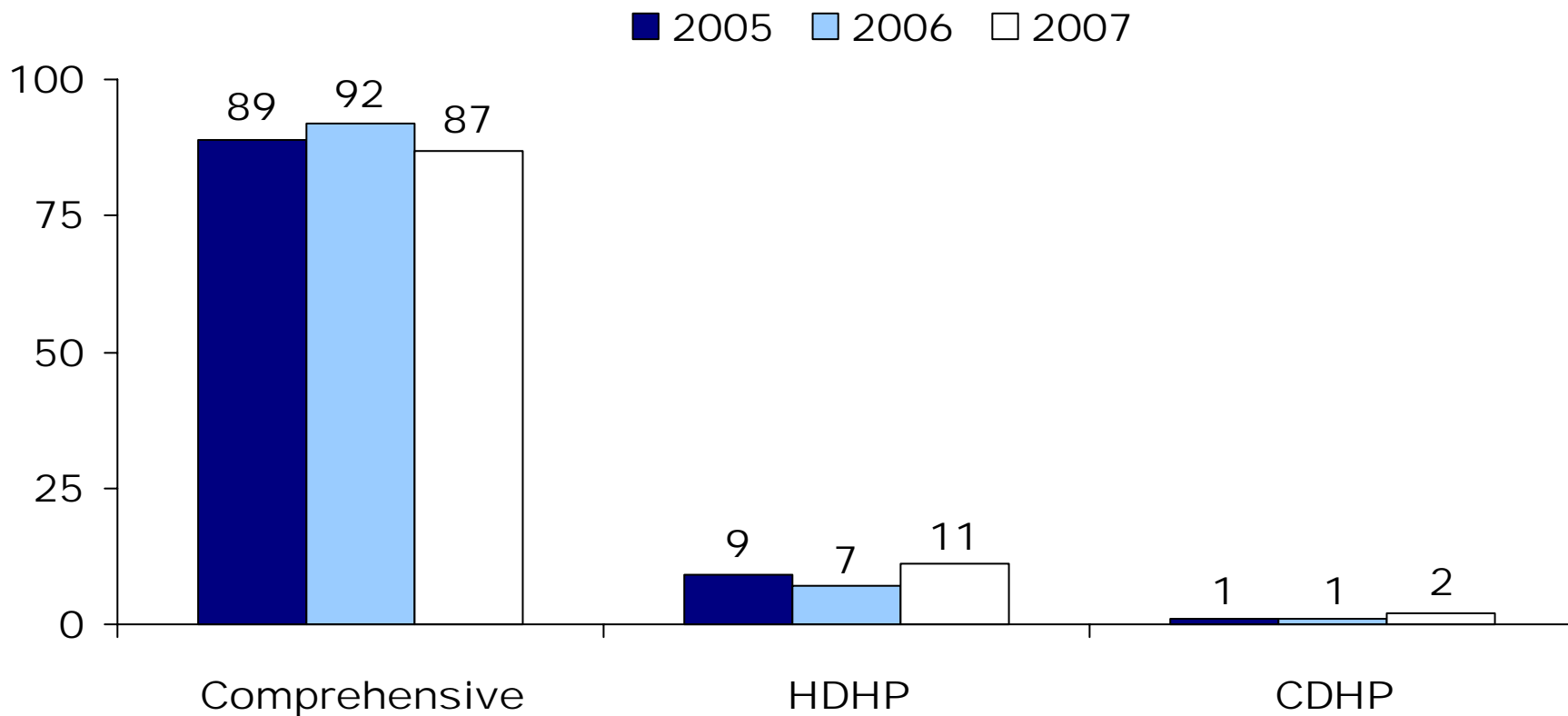


Figure 1. Distribution of Individuals Covered by Private Health Insurance, by Type of Health Plan, 2005–2007



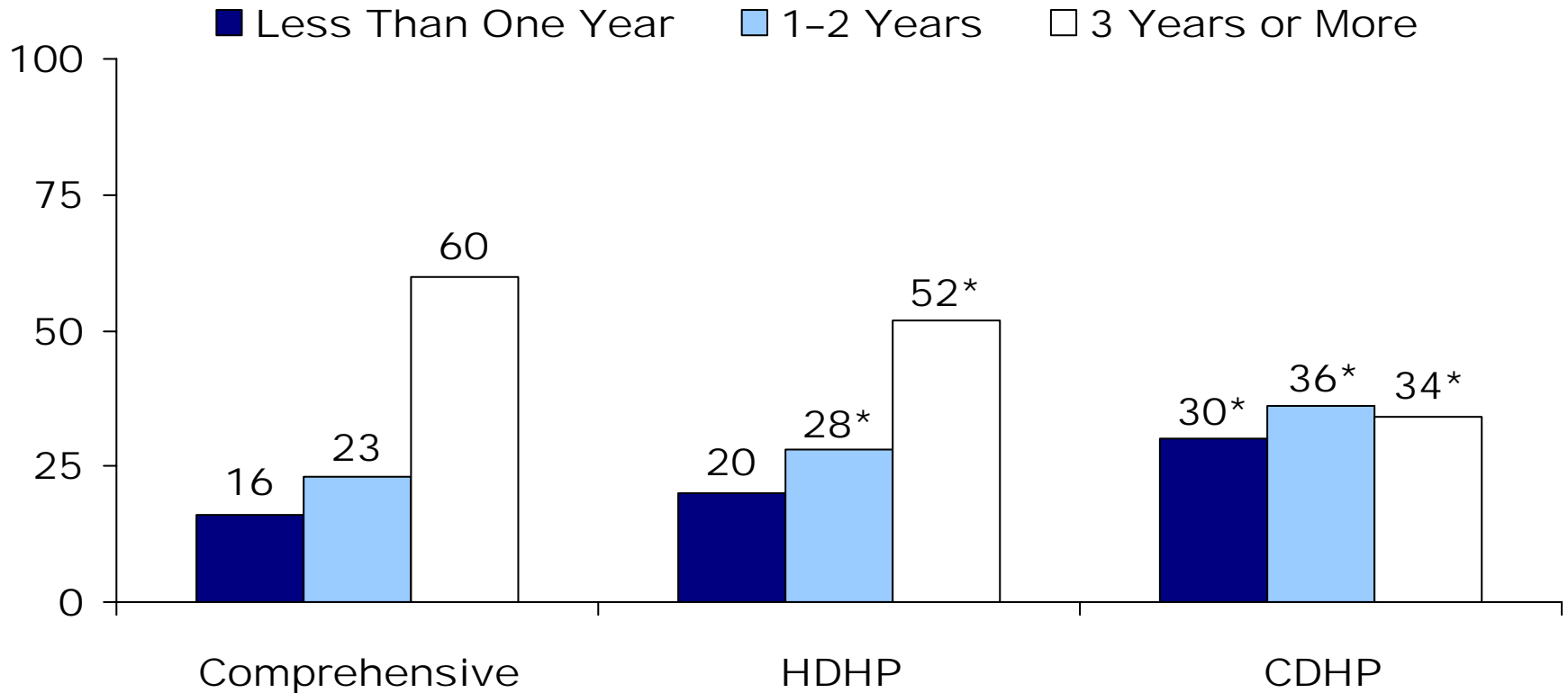
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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, 2005–2007.

Figure 2. Number of Years Covered by Current Health Plan, by Type of Health Plan, 2007



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.

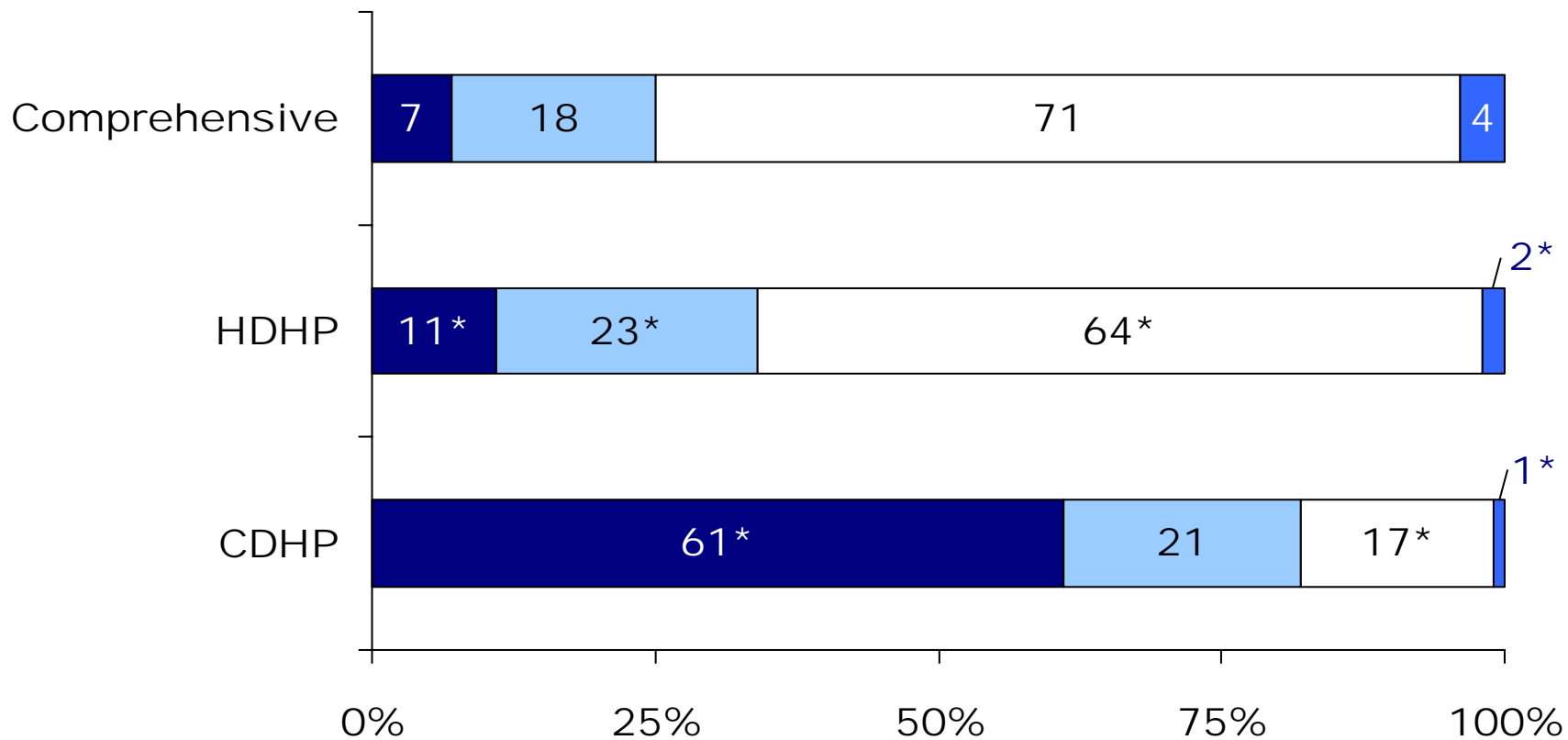
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

Note: Percentages may not sum to totals due to rounding.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 3. Familiarity With Consumer-Driven Health Plans, 2007

■ Extremely or very familiar
 ■ Somewhat familiar
 □ Not too or not at all familiar
 ■ Don't know



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.

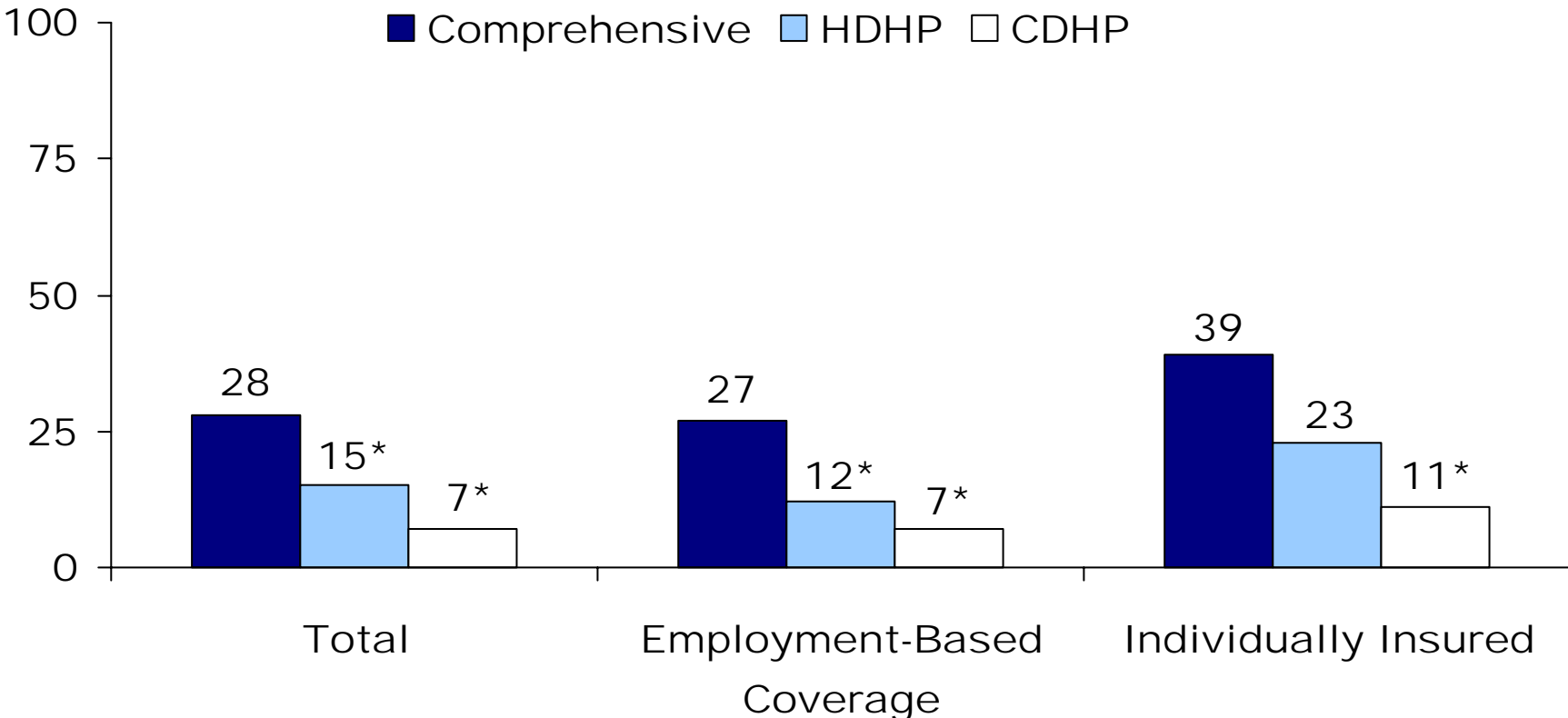
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

Note: Percentages may not sum to totals due to rounding.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

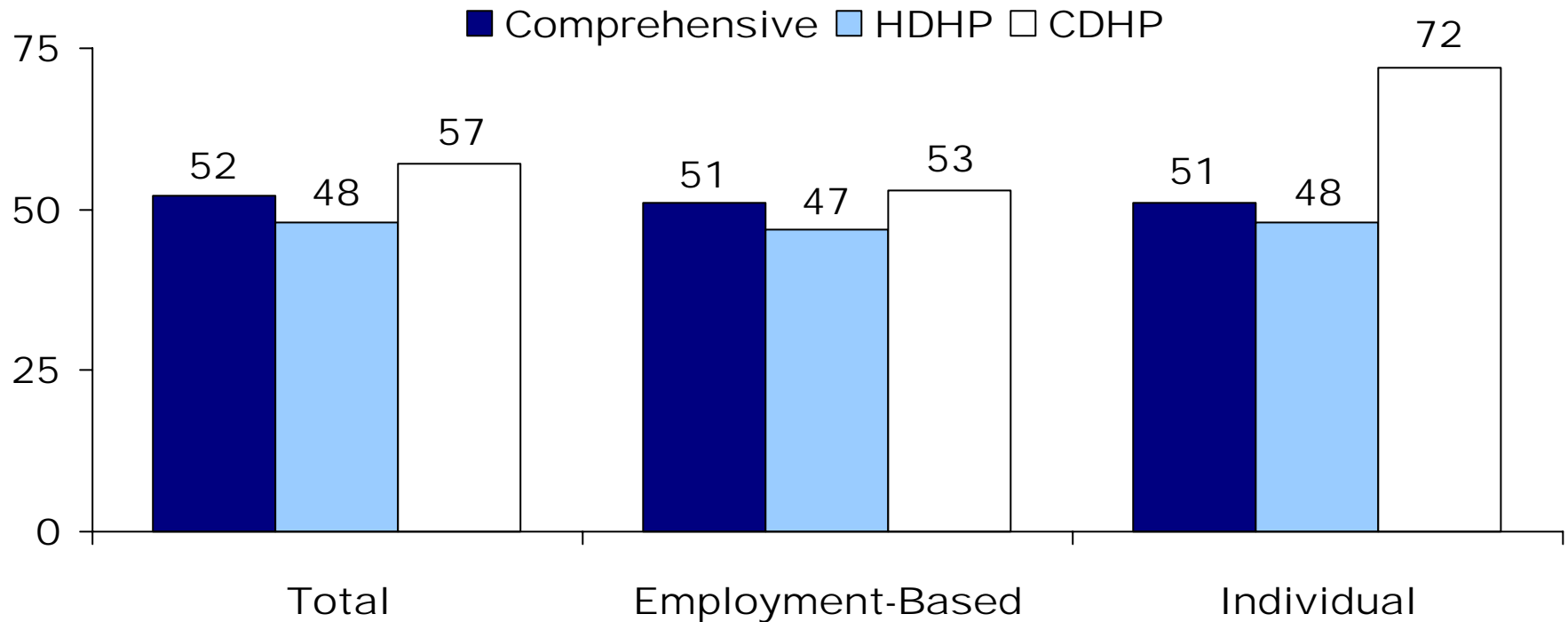
Figure 4. Percentage of Individuals With Health Insurance Coverage Who Were Uninsured Before Getting Coverage from Current Plan, by Type of Health Plan and Coverage Source, 2007



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, 2007.

Figure 6. Percent of Adults Whose Deductibles Apply to All Medical Services, by Coverage Source, 2007

Percent of privately insured adults ages 21-64



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

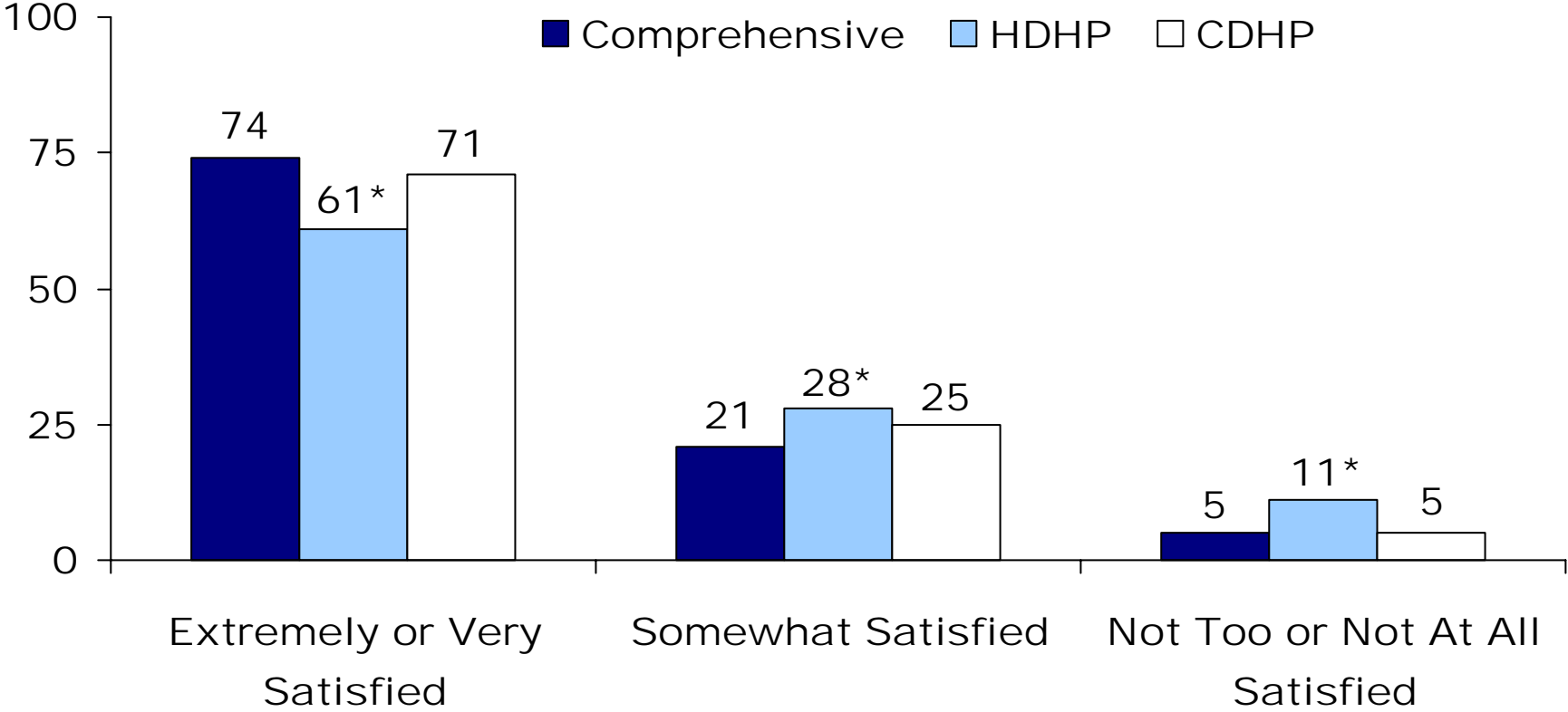
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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.

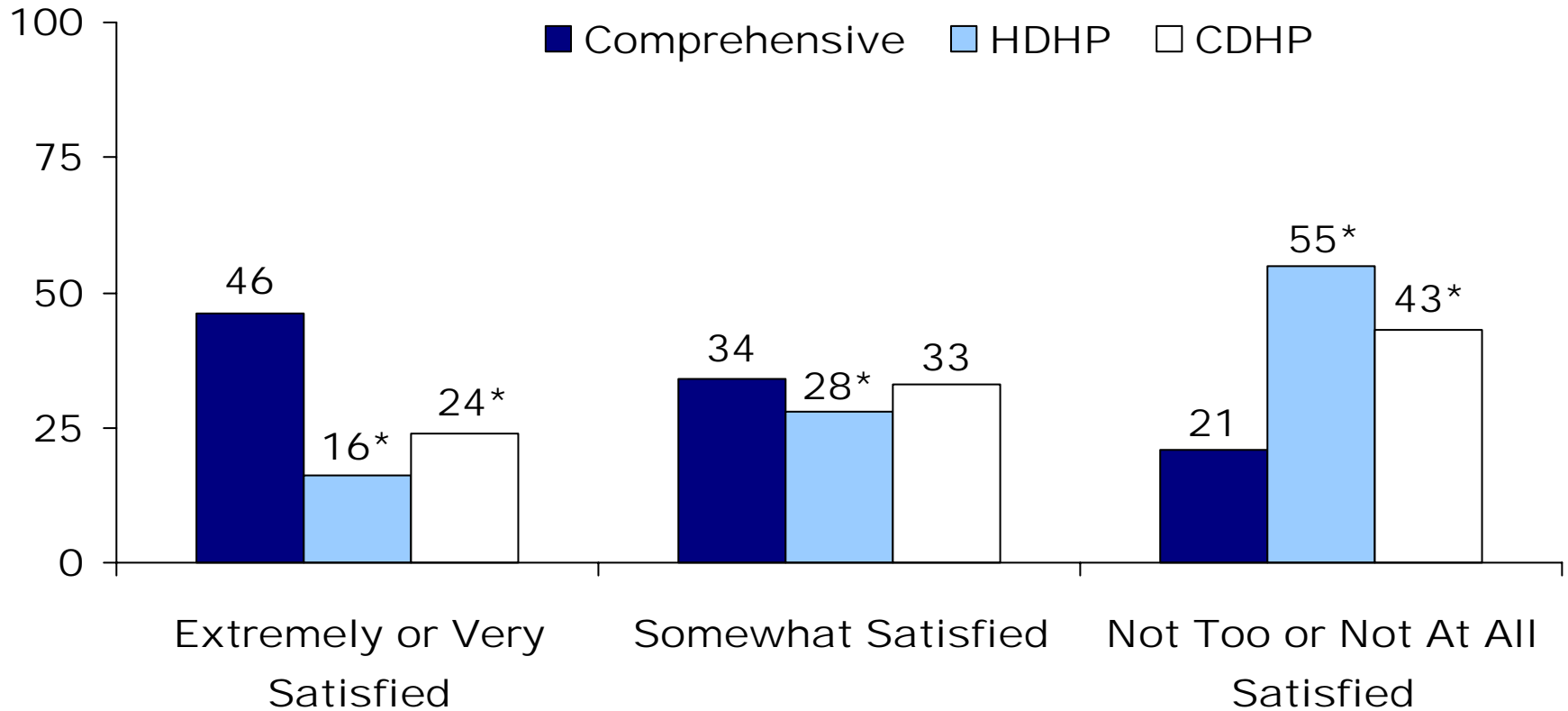
Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 8. Satisfaction with Quality of Health Care Received, by Type of Health Plan, 2007



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.
 Note: Percentages may not sum to totals due to rounding.
 Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 9. Satisfaction With Out-of-Pocket Costs for Health Care, by Type of Health Plan, 2007



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.

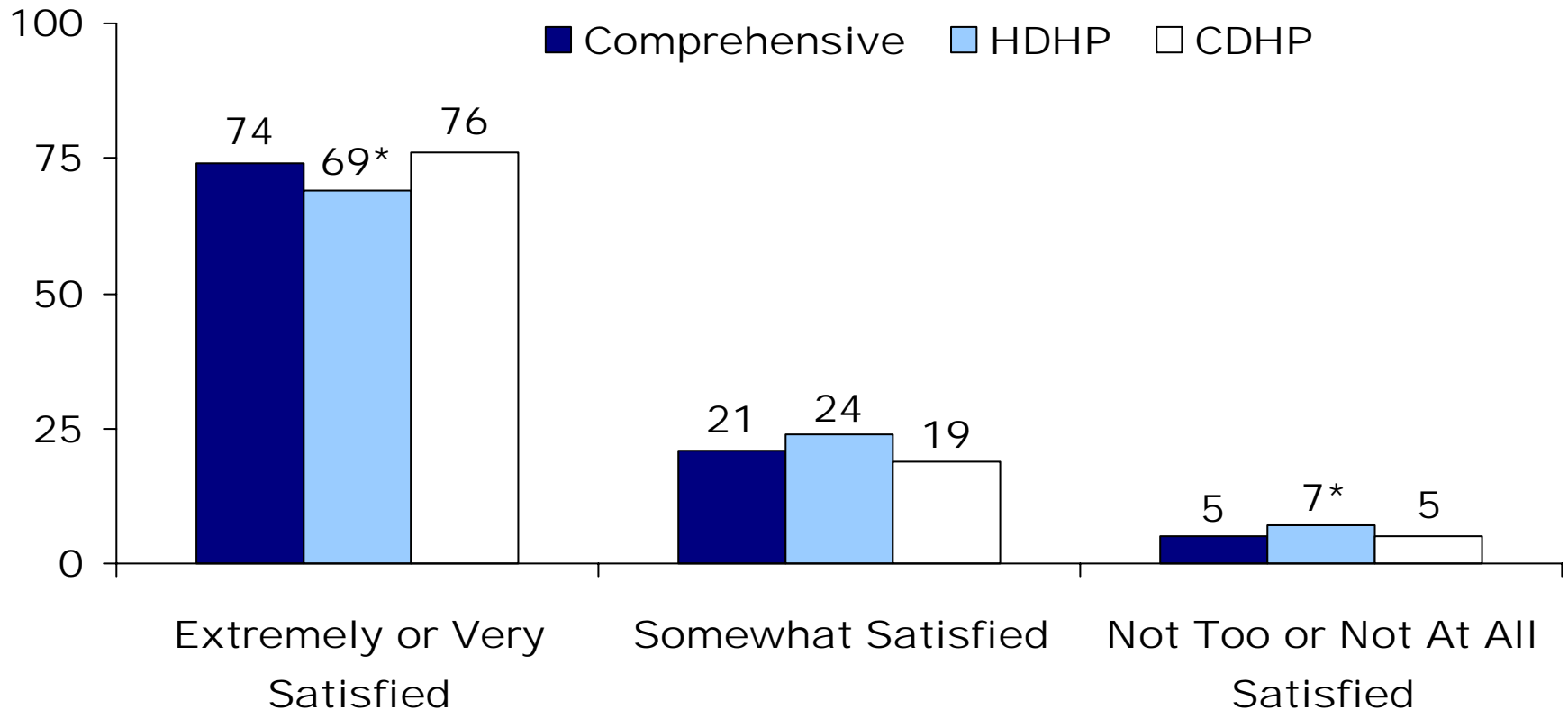
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

Note: Percentages may not sum to totals due to rounding.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 10. Satisfaction with Choice of Doctors, by Type of Health Plan, 2007



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.

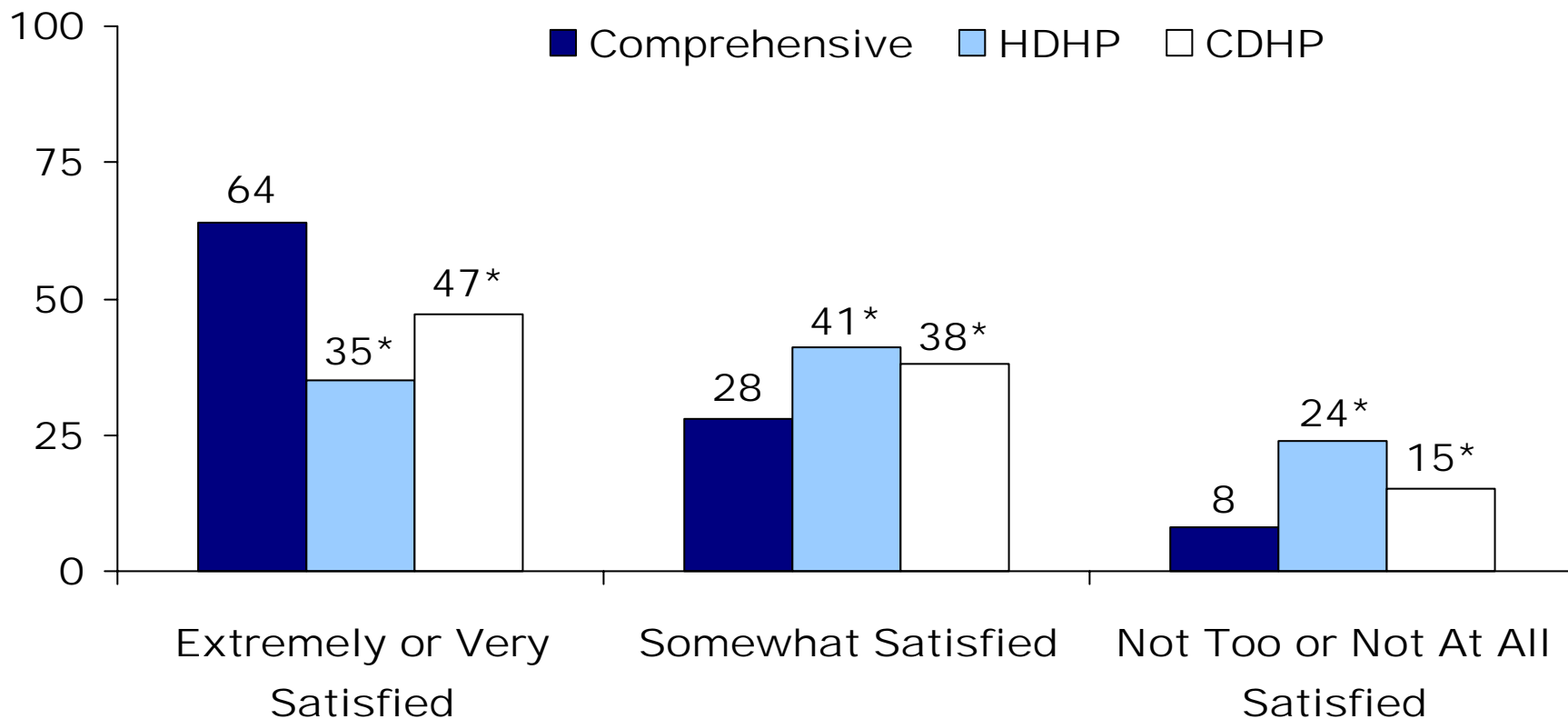
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

Note: Percentages may not sum to totals due to rounding.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 11. Overall Satisfaction with Health Plan, by Type of Health Plan, 2007



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.

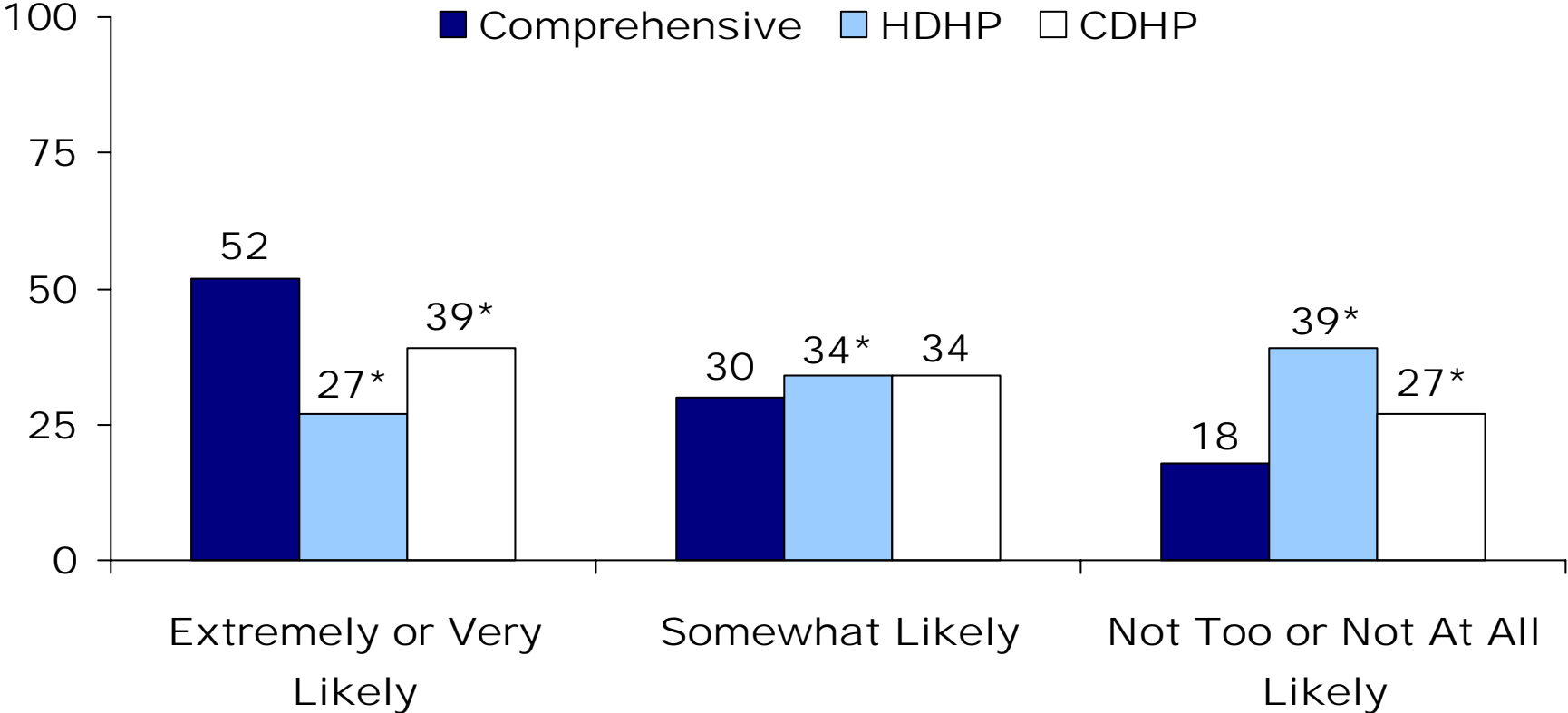
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

Note: Percentages may not sum to totals due to rounding.

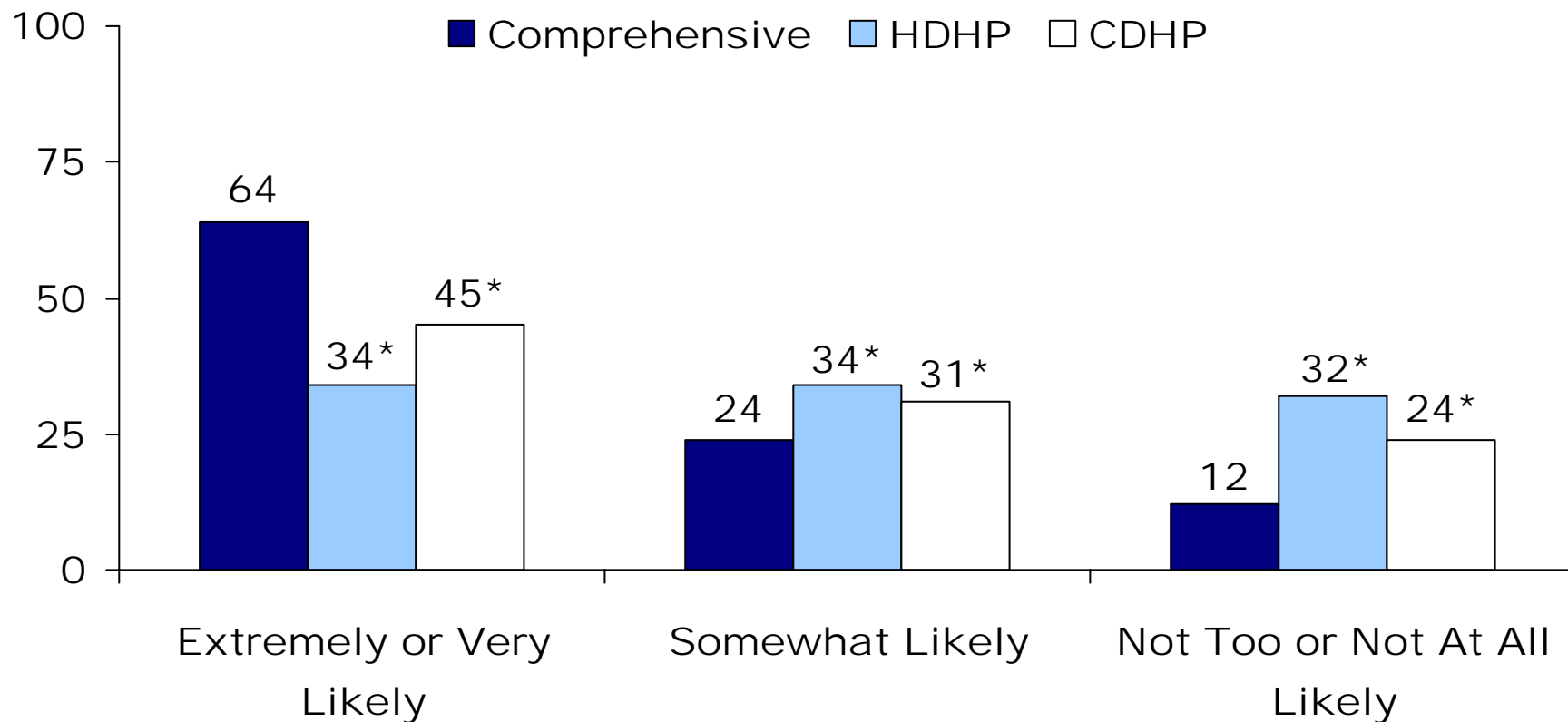
Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 12. Likelihood of Recommending Health Plan to Friend or Co-Worker, by Type of Health Plan, 2007



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.
 Note: Percentages may not sum to totals due to rounding.
 Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 13. Likelihood of Staying With Current Health Plan If You Had the Opportunity to Change, by Type of Health Plan, 2007



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.

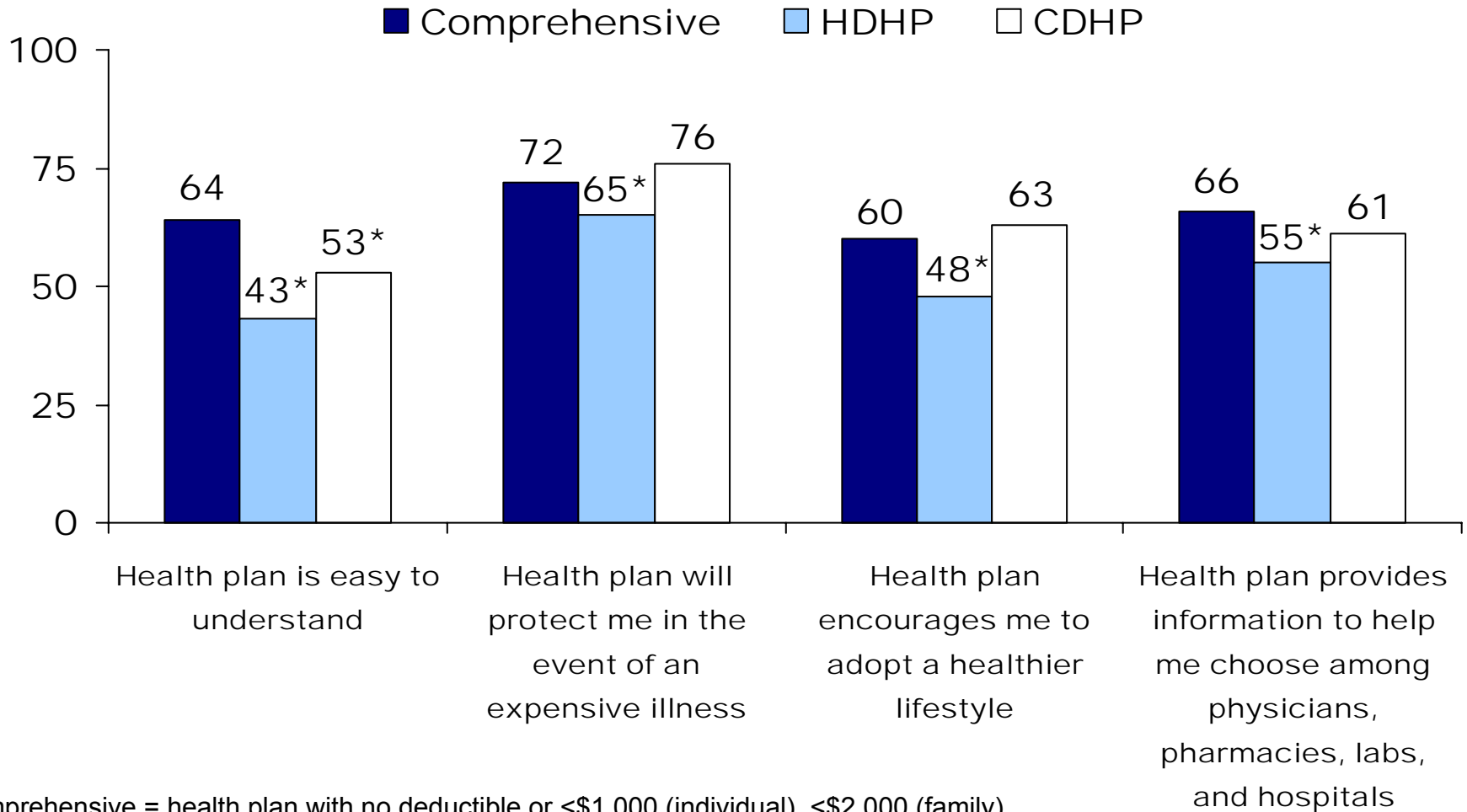
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

Note: Percentages may not sum to totals due to rounding.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 15. Agreement With Statements About Health Plan: Percentage Reporting That They Strongly or Somewhat Agree, by Type of Health Plan, 2007



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

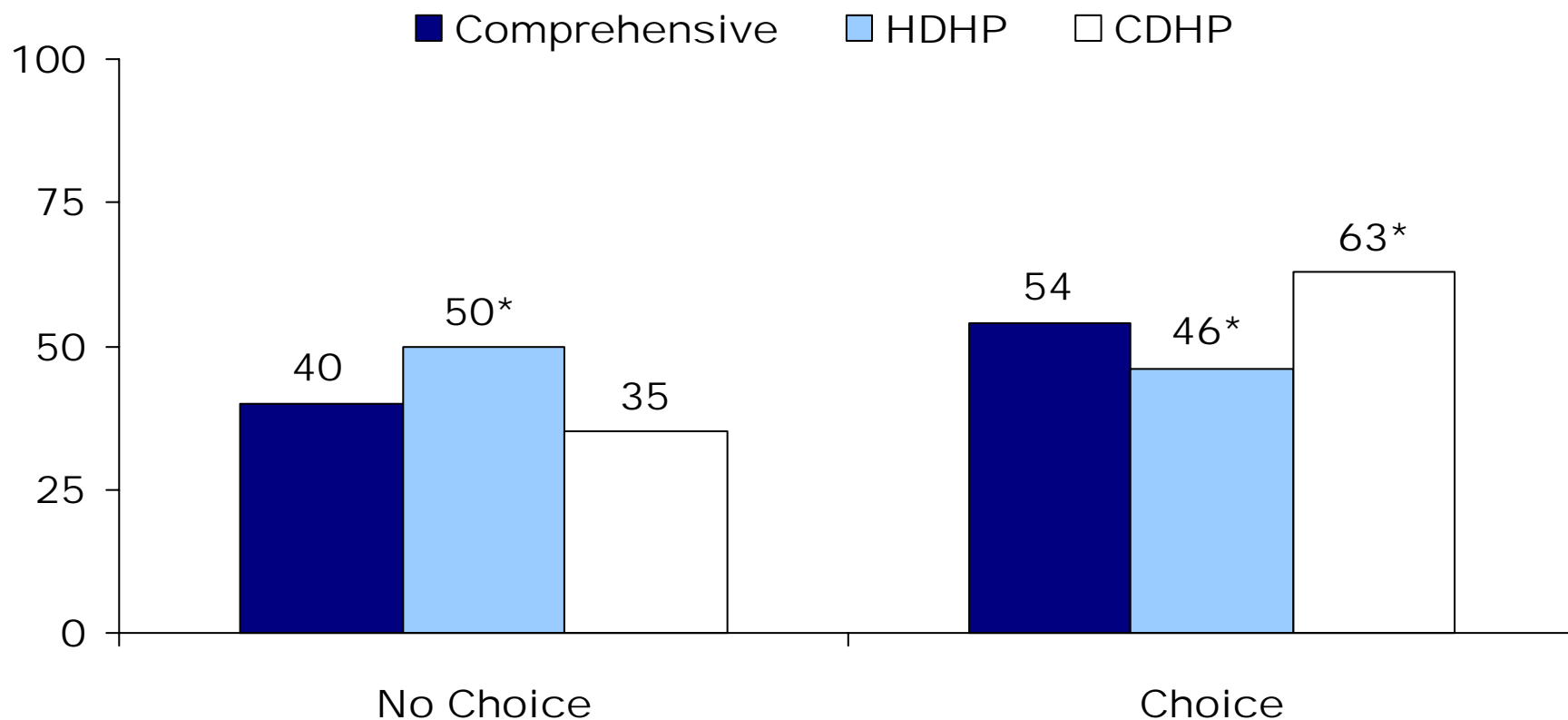
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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, 2007.

Figure 17. Percentage of Individuals Covered by Employment-Based Health Benefits With Choice and No Choice of Health Plan, by Type of Health Plan, 2007



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

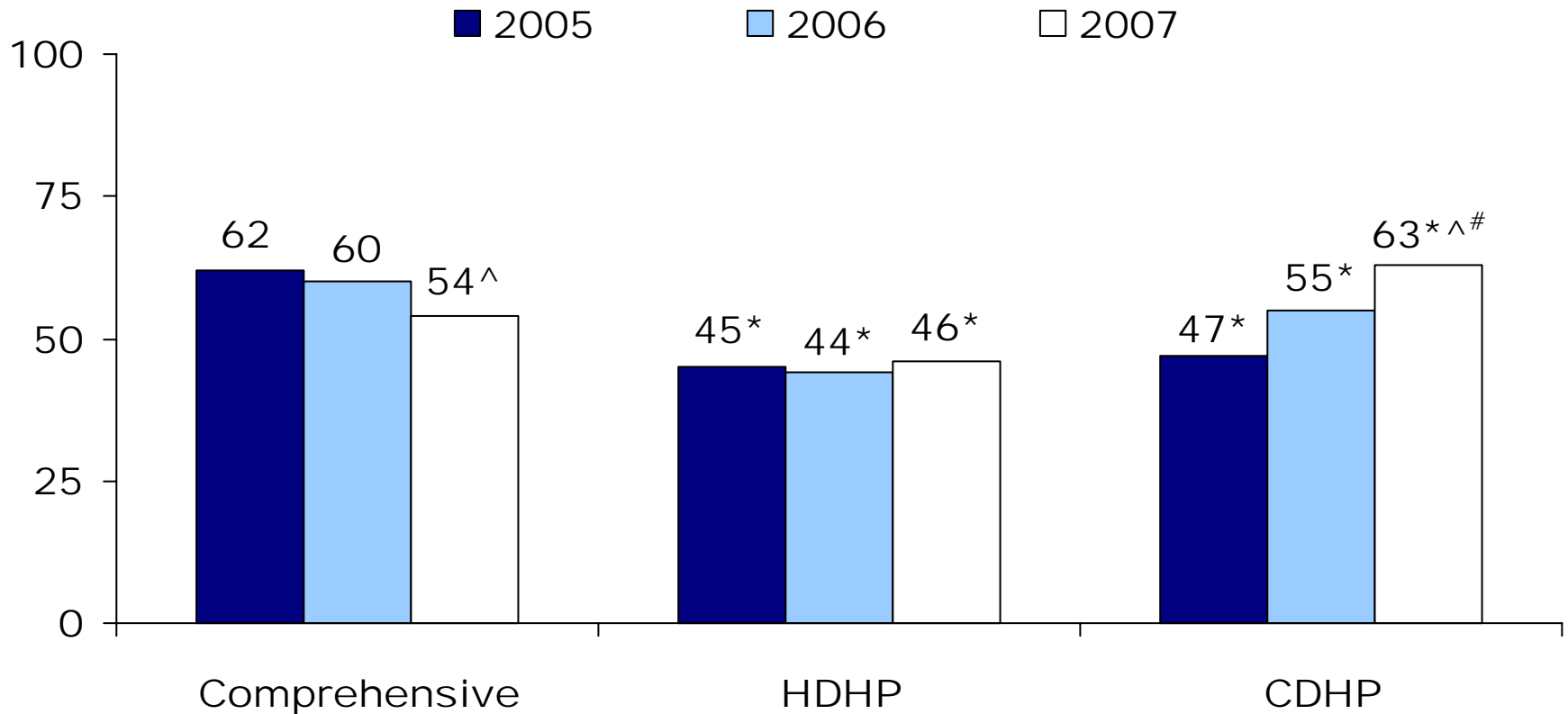
HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.

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, 2007.

Figure 18. Percentage of Individuals Covered by Employment-Based Health Benefits With a Choice of Health Plan, by Type of Health Plan, 2005–2007



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.

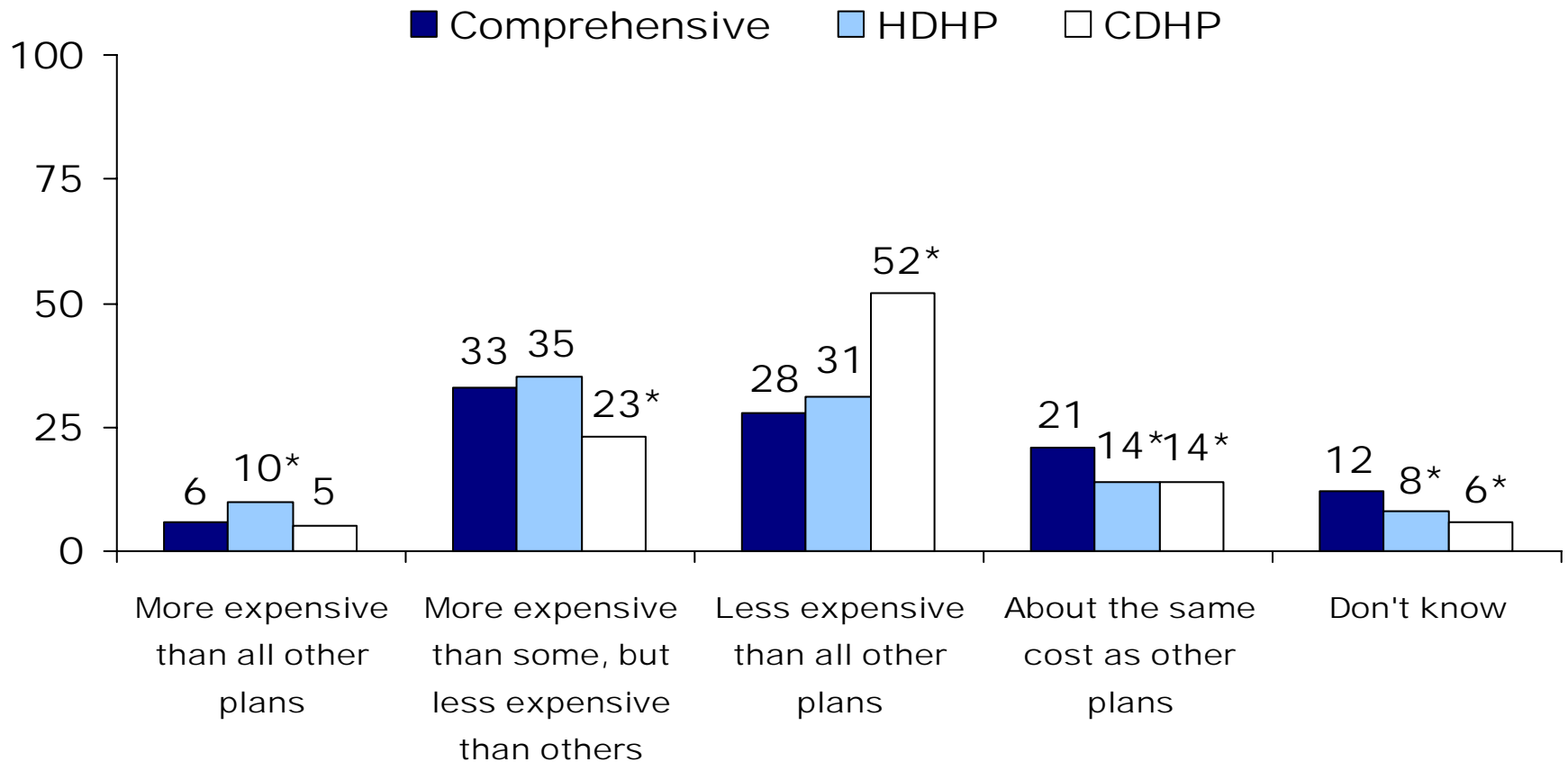
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

[^]Estimate is statistically different from the prior year shown at $p \leq 0.05$ or better.

[#]Difference between 2005 and 2007 is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2005–2007.

Figure 19. Premium of Selected Plan Compared With Other Available Plans, Among Individuals With Choice of Plans and Those in the Non-Group Market, by Type of Health Plan, 2007



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.

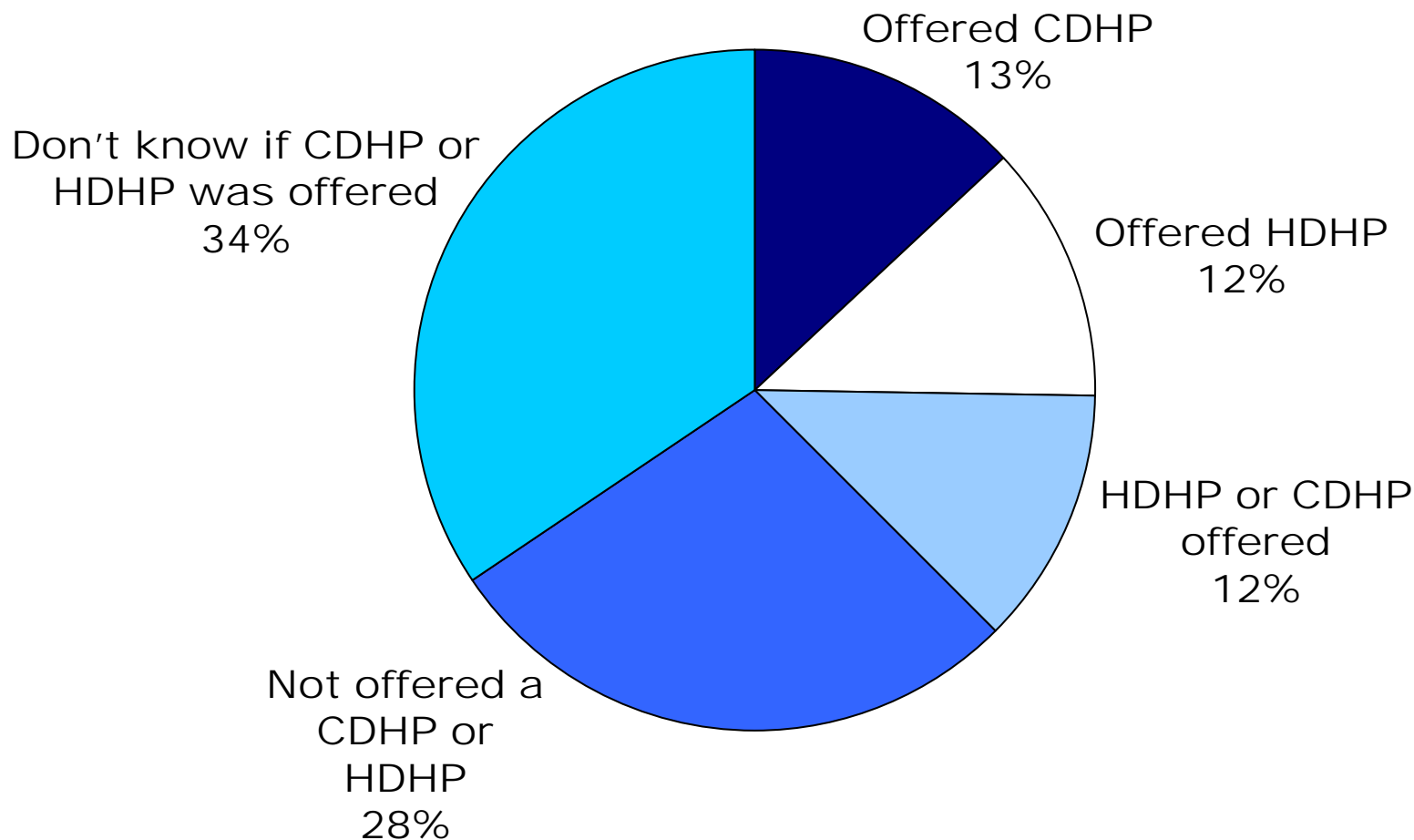
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

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

Note: Percentages may not sum to totals due to rounding.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 21. Percentage of Individuals With Comprehensive Employment-Based Health Benefits Offered HDHP or CDHP, 2007



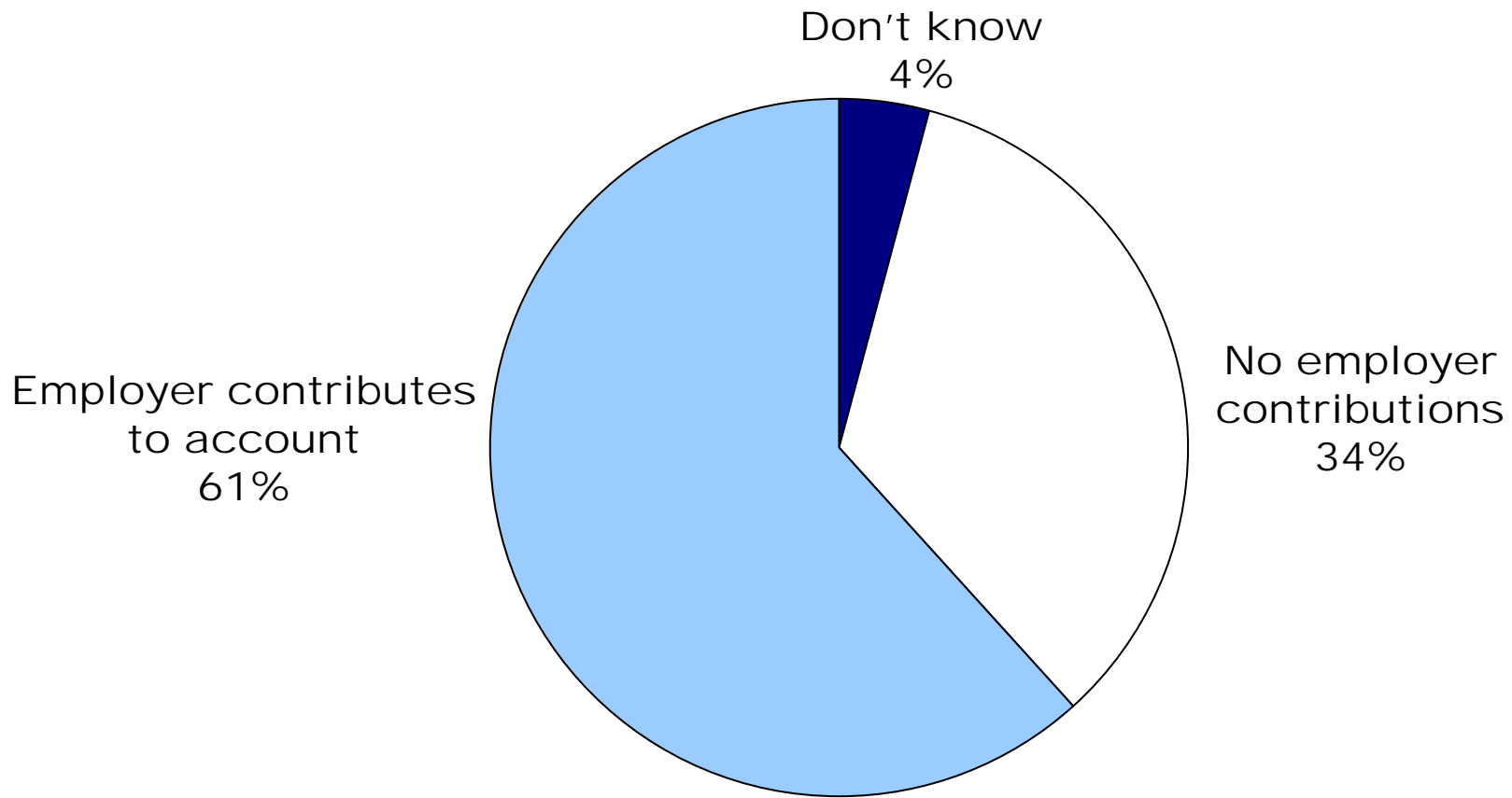
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).

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.

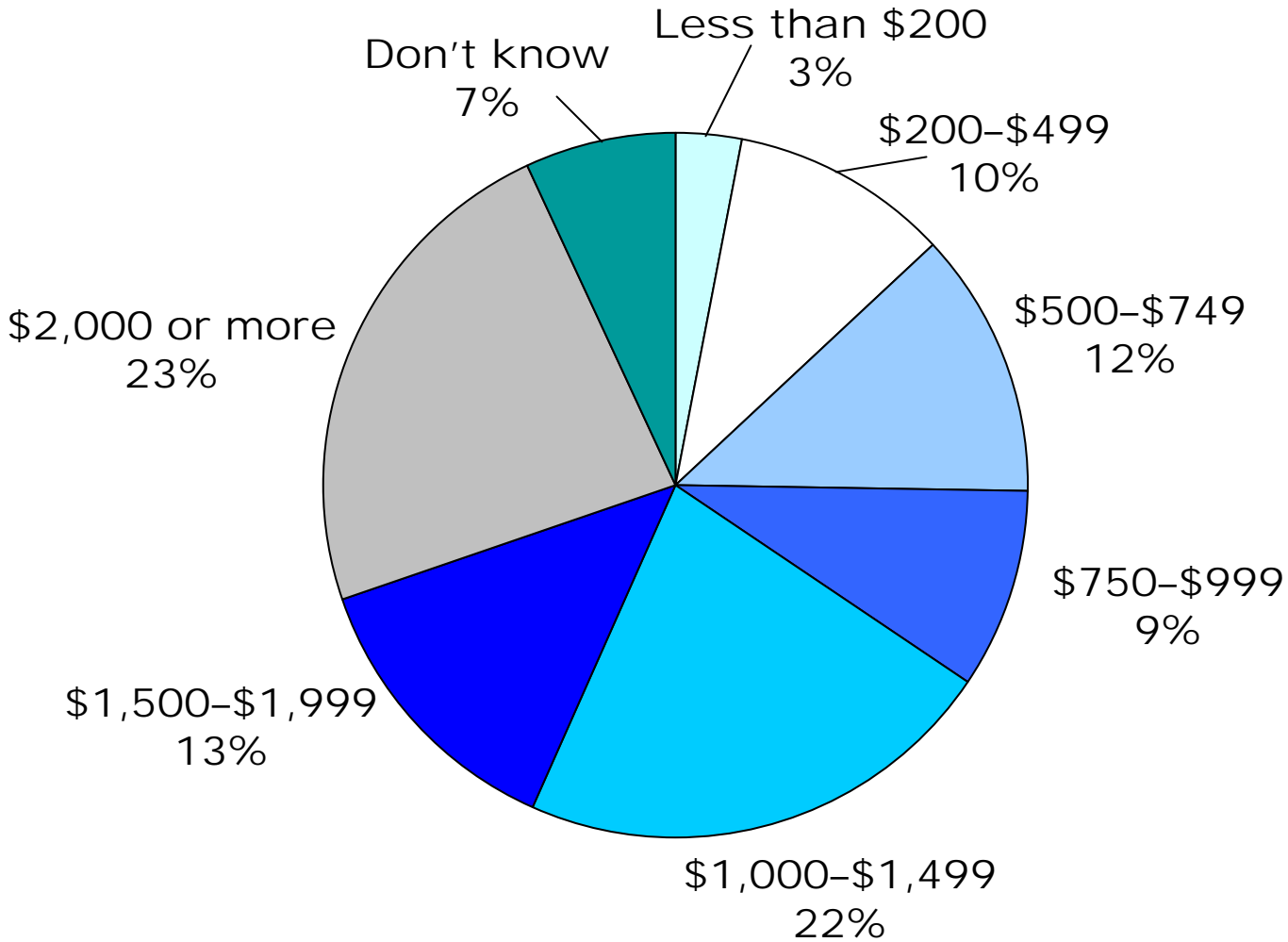
Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 22. Percentage of Individuals With Employer Contribution to Account, Among Persons With Employment-Based Health Benefits and CDHP, 2007



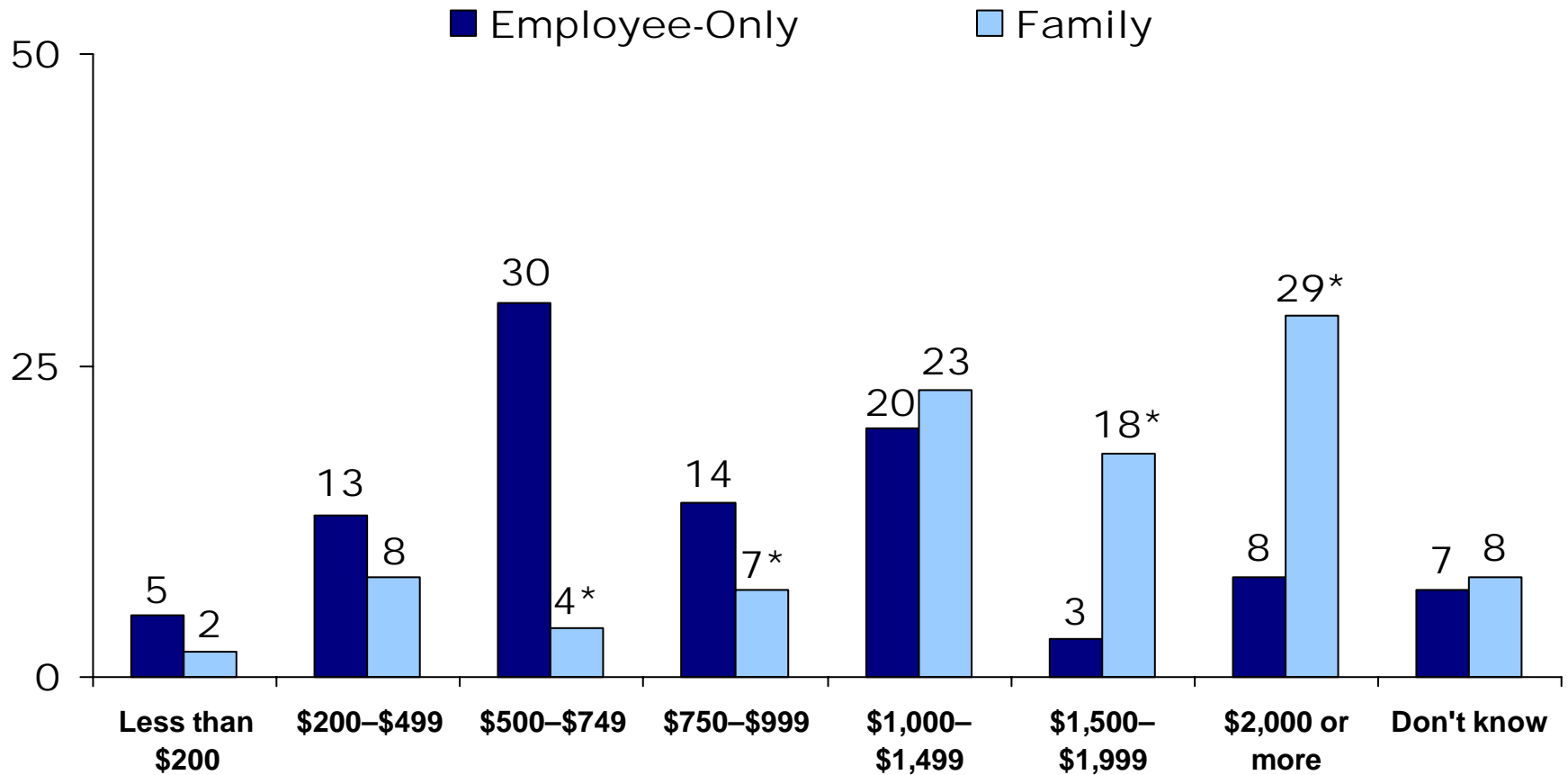
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 23. Annual Employer Contributions to the Account, Among Persons With CDHP, 2007



CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.
Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 24. Annual Employer Contributions to the Account, Among Persons With CDHP, 2007

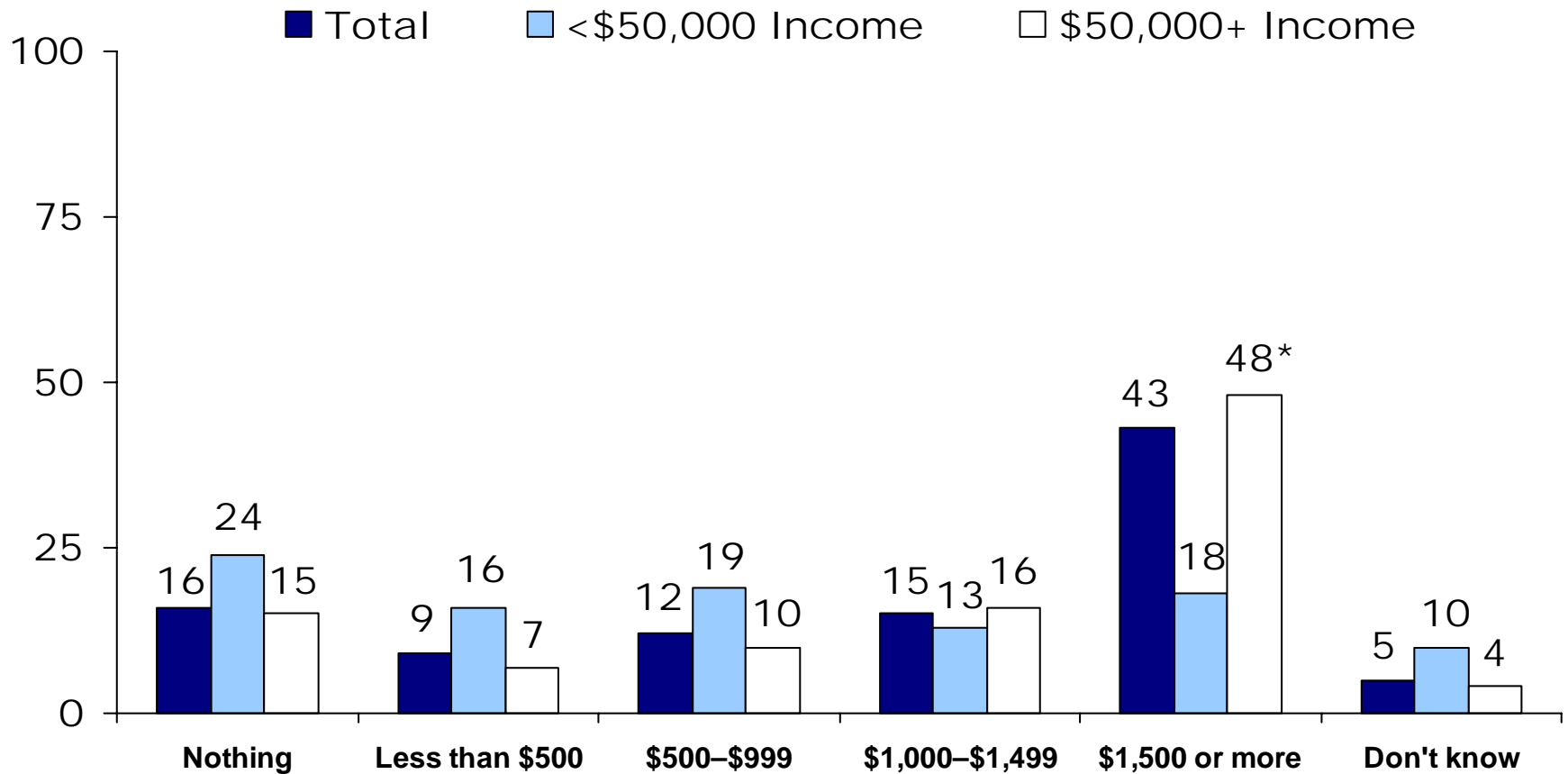


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between employee-only coverage and family coverage is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 25. Annual Individual Contributions to the Account, by Household Income, Among Persons With CDHP, 2007

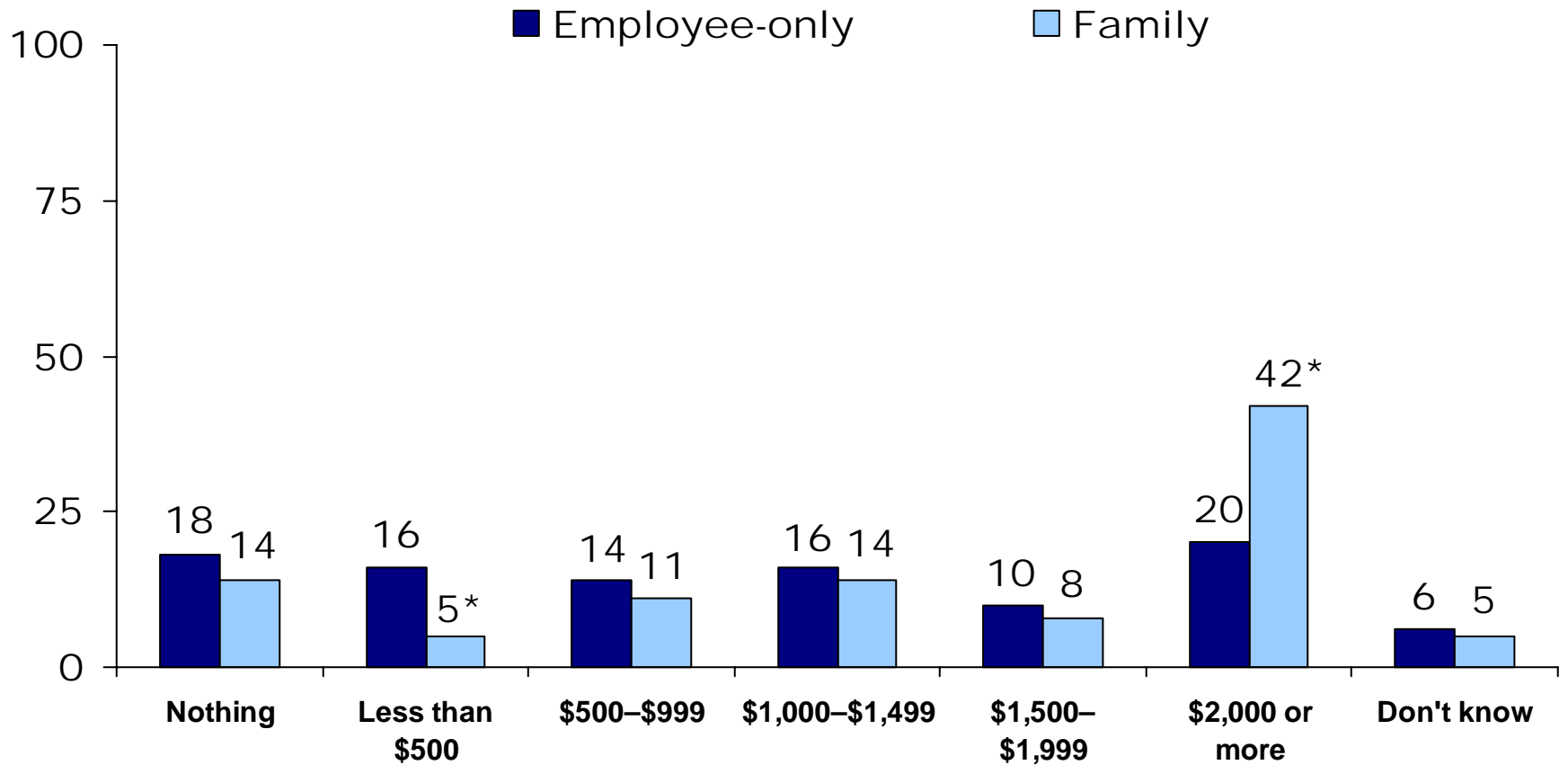


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between <\$50,000 and \$50,000+ is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 26. Annual Individual Contributions to the Account, by Type of Coverage, Among Persons With CDHP, 2007

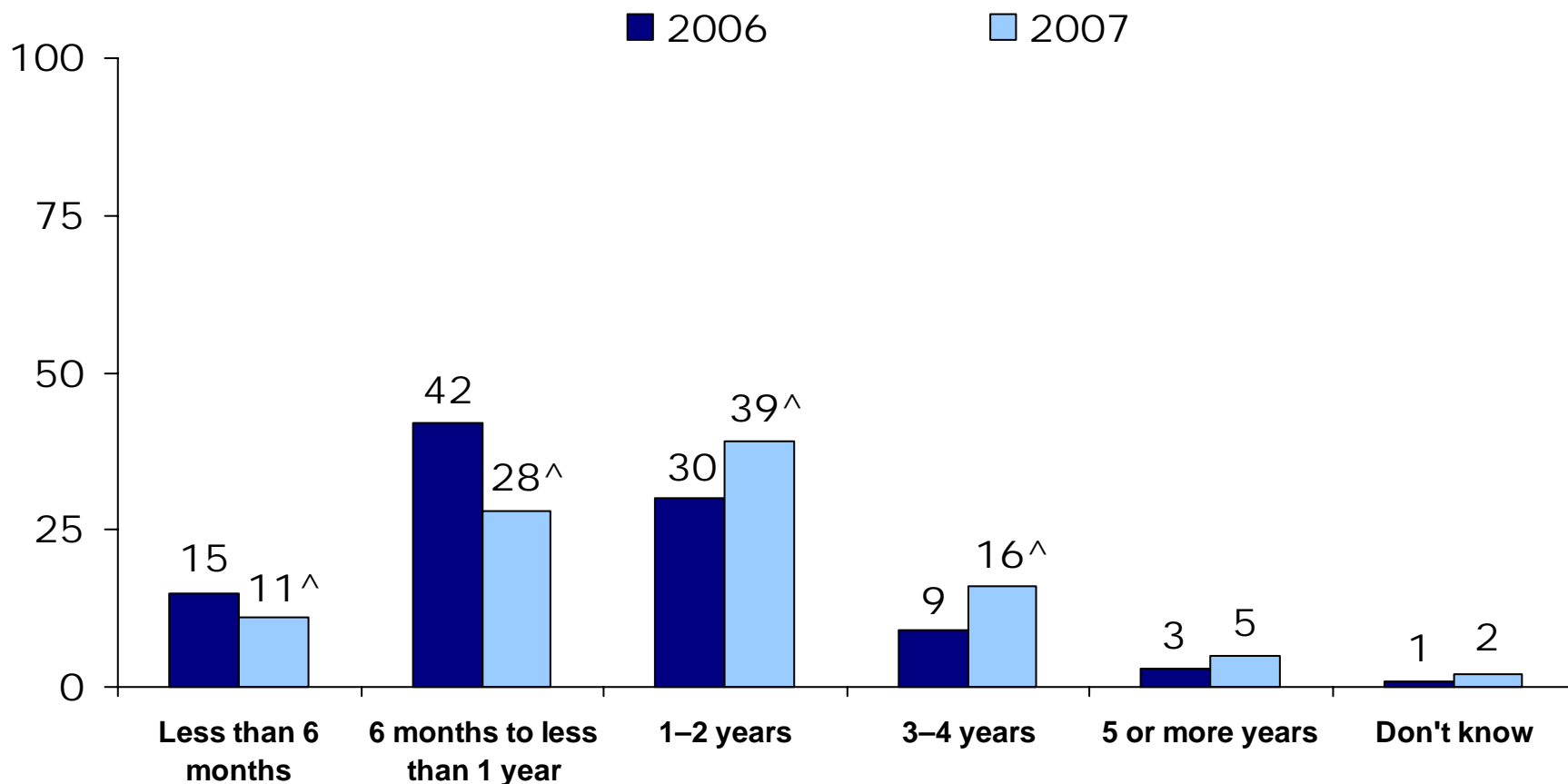


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*Difference between employee-only coverage and family coverage is statistically significant at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 27. Length of Time With CDHP and Savings Account, 2006–2007

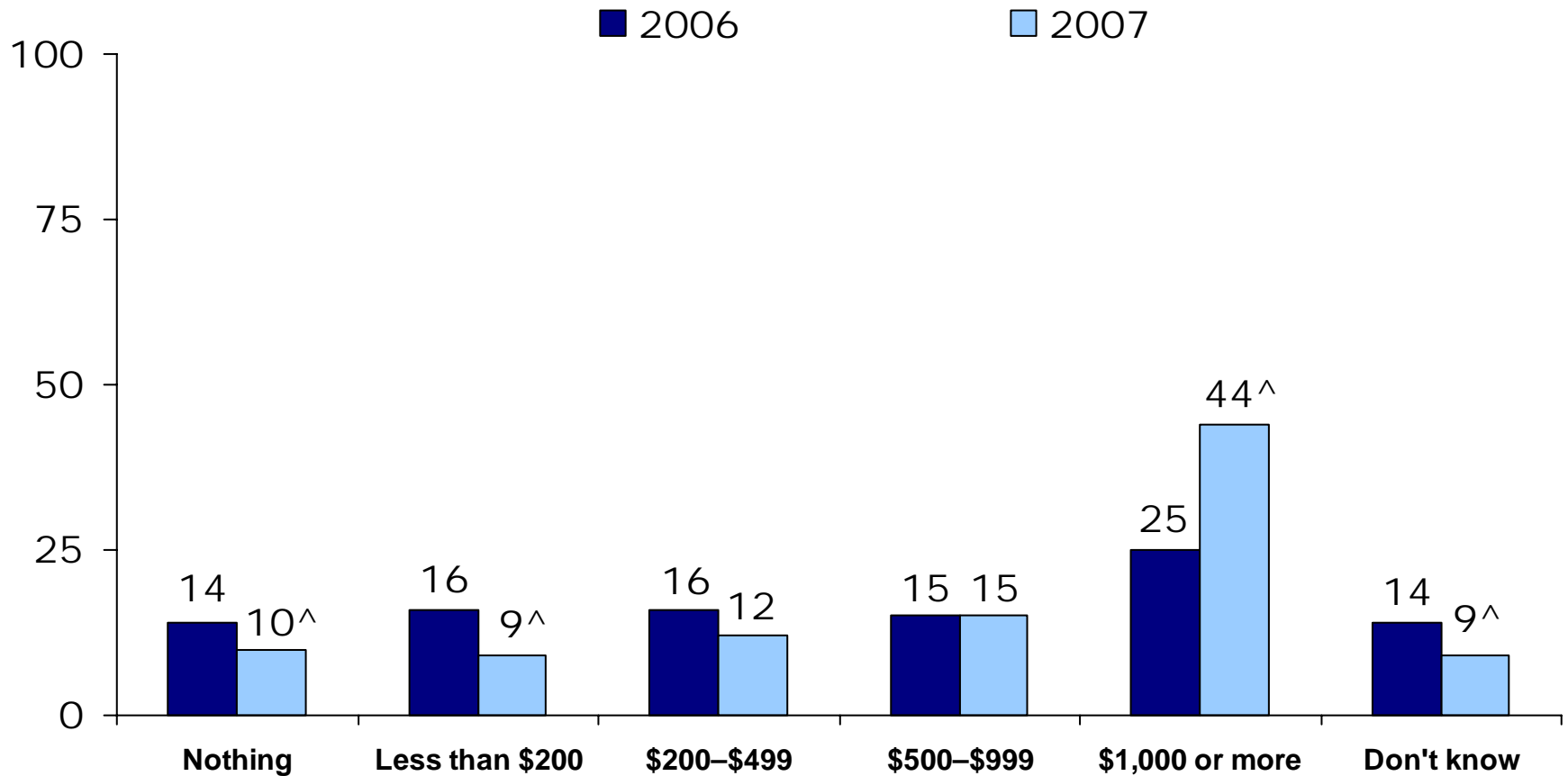


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

[^]Estimate is statistically different from the prior year shown at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006, 2007.

Figure 28. Amount Currently in Account, Among Persons With CDHP, 2006–2007

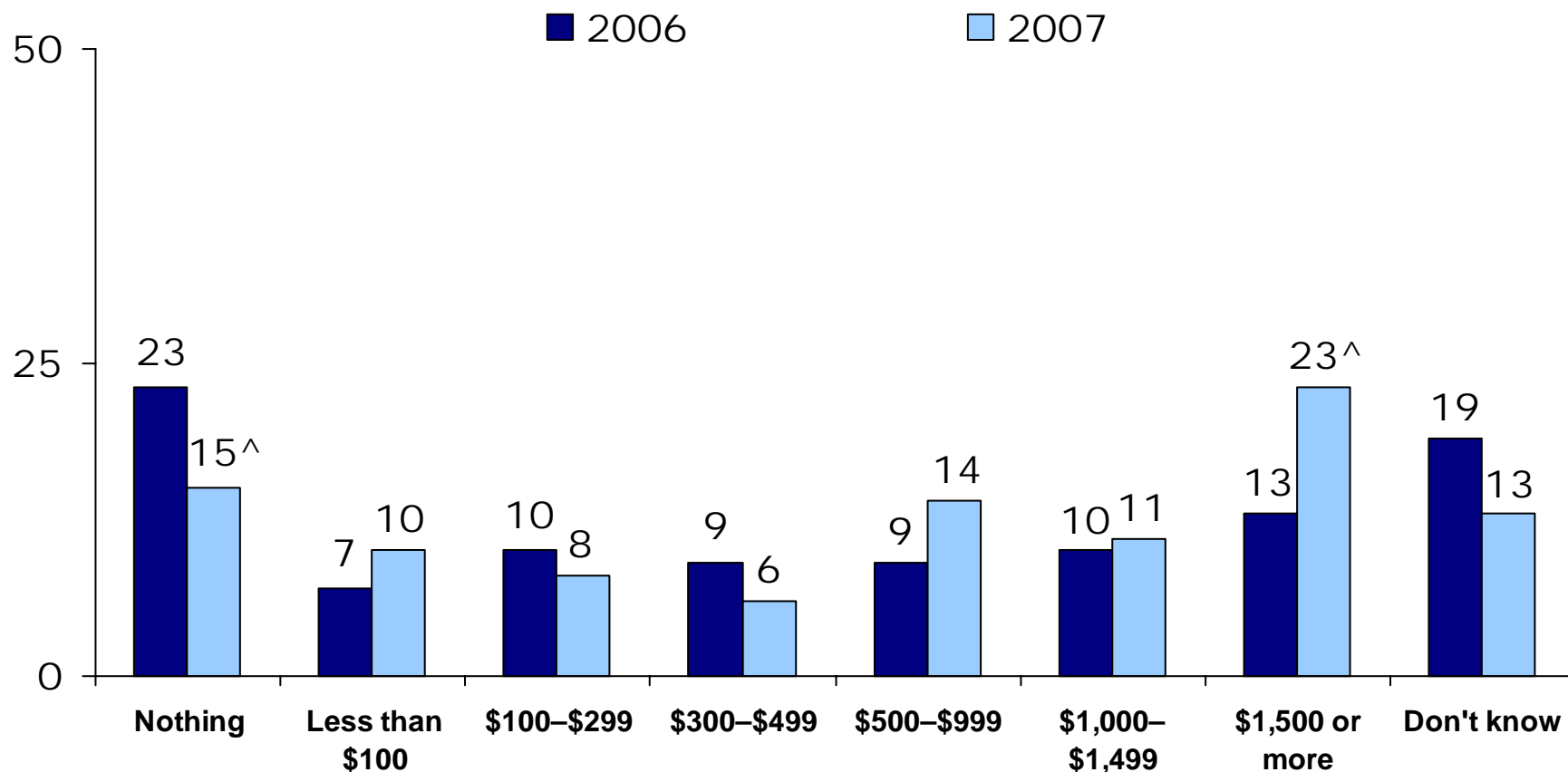


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

[^]Estimate is statistically different from the prior year shown at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006, 2007.

Figure 29. Amount Rolled Over from Past Year, 2006–2007

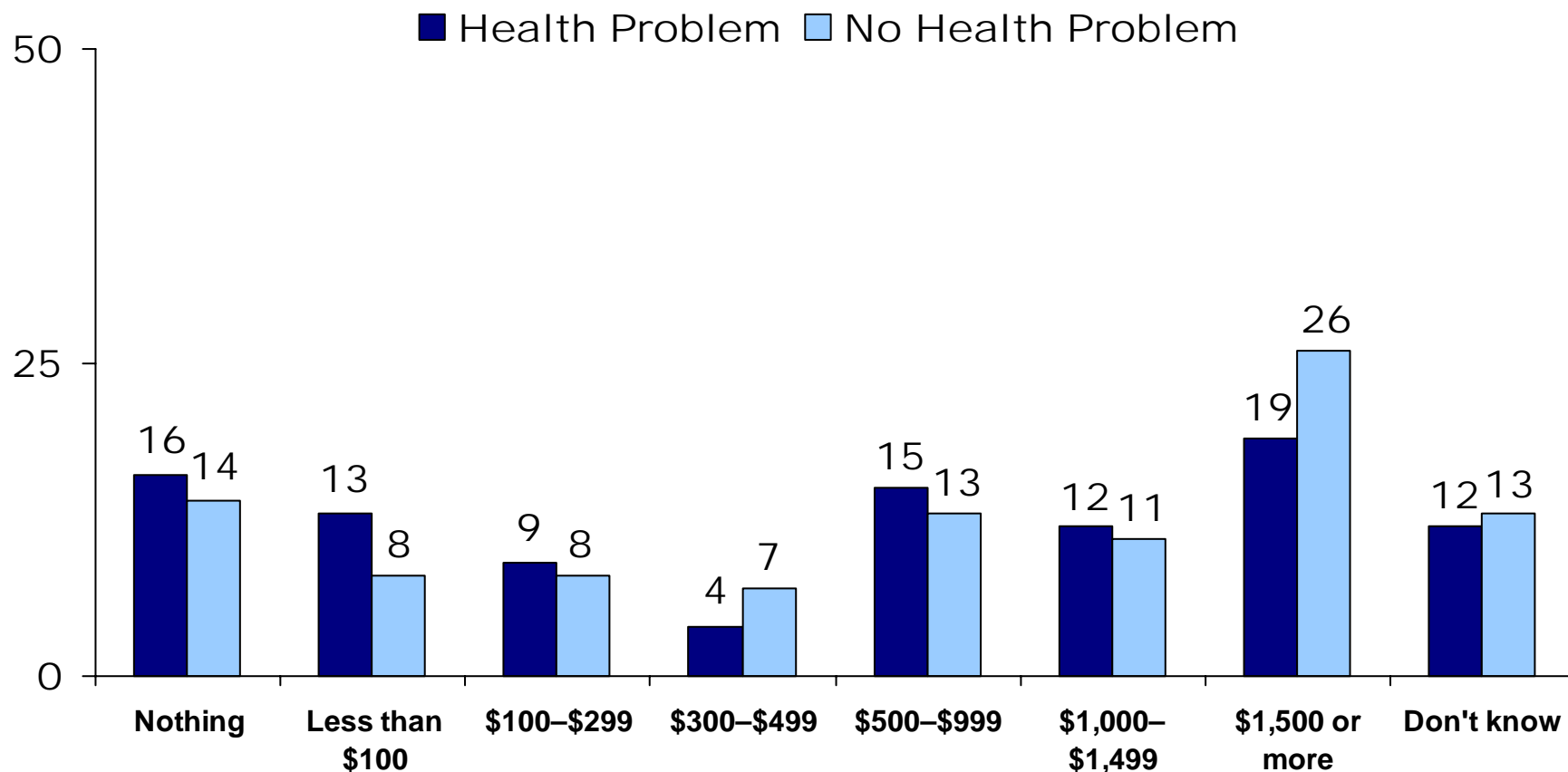


CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

[^]Estimate is statistically different from the prior year shown at $p \leq 0.05$ or better.

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2006, 2007.

Figure 30. Amount of Money Rolled Over in the CDHP, Among Individuals With CDHP One Year or Longer, By Health Status, 2007



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

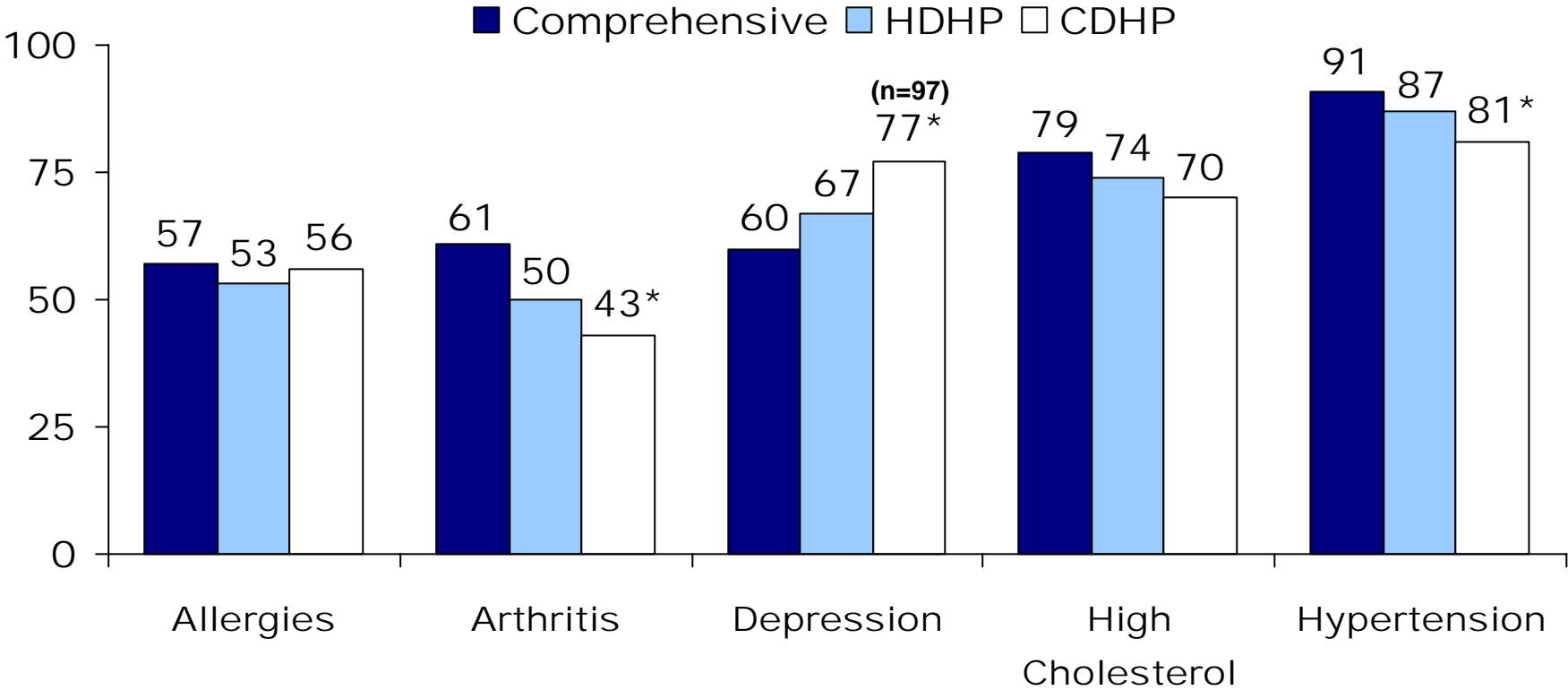
Health problem defined as fair or poor health or one of eight chronic health conditions.

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

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 32. Following Treatment Regimens for Chronic Disease, 2007

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



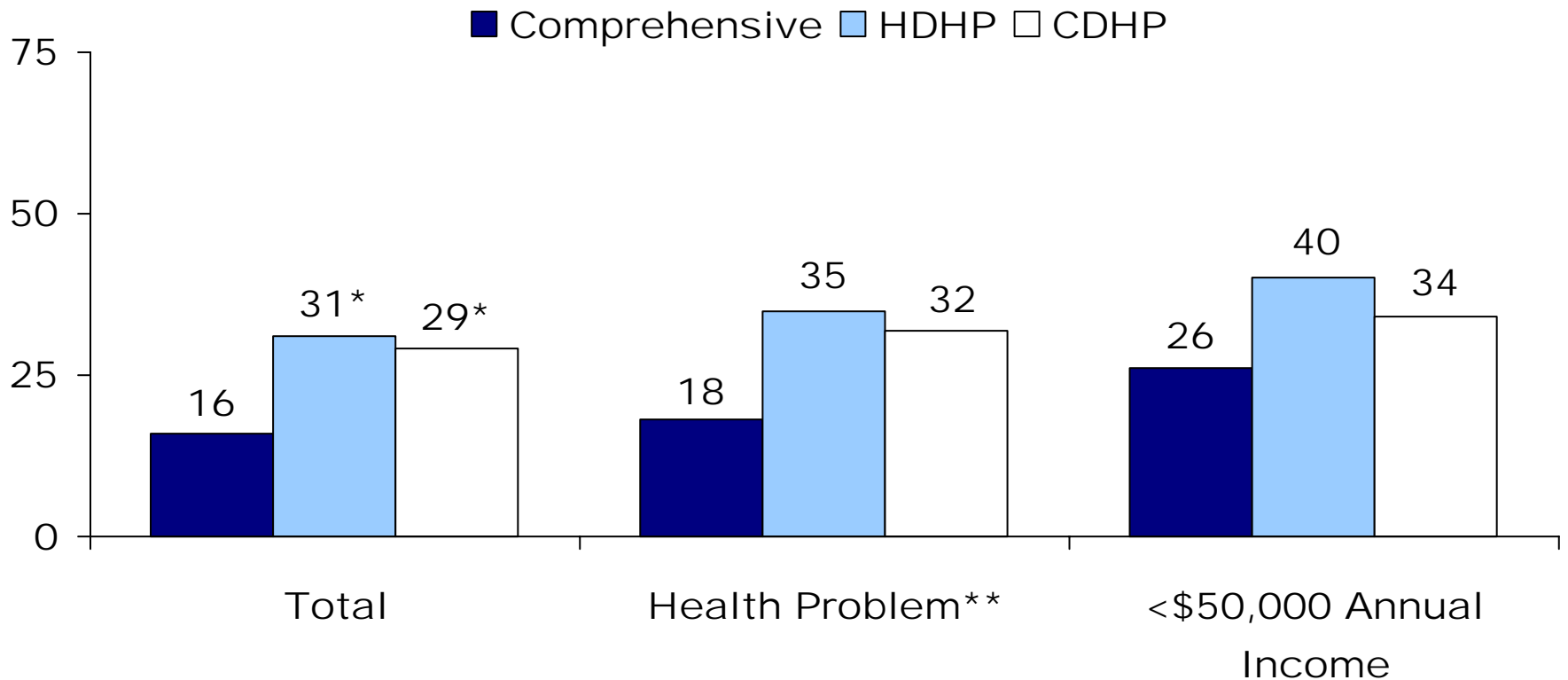
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*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, 2007.

Figure 33. Percentage of Adults Who Have Delayed or Avoided Getting Health Care Due to Cost, by Health Status and Income, 2007

Percent of privately insured adults ages 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.

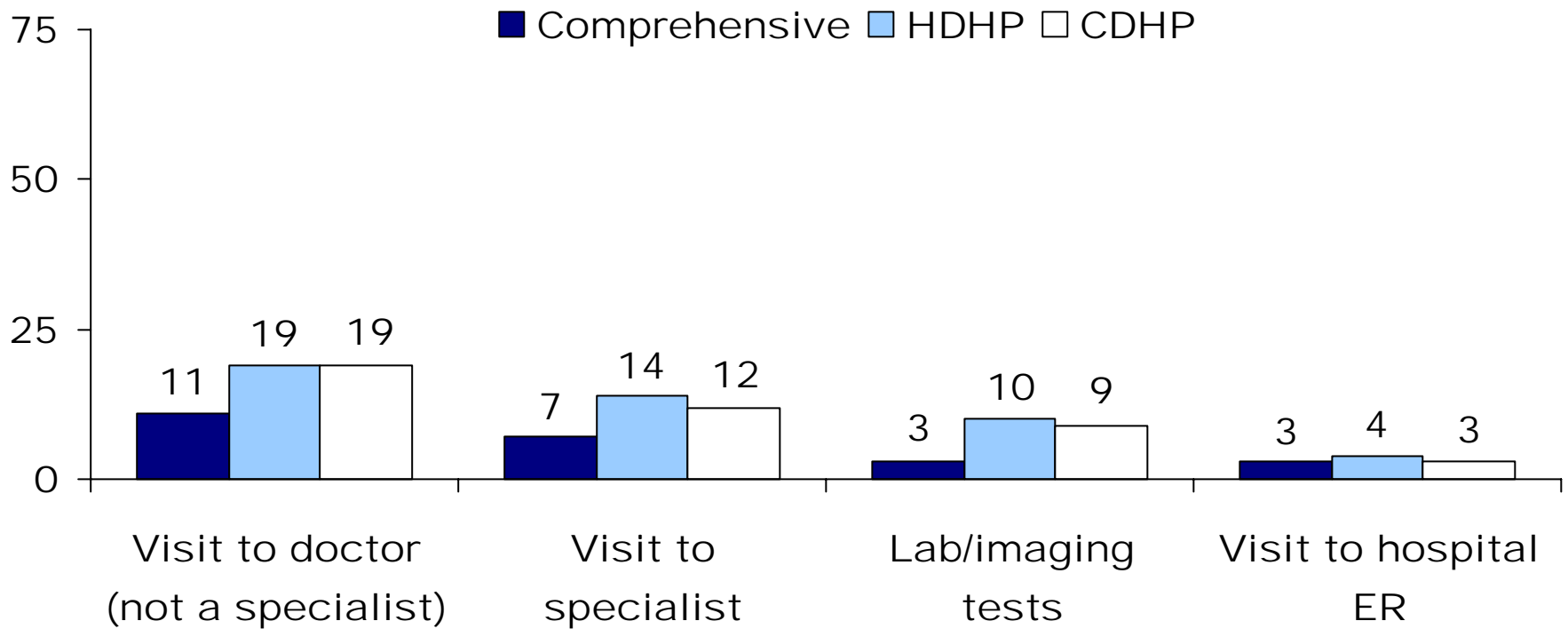
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

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

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 34. Percentage of Adults Who Have Delayed or Avoided Getting Health Care Due to Cost, by Type of Care Delayed, 2007

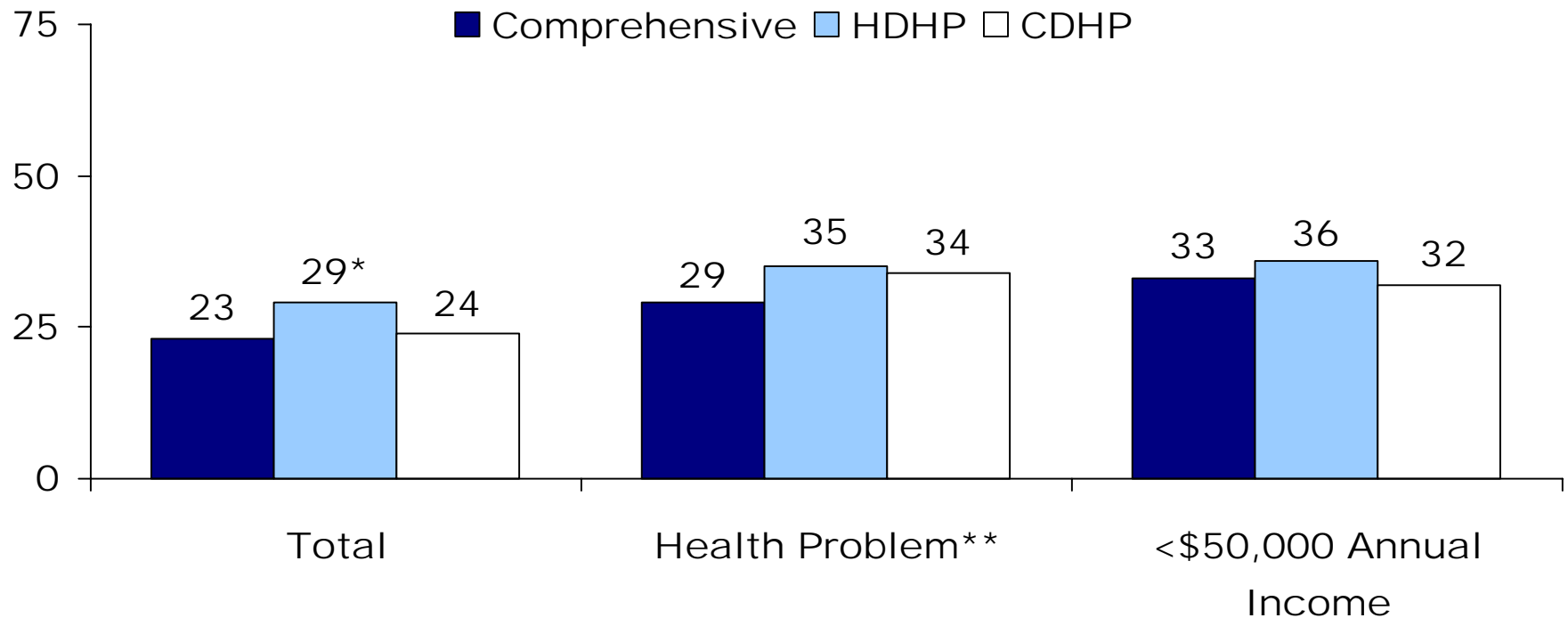
Percent of privately insured adults ages 21-64



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, 2007.

Figure 35. Percentage 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, 2007

Percent of privately insured adults ages 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, 2007.

Figure 37. Availability and Use of Quality and Cost Information Provided by Health Plan, 2007

	Comprehensive	HDHP	CDHP
Health plan provides information on quality of care provided by:			
Doctors	30%	22%*	27%
Hospitals [^]	32	24*	34
Health plan provides information on cost of care provided by:			
Doctors	24	15*	23
Hospitals [^]	29	19*	31
Of those whose plans provide info on quality, how many tried to use it for:			
Doctors	49	53	55
Hospitals	40	39	51
Of those whose plans provide info on cost, how many tried to use it for:			
Doctors	47	47	52
Hospitals	34	41	68*

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.

[^]Base is 'self or family member admitted to hospital in past two years.'

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 38. Effort to Find Information on Quality and Cost From Sources Other Than Health Plans, 2007

	Comprehensive	HDHP	CDHP
Tried to find information from sources other than health plan on cost and quality of care provided by:			
Doctors	17%	23%*	25%*
Hospitals [^]	18	22	34*
Of those who tried to find info on cost and quality, how many found useful information for:			
Doctors	66	50*	59
Hospitals	74	51*	67

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.

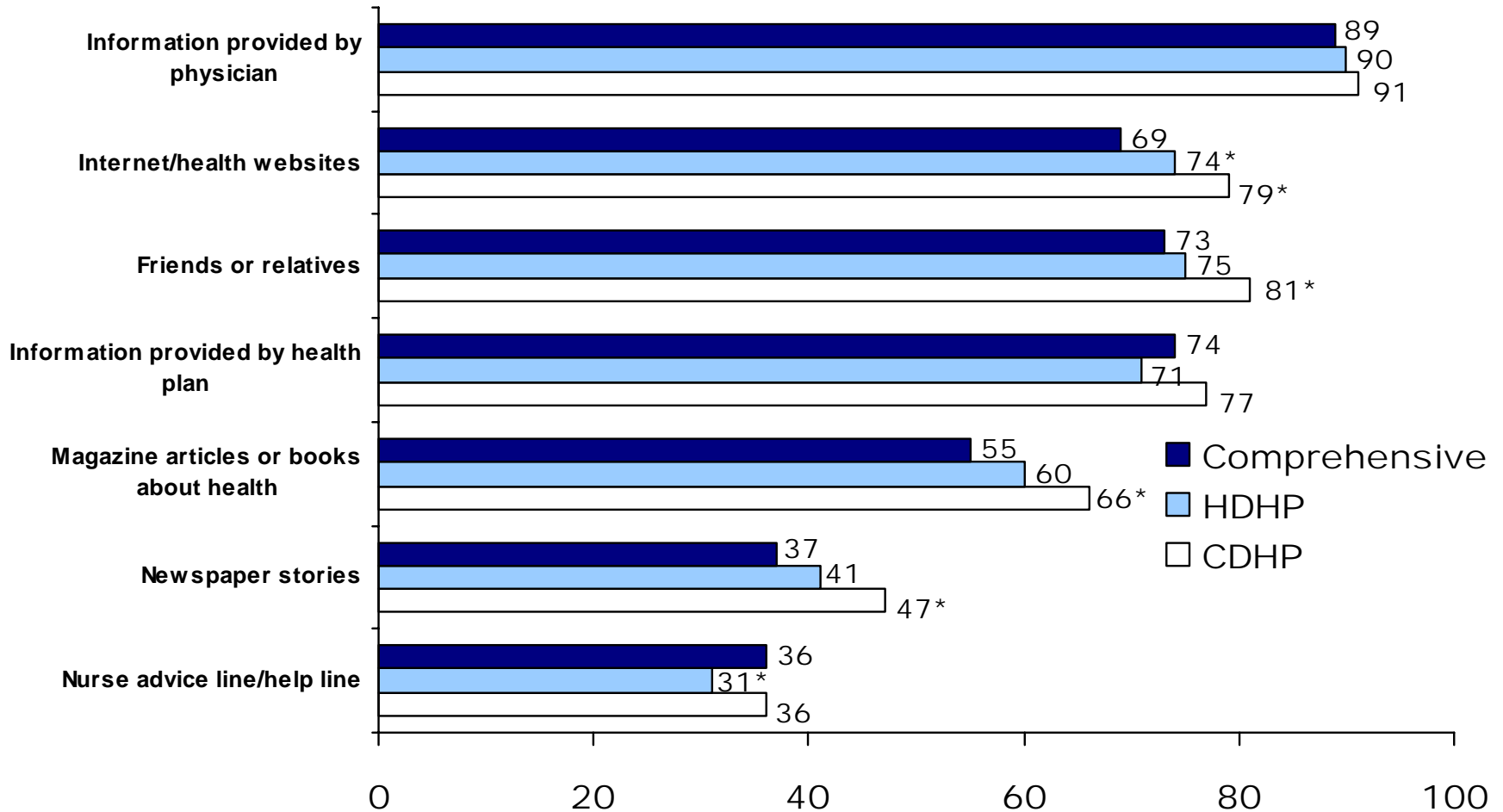
*Difference between HDHP/CDHP and Comprehensive is statistically significant at $p \leq 0.05$ or better.

[^]Base is 'self or family member admitted to hospital in past two years.'

Source: EBRI/Commonwealth Fund Consumerism in Health Care Survey, 2007.

Figure 39. Resources Used for Health Information, by Type of Health Plan, 2007

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



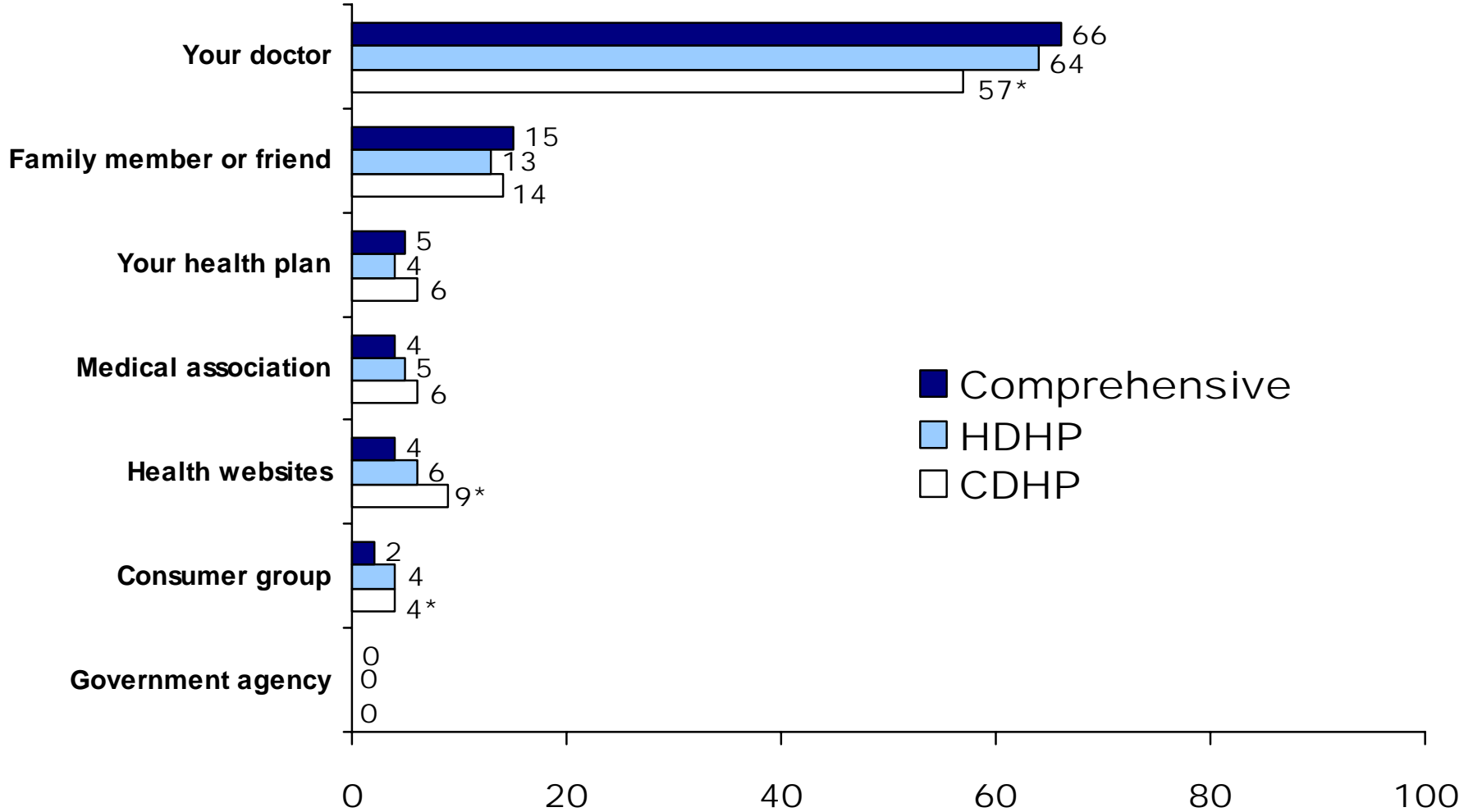
Comprehensive = health plan with no deductible or <\$1,000 (individual), <\$2,000 (family).
 HDHP = high-deductible health plan with deductible \$1,000+ (individual), \$2,000+ (family), no account.
 CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*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, 2007.

Figure 40. Most Trusted Sources for Information on Health Care Providers, by Type of Health Plan, 2007

Percent of privately insured adults ages 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.

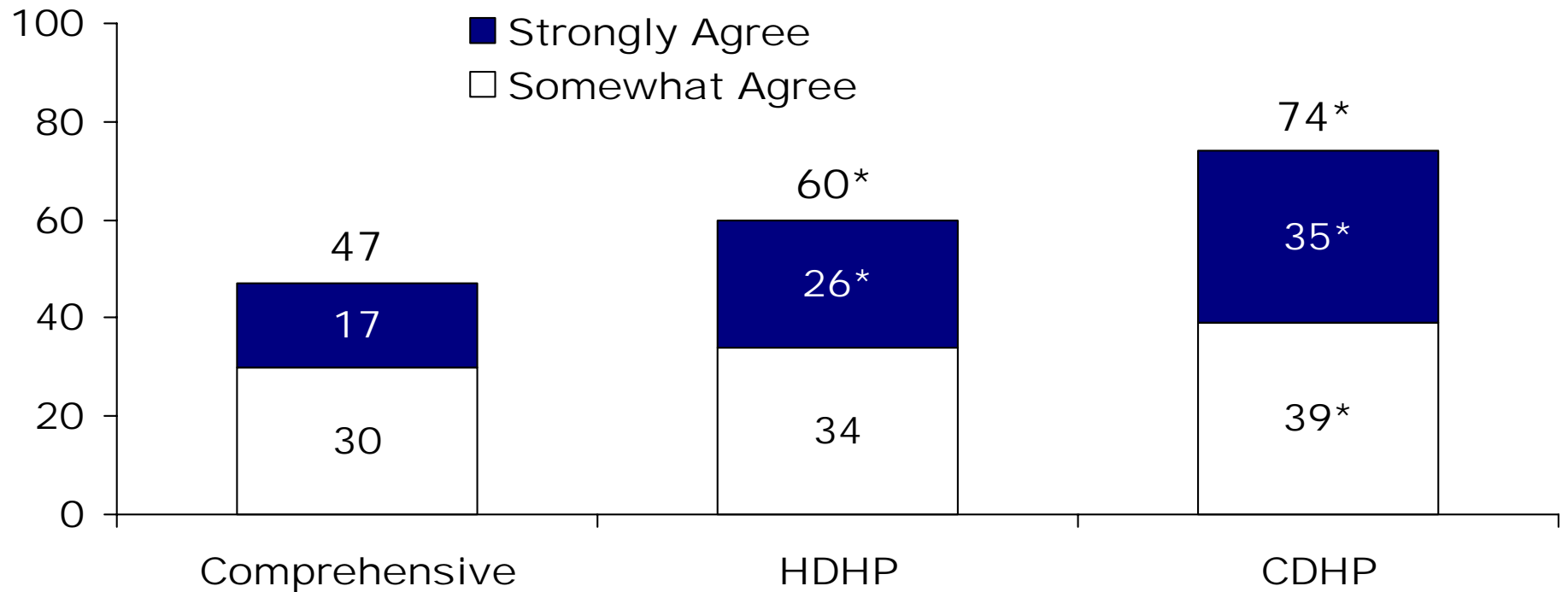
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*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, 2007.

Figure 41. Percentage of Adults Who Agree That Terms of Coverage Make Them Consider Cost When Deciding to Seek Health Care Services, 2007

Percent of privately insured adults ages 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.

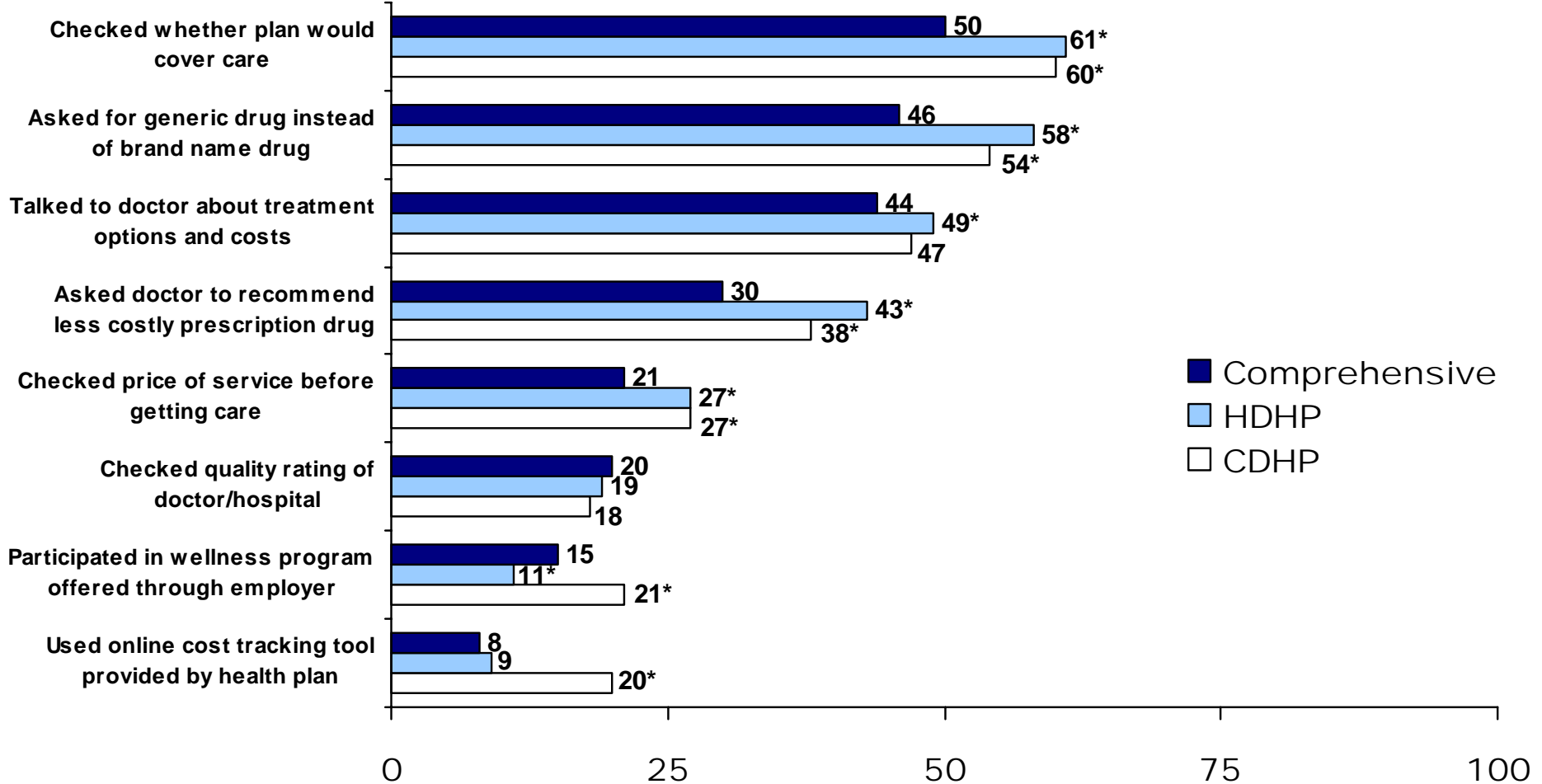
CDHP = consumer-driven health plan with deductible \$1,000+ (individual), \$2,000+ (family), with account.

*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, 2007.

Figure 42. Cost-Conscious Decision Making, by Type of Health Plan, 2007

Percent of privately insured adults ages 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, 2007.