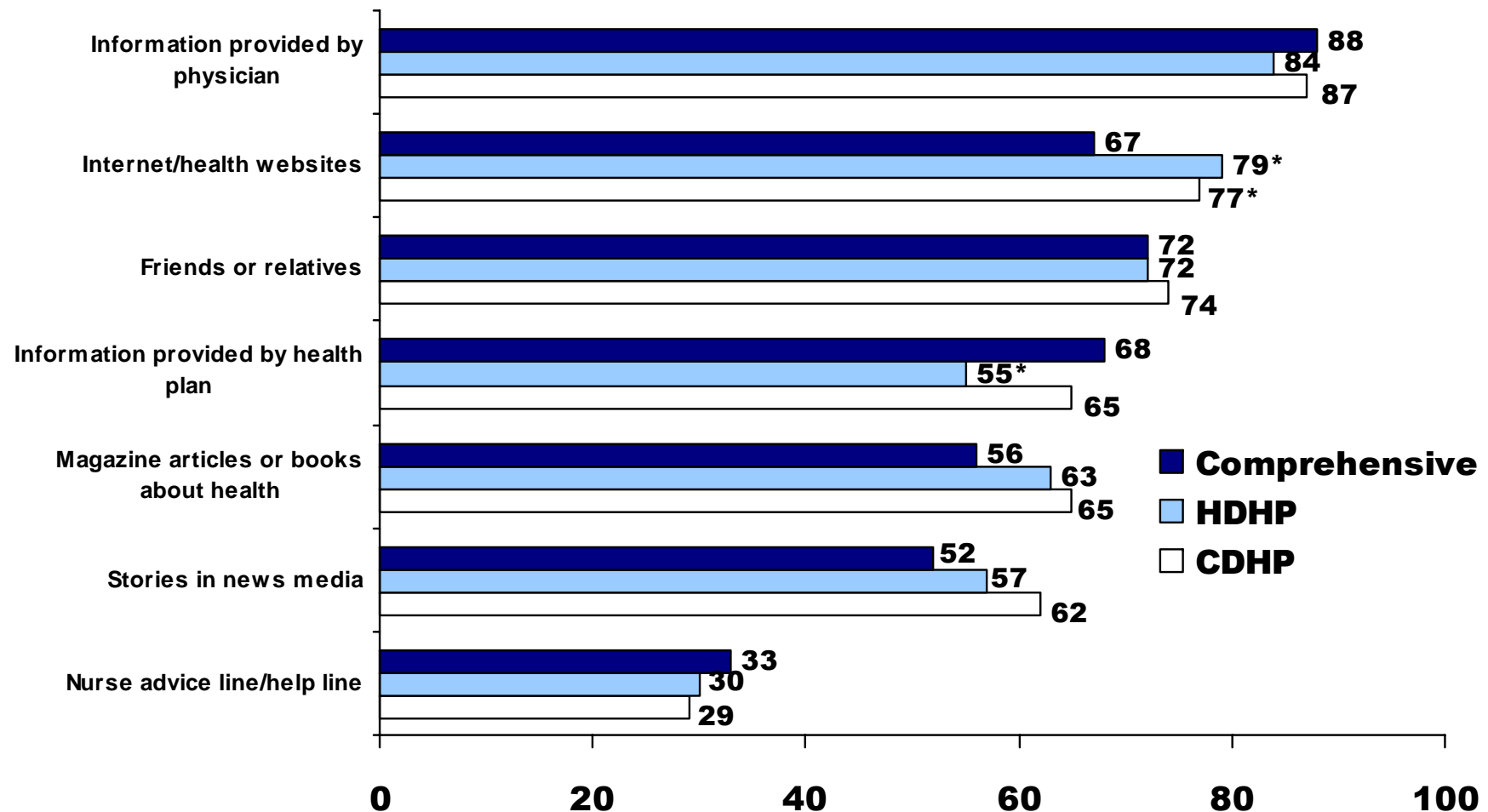
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 62. Resources Used for Health Information, by Type of Health Plan

Percent of privately insured adults 21–64 who use the following resources a lot/some



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

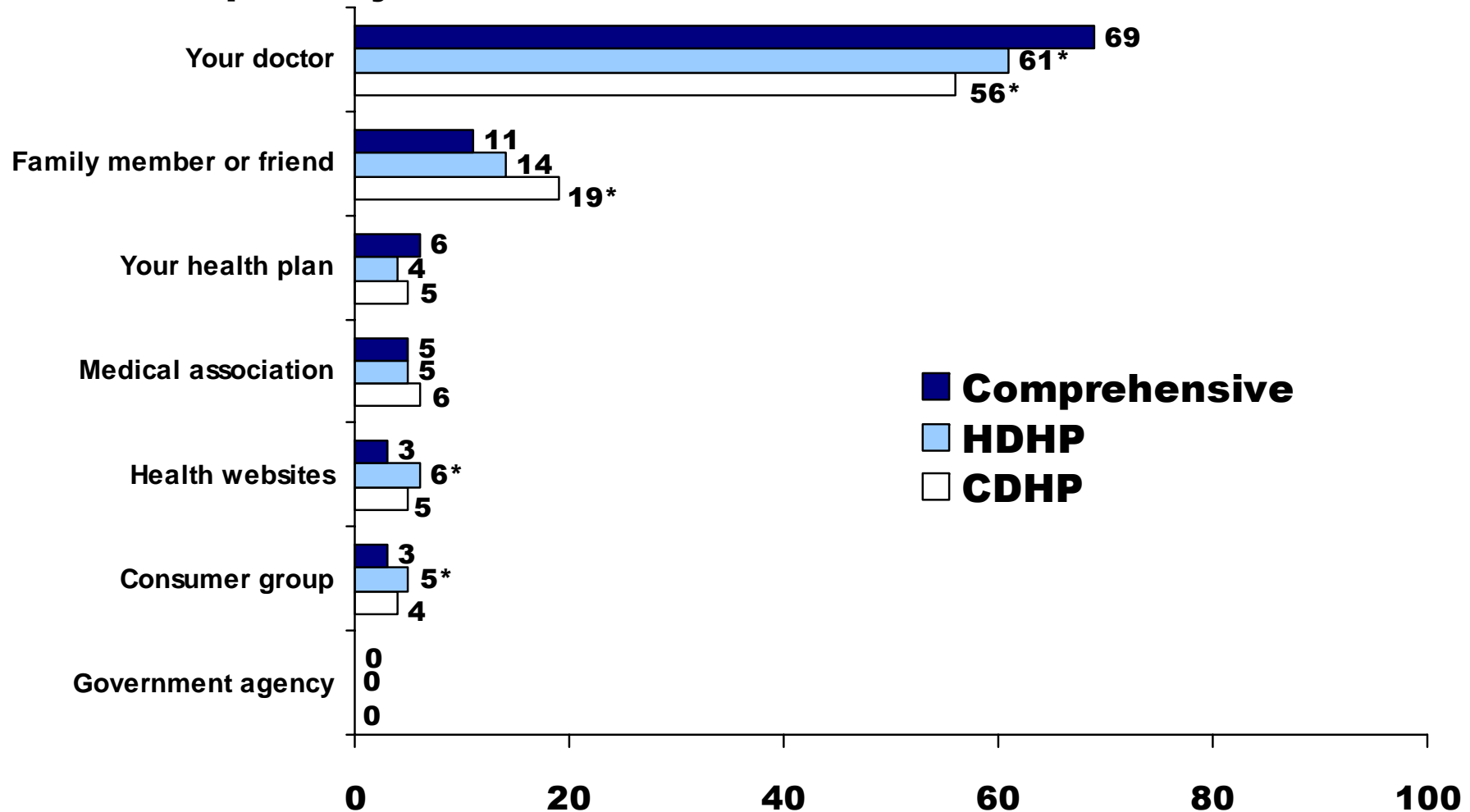
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Figure 63. Most Trusted Sources for Information on Health Care Providers, by Type of Health Plan

Percent of privately insured adults 21-64



Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
 *Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006.



Methodology

The EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006 was conducted online using Synovate's online sample of 1.5 million Internet users.

Eligibility: Americans ages 21 to 64 with private health insurance coverage.

Stratification: Gender, age, region, income, education, race/ethnicity.

Final sample is nationally representative when weighted.

Weighting: The national sample is weighted by gender, age, region, income, education, race/ethnicity to reflect the actual proportions in the population.

Analysis Groups: Comprehensive insurance, HDHP, CDHP

Sample Groups:	Total sample	N=3,158
	National sample	n=1,631 (1,506 Comprehensive, 104 HDHP, 21 CDHP)
	Oversample	n=1,527 (826 HDHP, 701 CDHP)
	1. Comprehensive	n=1,506 (all from national sample)
	2. HDHP sample	n=930 (104 – national, 826 – oversample)
	3. CDHP sample	n=722 (21 – national, 701 – oversample)

