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.
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 ≤ 0.05 or better.
Note: Percentages may not sum to totals due to rounding.
Figure 3. Familiarity With Consumer-Driven Health Plans, 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 $p < 0.05$ or better.
Note: Percentages may not sum to totals due to rounding.
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 ≤ 0.05 or better.
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 ≤ 0.05 or better.
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 < 0.05 or better.
Note: Percentages may not sum to totals due to rounding.
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 < 0.05 or better.
Note: Percentages may not sum to totals due to rounding.
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 < 0.05 or better.
Note: Percentages may not sum to totals due to rounding.
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 < 0.05 or better.
Note: Percentages may not sum to totals due to rounding.
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 < 0.05 or better.

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

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 < 0.05 or better.
Note: Percentages may not sum to totals due to rounding.
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 < 0.05 or better.

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 ≤ 0.05 or better.
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 < 0.05 or better.
^Estimate is statistically different from the prior year shown at p < 0.05 or better.
#Difference between 2005 and 2007 is statistically significant at p < 0.05 or better.
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 < 0.05 or better.
Note: Percentages may not sum to totals due to rounding.
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 22. Percentage of Individuals With Employer Contribution to Account, Among Persons With Employment-Based Health Benefits and CDHP, 2007

- Employer contributes to account: 61%
- No employer contributions: 34%
- Don’t know: 4%

CDHP = consumer-driven health plan with deductible $1,000+ (individual), $2,000+ (family), with account.
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.
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 ≤ 0.05 or better.
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 < 0.05 or better.

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 < 0.05 or better.
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 < 0.05 or better.

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 ≤ 0.05 or better.

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 ≤ 0.05 or better.

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

Visit to doctor (not a specialist) | Visit to specialist | Lab/imaging tests | Visit to hospital ER
--- | --- | --- | ---
Comprehensive | HDHP | CDHP | Comprehensive | HDHP | CDHP | Comprehensive | HDHP | CDHP | Comprehensive | HDHP | CDHP
11 | 19 | 19 | 7 | 14 | 12 | 3 | 10 | 9 | 3 | 4 | 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), w/ account.
*Difference between HDHP/CDHP and Comprehensive is statistically significant at p < 0.05 or better.
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 ≤ 0.05 or better.
**Health problem defined as fair or poor health or one of eight chronic health conditions.
Figure 37. Availability and Use of Quality and Cost Information Provided by Health Plan, 2007

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health plan provides information on quality of care provided by:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctors</td>
<td>30%</td>
<td>22%*</td>
<td>27%</td>
</tr>
<tr>
<td>Hospitals^</td>
<td>32</td>
<td>24*</td>
<td>34</td>
</tr>
<tr>
<td>Health plan provides information on cost of care provided by:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctors</td>
<td>24</td>
<td>15*</td>
<td>23</td>
</tr>
<tr>
<td>Hospitals^</td>
<td>29</td>
<td>19*</td>
<td>31</td>
</tr>
<tr>
<td>Of those whose plans provide info on quality, how many tried to use it for:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctors</td>
<td>49</td>
<td>53</td>
<td>55</td>
</tr>
<tr>
<td>Hospitals</td>
<td>40</td>
<td>39</td>
<td>51</td>
</tr>
<tr>
<td>Of those whose plans provide info on cost, how many tried to use it for:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doctors</td>
<td>47</td>
<td>47</td>
<td>52</td>
</tr>
<tr>
<td>Hospitals</td>
<td>34</td>
<td>41</td>
<td>68*</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.
^Base is ‘self or family member admitted to hospital in past two years.
**Figure 38. Effort to Find Information on Quality and Cost From Sources Other Than Health Plans, 2007**

<table>
<thead>
<tr>
<th>Tried to find information from sources other than health plan on cost and quality of care provided by:</th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>17%</td>
<td>23%*</td>
<td>25%*</td>
</tr>
<tr>
<td>Hospitals^</td>
<td>18</td>
<td>22</td>
<td>34*</td>
</tr>
</tbody>
</table>

Of those who tried to find info on cost and quality, how many found useful information for:

<table>
<thead>
<tr>
<th></th>
<th>Comprehensive</th>
<th>HDHP</th>
<th>CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors</td>
<td>66</td>
<td>50*</td>
<td>59</td>
</tr>
<tr>
<td>Hospitals</td>
<td>74</td>
<td>51*</td>
<td>67</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.
^Base is ‘self or family member admitted to hospital in past two years.’
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

Information provided by physician
- Comprehensive: 89%
- HDHP: 90%
- CDHP: 91%

Internet/health websites
- Comprehensive: 69%
- HDHP: 74*
- CDHP: 79*

Friends or relatives
- Comprehensive: 73%
- HDHP: 75
- CDHP: 81*

Information provided by health plan
- Comprehensive: 74%
- HDHP: 71
- CDHP: 77

Magazine articles or books about health
- Comprehensive: 55%
- HDHP: 60
- CDHP: 66*

Newspaper stories
- Comprehensive: 37
- HDHP: 41
- CDHP: 47*

Nurse advice line/help line
- Comprehensive: 36
- HDHP: 31*
- CDHP: 36

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

Percent of privately insured adults ages 21–64

- Your doctor
- Family member or friend
- Your health plan
- Medical association
- Health websites
- Consumer group
- Government agency

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 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

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Somewhat Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive</td>
<td>47%</td>
<td>17%</td>
</tr>
<tr>
<td>HDHP</td>
<td>60*</td>
<td>26*</td>
</tr>
<tr>
<td>CDHP</td>
<td>74*</td>
<td>35*</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 $p \leq 0.05$ or better.

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.
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