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.

# Figure 2. Selected Demographics, by Type of Health Plan

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

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 ≤ 0.05 or better.

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

<table>
<thead>
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<th>Household Income</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
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<tr>
<td>Less than $30,000</td>
<td>12%</td>
<td>17%*</td>
<td>13%</td>
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<tr>
<td>$30,000–$49,999</td>
<td>20</td>
<td>30*</td>
<td>24</td>
</tr>
<tr>
<td>$50,000–$99,999</td>
<td>38</td>
<td>35</td>
<td>43</td>
</tr>
<tr>
<td>$100,000 or more</td>
<td>21</td>
<td>8*</td>
<td>11*</td>
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</table>

<table>
<thead>
<tr>
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<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
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</thead>
<tbody>
<tr>
<td>High school graduate or less</td>
<td>38</td>
<td>17*</td>
<td>11*</td>
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<tr>
<td>Some college, trade or business school</td>
<td>29</td>
<td>36*</td>
<td>33*</td>
</tr>
<tr>
<td>College graduate or some graduate work</td>
<td>22</td>
<td>35*</td>
<td>41*</td>
</tr>
<tr>
<td>Graduate degree</td>
<td>11</td>
<td>12</td>
<td>15</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.

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

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

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 ≤ 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.

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 ≤ 0.05 or better.

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 ≤ 0.05 or better.

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

Percent of privately insured adults 21–64

- **Comprehensive**
  - Extremely or very familiar: 6
  - Somewhat familiar: 13
  - Not too or not at all familiar: 77
  - Don’t know: 4

- **HDHP**
  - Extremely or very familiar: 9 *
  - Somewhat familiar: 18 *
  - Not too or not at all familiar: 70
  - Don’t know: 3

- **CDHP**
  - Extremely or very familiar: 55 *
  - Somewhat familiar: 22 *
  - Not too or not at all familiar: 20 *
  - Don’t know: 3

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 ≤ 0.05 or better.

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

Percent of privately insured adults 21–64

- Extremely or very familiar
- Not too or not at all familiar
- Somewhat familiar
- Don’t know

<table>
<thead>
<tr>
<th>Year</th>
<th>Extremely or very familiar</th>
<th>Not too or not at all familiar</th>
<th>Somewhat familiar</th>
<th>Don’t know</th>
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</thead>
<tbody>
<tr>
<td>2005</td>
<td>6</td>
<td>16</td>
<td>76</td>
<td>3</td>
</tr>
<tr>
<td>2006</td>
<td>7</td>
<td>13</td>
<td>75</td>
<td>5</td>
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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 ≤ 0.05 or better.

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

Percent of privately insured adults 21–64

Extremely or Very Satisfied

<table>
<thead>
<tr>
<th>Type of Health Plan</th>
<th>76</th>
<th>57*</th>
<th>63*</th>
</tr>
</thead>
</table>

Somewhat Satisfied

<table>
<thead>
<tr>
<th>Type of Health Plan</th>
<th>19</th>
<th>30*</th>
<th>29*</th>
</tr>
</thead>
</table>

Not Too or Not At All Satisfied

<table>
<thead>
<tr>
<th>Type of Health Plan</th>
<th>5</th>
<th>13*</th>
<th>7</th>
</tr>
</thead>
</table>

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 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

- **Comprehensive**
  - 2005: 70%
  - 2006: 76%^  

- **HDHP**
  - 2005: 52*
  - 2006: 57*

- **CDHP**
  - 2005: 63
  - 2006: 63*

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 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 ≤ 0.05 or better.

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.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p < 0.05 or better.

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

Percent of privately insured adults 21–64

<table>
<thead>
<tr>
<th>Satisfied Level</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely or Very Satisfied</td>
<td>67</td>
<td>37*</td>
<td>37*</td>
</tr>
<tr>
<td>Somewhat Satisfied</td>
<td>26</td>
<td>37*</td>
<td>42*</td>
</tr>
<tr>
<td>Not Too or Not At All Satisfied</td>
<td>26*</td>
<td>26*</td>
<td>21*</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.

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 ≤ 0.05 or better.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.

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.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.

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

<table>
<thead>
<tr>
<th>Type of Health Plan</th>
<th>Percent Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>34%</td>
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<tr>
<td>HDHP</td>
<td>54*</td>
</tr>
<tr>
<td>CDHP</td>
<td>42*</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p < 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

- **Health plan is easy to understand**: 65% Comprehensive, 46% HDHP, 45% CDHP
- **Health plan will protect me in the event of an expensive illness**: 72% Comprehensive, 67% HDHP, 69% CDHP
- **Health plan encourages me to adopt a healthier lifestyle**: 58% Comprehensive, 44% HDHP, 52% CDHP
- **Health plan provides information to help me choose among physicians, pharmacies, labs, and hospitals**: 67% Comprehensive, 52% HDHP, 56% CDHP

<table>
<thead>
<tr>
<th>Health Plan Type</th>
<th>Statement</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
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<tbody>
<tr>
<td>Easy to understand</td>
<td></td>
<td>65</td>
<td>46</td>
<td>45</td>
</tr>
<tr>
<td>Protect me</td>
<td></td>
<td>72</td>
<td>67</td>
<td>69</td>
</tr>
<tr>
<td>Adopt healthier</td>
<td></td>
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<tr>
<td>Information</td>
<td></td>
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<td>52</td>
<td>56</td>
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</table>

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 ≤ 0.05 or better.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.

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

<table>
<thead>
<tr>
<th>Health Plan Type</th>
<th>2005</th>
<th>2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>49</td>
<td>58</td>
</tr>
<tr>
<td>HDHP</td>
<td>40*</td>
<td>44*</td>
</tr>
<tr>
<td>CDHP</td>
<td>46</td>
<td>52*^</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p ≤ 0.05 or better.

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 ≤ 0.05 or better.
^Difference between 2005 and 2006 is statistically significant at p < 0.05 or better.

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

- Provide patients with quality information about providers: Comprehensive 81%, HDHP 77%, CDHP 79%
- Provide patients with cost information about providers: Comprehensive 78%, HDHP 78%, CDHP 79%
- Encourage people to adopt healthy behavior by paying for preventive screening tests: Comprehensive 78%, HDHP 76%, CDHP 80%

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 ≤ 0.05 or better.

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.

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

- Offered CDHP: 9%
- Offered HDHP: 13%
- HDHP or CDHP offered: 11%
- Don’t know if CDHP or HDHP was offered: 39%
- Not offered a CDHP or HDHP: 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.

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.

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

- Employer contributes to account: 65%
- No employer contributions: 32%
- Don’t know: 3%

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

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

Don’t know 8%

Less than $200 7%

$200–$499 15%

$500–$749 18%

$750–$999 9%

$1,000 or more 43%

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

Note: Both single-person and family plans.

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 ≤ 0.05 or better.

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

Percent of adults 21–64 with CDHPs

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Total</th>
<th>&lt;50,000 Income</th>
<th>$50,000+ Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>19</td>
<td>14*</td>
<td>4</td>
</tr>
<tr>
<td>Less than $500</td>
<td>21</td>
<td>17</td>
<td>4</td>
</tr>
<tr>
<td>$500–$999</td>
<td>19</td>
<td>15</td>
<td>4</td>
</tr>
<tr>
<td>$1,000–$1,499</td>
<td>12</td>
<td>12</td>
<td>16</td>
</tr>
<tr>
<td>$1,500 or more</td>
<td>16</td>
<td>16</td>
<td>30</td>
</tr>
<tr>
<td>Don't know</td>
<td>7</td>
<td>7</td>
<td>6</td>
</tr>
</tbody>
</table>

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.

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.

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.

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Total</th>
<th>Health Problem</th>
<th>No Health Problem</th>
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</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>35</td>
<td>13*</td>
<td>22</td>
</tr>
<tr>
<td>Less than $100</td>
<td>23</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td>$100–$299</td>
<td>17</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td>$300–$499</td>
<td>9</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td>$500–$999</td>
<td>11</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>$1,000–$1,499</td>
<td>12</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>$1,500 or more</td>
<td>13</td>
<td>11</td>
<td>2</td>
</tr>
<tr>
<td>Don't know</td>
<td>19</td>
<td>11</td>
<td>8</td>
</tr>
</tbody>
</table>

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.

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.

## Figure 41. Annual Deductibles, by Type of Health Plan

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Single Person Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No deductible</td>
<td>35%</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1–$499</td>
<td>38</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$500–$999</td>
<td>14</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1,000–$1,999</td>
<td>—</td>
<td>60%</td>
<td>48%</td>
</tr>
<tr>
<td>$2,000–$4,999</td>
<td>—</td>
<td>28</td>
<td>42</td>
</tr>
<tr>
<td>$5,000 or higher</td>
<td>—</td>
<td>9</td>
<td>5</td>
</tr>
<tr>
<td><strong>Family Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No deductible</td>
<td>46</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1–$999</td>
<td>37</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$1,000–$1,999</td>
<td>7</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>$2,000–$4,999</td>
<td>—</td>
<td>78</td>
<td>69</td>
</tr>
<tr>
<td>$5,000 or higher</td>
<td>—</td>
<td>18</td>
<td>29</td>
</tr>
</tbody>
</table>

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.

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

<table>
<thead>
<tr>
<th>Annual Premium (Household)</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>17</td>
<td>12*</td>
<td>12*</td>
</tr>
<tr>
<td>Less then $2,400</td>
<td>48</td>
<td>42*</td>
<td>47</td>
</tr>
<tr>
<td>$2,400–$3,599</td>
<td>9</td>
<td>14*</td>
<td>14*</td>
</tr>
<tr>
<td>$3,600 or more</td>
<td>14</td>
<td>25*</td>
<td>21*</td>
</tr>
</tbody>
</table>

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.  

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 ≤ 0.05 or better.

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

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>13%</td>
<td>15%</td>
<td>17%</td>
</tr>
<tr>
<td>$1–$499</td>
<td>28</td>
<td>15*</td>
<td>14*</td>
</tr>
<tr>
<td>$500–$999</td>
<td>16</td>
<td>13*</td>
<td>12*</td>
</tr>
<tr>
<td>$1,000–$1,499</td>
<td>11</td>
<td>8</td>
<td>8</td>
</tr>
<tr>
<td>$1,500–$1,999</td>
<td>6</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td>$2,000–$4,999</td>
<td>11</td>
<td>15</td>
<td>17*</td>
</tr>
<tr>
<td>$5,000 or more</td>
<td>8</td>
<td>23*</td>
<td>22*</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.

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

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nothing</td>
<td>3%</td>
<td>1% *</td>
<td>4%</td>
</tr>
<tr>
<td>$1–$499</td>
<td>13</td>
<td>5% *</td>
<td>6% *</td>
</tr>
<tr>
<td>$500–$999</td>
<td>8</td>
<td>6% *</td>
<td>5% *</td>
</tr>
<tr>
<td>$1,000–$1,499</td>
<td>12</td>
<td>10% *</td>
<td>8% *</td>
</tr>
<tr>
<td>$1,500–$1,999</td>
<td>11</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>$2,000–$4,999</td>
<td>28</td>
<td>32% *</td>
<td>31% *</td>
</tr>
<tr>
<td>$5,000 or more</td>
<td>10</td>
<td>28% *</td>
<td>28% *</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.

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

10%+ of income  5–9% of income

Comprehensive  HDHP  CDHP

Total

Health Problem**

Category

Comprehensive  HDHP  CDHP

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 ≤ 0.05 or better.

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

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 ≥ 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 ≤ 0.05 or better.

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

<table>
<thead>
<tr>
<th>Health Status</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
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<tbody>
<tr>
<td>Total</td>
<td>22</td>
<td>29*</td>
<td>23*</td>
<td>28</td>
<td>31*</td>
<td>29*</td>
<td>23</td>
<td>43</td>
<td>64*</td>
</tr>
<tr>
<td>Health Problem**</td>
<td>13</td>
<td>22*</td>
<td>21*</td>
<td>17</td>
<td>24*</td>
<td>23</td>
<td>20</td>
<td>43*</td>
<td>21</td>
</tr>
<tr>
<td>&lt;$50,000 Annual Income</td>
<td>9</td>
<td>22*</td>
<td>23*</td>
<td>11</td>
<td>31*</td>
<td>29*</td>
<td>20</td>
<td>43*</td>
<td>40*</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.
**Health problem defined as fair or poor health or one of eight chronic health conditions.

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 ≥ 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 ≤ 0.05 or better.

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

- Checked whether plan would cover care: Comprehensive = 62%, HDHP = 58%, CDHP = 58%
- Asked for generic drug instead of brand name drug: Comprehensive = 60*, HDHP = 48%, CDHP = 46%
- Talked to doctor about treatment options and costs: Comprehensive = 54%, HDHP = 44%, CDHP = 44%
- Asked doctor to recommend less costly prescription drug: Comprehensive = 31%, HDHP = 41*, CDHP = 46%
- Checked price of service before getting care: Comprehensive = 23%, HDHP = 20%, CDHP = 23%
- Checked quality rating of doctor/hospital: Comprehensive = 18%, HDHP = 21%, CDHP = 19%
- Participated in wellness program offered through employer: Comprehensive = 15%, HDHP = 11%, CDHP = 17*
- Used online cost tracking tool offered by health plan: Comprehensive = 8%, HDHP = 6*, CDHP = 17*

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 ≤ 0.05 or better.

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.

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.

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

Visit to doctor (not a specialist)  Visit to specialist  Lab/imaging tests  Visit to hospital ER

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 < 0.05 or better.

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.

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

- Never filled a prescription
  - Comprehensive: 21%
  - HDHP: 26%
  - CDHP: 29*

- Never visited a doctor’s office or medical clinic
  - Comprehensive: 13%
  - HDHP: 20*
  - CDHP: 16

- Never had a diagnostic test
  - Comprehensive: 40%
  - HDHP: 47*
  - CDHP: 48*

- Never treated at an ER
  - Comprehensive: 70%
  - HDHP: 78*
  - CDHP: 79*

- Never admitted to a hospital
  - Comprehensive: 80%
  - HDHP: 83
  - CDHP: 85*

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 ≤ 0.05 or better.

Figure 58. Preventive Care, by Type of Health Plan

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

- Blood pressure checked (past year): Comprehensive = 85, HDHP = 80*, CDHP = 80*.
- Dental exam (past year): Comprehensive = 63, HDHP = 58, CDHP = 67.
- Received mammogram in past 2 years (females age 50+): Comprehensive = 78, HDHP = 71, CDHP = 74.
- Received pap test in past year (females ages 19–29, in past 3 years (females 30+): Comprehensive = 85, HDHP = 78*, CDHP = 87.
- Received colon cancer screening in past 5 years (age 50+): Comprehensive = 52, HDHP = 40*, CDHP = 46.
- Cholesterol checked in past 5 years: Comprehensive = 56, HDHP = 57, CDHP = 63*.

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 ≤ 0.05 or better.

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

<table>
<thead>
<tr>
<th>Condition</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allergies</td>
<td>59</td>
<td>51</td>
<td>51</td>
</tr>
<tr>
<td>Arthritis</td>
<td>62</td>
<td>49</td>
<td>63</td>
</tr>
<tr>
<td>Depression</td>
<td>64</td>
<td>63</td>
<td>75</td>
</tr>
<tr>
<td>High Cholesterol</td>
<td>67</td>
<td>75</td>
<td>65</td>
</tr>
<tr>
<td>Hypertension or Stroke</td>
<td>88</td>
<td>84</td>
<td>89</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.

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

<table>
<thead>
<tr>
<th>Health plan provides information on quality of care provided by:</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>47%</td>
<td>32%*</td>
<td>28%*</td>
</tr>
<tr>
<td>Hospitals</td>
<td>46</td>
<td>32*</td>
<td>27*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Health plan provides information on cost of care provided by:</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>40</td>
<td>27*</td>
<td>22*</td>
</tr>
<tr>
<td>Hospitals</td>
<td>40</td>
<td>26*</td>
<td>22*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Of those whose plans provide info on quality, how many tried to use it for:</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>54</td>
<td>52</td>
<td>47</td>
</tr>
<tr>
<td>Hospitals</td>
<td>44</td>
<td>38</td>
<td>36</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Of those whose plans provide info on cost, how many tried to use it for:</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>49</td>
<td>40*</td>
<td>36*</td>
</tr>
<tr>
<td>Hospitals</td>
<td>45</td>
<td>34*</td>
<td>37</td>
</tr>
</tbody>
</table>

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 ≤ 0.05 or better.

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

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

Comprehensive = health plan with no deductible or <$1,000 (individual), <$2,000 (family).
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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 ≤ 0.05 or better.
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

<table>
<thead>
<tr>
<th>Resource</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information provided by physician</td>
<td></td>
<td>88</td>
<td>87</td>
</tr>
<tr>
<td>Internet/health websites</td>
<td></td>
<td>67</td>
<td>79*</td>
</tr>
<tr>
<td>Friends or relatives</td>
<td></td>
<td>72</td>
<td>77*</td>
</tr>
<tr>
<td>Information provided by health plan</td>
<td></td>
<td>68</td>
<td>65</td>
</tr>
<tr>
<td>Magazine articles or books about health</td>
<td></td>
<td>56</td>
<td>63</td>
</tr>
<tr>
<td>Stories in news media</td>
<td></td>
<td>57</td>
<td>62</td>
</tr>
<tr>
<td>Nurse advice line/help line</td>
<td></td>
<td>33</td>
<td>29</td>
</tr>
</tbody>
</table>

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

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

Percent of privately insured adults 21–64

- **Your doctor**
  - Comprehensive: 69%
  - HDHP: 56%
  - CDHP: 19%

- **Family member or friend**
  - Comprehensive: 11%
  - HDHP: 14%
  - CDHP: 19%

- **Your health plan**
  - Comprehensive: 6%
  - HDHP: 4%
  - CDHP: 5%

- **Medical association**
  - Comprehensive: 5%
  - HDHP: 6%
  - CDHP: 3%

- **Health websites**
  - Comprehensive: 3%
  - HDHP: 6%
  - CDHP: 5%

- **Consumer group**
  - Comprehensive: 3%
  - HDHP: 5%
  - CDHP: 4%

- **Government agency**
  - Comprehensive: 0%
  - HDHP: 0%
  - CDHP: 0%

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**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.

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:

<table>
<thead>
<tr>
<th>Sample Groups</th>
<th>Total sample</th>
<th>N=3,158</th>
</tr>
</thead>
<tbody>
<tr>
<td>National sample</td>
<td>n=1,631</td>
<td>(1,506 Comprehensive, 104 HDHP, 21 CDHP)</td>
</tr>
<tr>
<td>Oversample</td>
<td>n=1,527</td>
<td>(826 HDHP, 701 CDHP)</td>
</tr>
<tr>
<td>1. Comprehensive</td>
<td>n=1,506</td>
<td>(all from national sample)</td>
</tr>
<tr>
<td>2. HDHP sample</td>
<td>n=930</td>
<td>(104 – national, 826 – oversample)</td>
</tr>
<tr>
<td>3. CDHP sample</td>
<td>n=722</td>
<td>(21 – national, 701 – oversample)</td>
</tr>
</tbody>
</table>