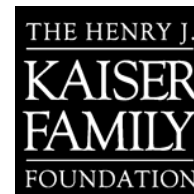

Chartpack



Kaiser Family Foundation

National Survey of Enrollees in Consumer Directed Health Plans

November 2006

Methodology

The *National Survey of Enrollees in Consumer Directed Health Plans* was designed, analyzed, and conducted by researchers at the Kaiser Family Foundation. In order to identify consumer directed health plan (CDHP) participants, we did screening interviews with a nationally representative sample of 22,560 people ages 18-64. Of these, 272 (1.2%) met the following criteria for belonging to a consumer directed plan with an accompanying savings account:

1. Currently covered by private insurance, either through an employer or purchased themselves
2. Have a deductible of at least \$1050 for individual coverage or \$2100 for family coverage
3. Say that their health insurance coverage is coupled with a personal savings account that they can use for health expenses
4. Say that the money in the account does NOT have to be used by the end of the year
5. Answer yes to at least one of the following questions:
 - a. Does your health insurer or employer refer to this coverage as an "HSA Plan?"
 - b. Health Savings Accounts or HSAs are tax-advantaged saving accounts that individuals and employers can fund and can be used to pay for qualified medical expenses. By law, HSAs must be paired with health coverage having a deductible between \$1050 and \$5100 for individuals, and from \$2100 to \$10200 for family coverage. These accounts belong to the individual consumer and may be taken with them to a different job, as well as rolled over into the next year. An HSA is NOT the same thing as a flexible spending account (FSA). Do you believe that this statement describes the type of health care coverage that you have?
 - c. Does your health insurer or employer refer to this coverage as an "HRA Plan?"
 - d. Health Reimbursement Arrangements or HRAs are tax-advantaged savings accounts funded ONLY by an employer, not the worker. By law, HRAs must be paired with health coverage having a deductible between \$1050 and \$5100 for individuals, and from \$2100 to \$10200 for family coverage. These accounts may be rolled over into the next year, but the funds are NOT portable from job to job. An HRA is NOT the same thing as a flexible spending account (FSA). Do you believe that this statement describes the type of health care coverage that you have?*

**Note: It is not a legal requirement that HRAs be paired with high-deductible health plans, and this was a mistake in our question wording. The second sentence of the question should have been worded "HRAs are often paired with health coverage having a high deductible." Of the 41 respondents in our final CDHP sample who answered yes to this question (item d in above list), 29 also answered yes to one or more of the other questions defining HSAs/HRAs (items a through c). There were 12 respondents included in the final analysis who answered yes to item d and did not answer yes to either a, b, or c (these respondents also met criteria 1 through 4 above).*

An additional 402 people (1.8%) met all of the above criteria EXCEPT they said the money in their account has to be used by the end of the year. These people were NOT included in our group of CDHP participants, because their accounts do not meet the definition of an HSA or HRA, which requires that money roll over from year to year.

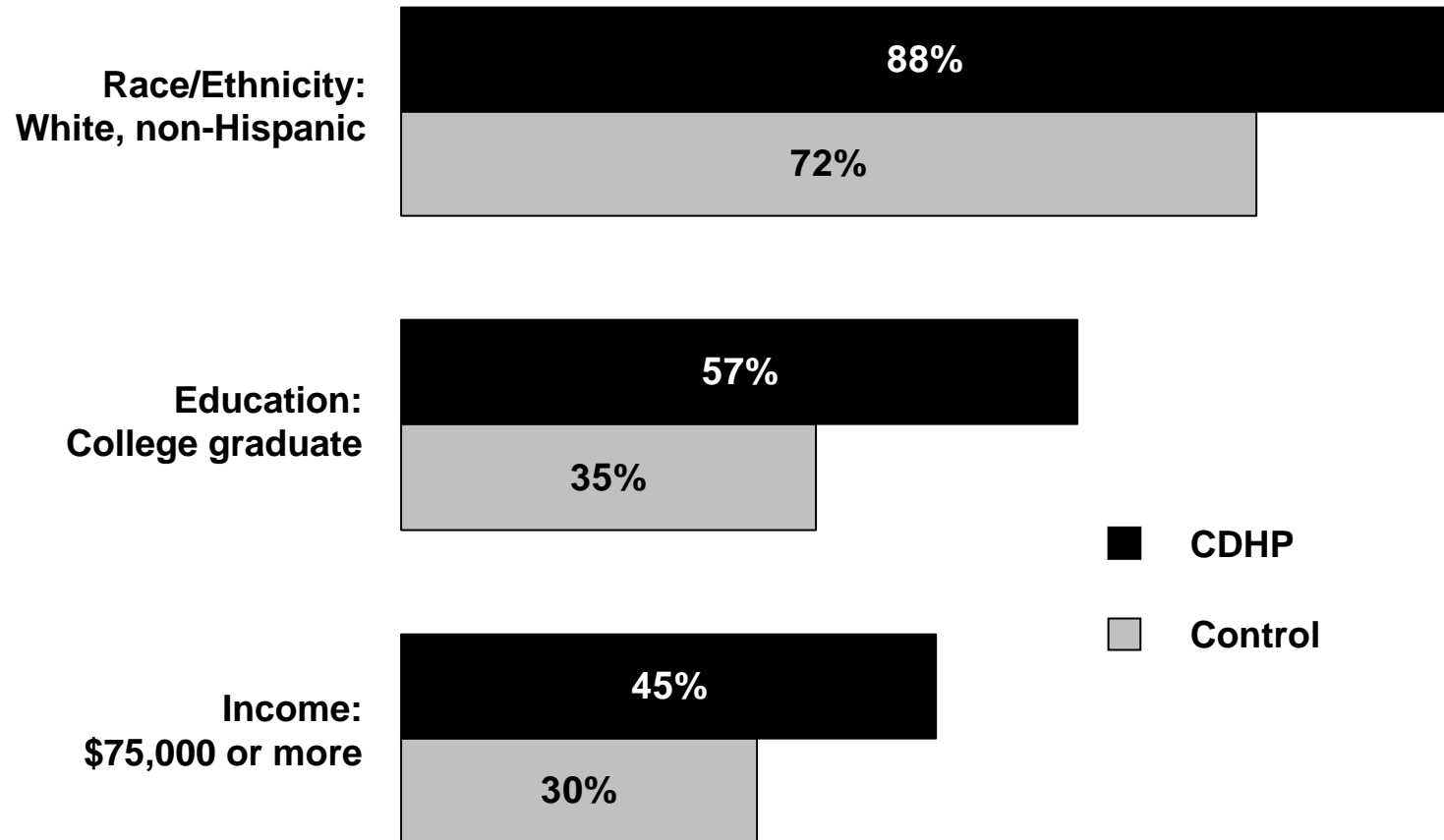
Other surveys have identified groups closer to 3% of the population who are covered by "HSA-eligible" or "HRA-eligible" plans. Unlike our survey, these surveys do not necessarily require that participants actually open an HSA account to be included in the plan definition.

For comparison purposes, we also interviewed a "control" group, which was made up of 715 respondents who have employer-sponsored health insurance. People in the control group do not have a high-deductible plan coupled with a savings account, however they may have said yes to EITHER the high deductible question OR the savings account question.

A web-based survey among the 1,389 randomly selected individuals was conducted between June 21 and July 10, 2006. Fieldwork was conducted by Knowledge Networks. Respondents are members of the Knowledge Networks Panel, a large, randomly drawn, representative national panel of households. Knowledge Networks employs a random digit dialing (RDD) telephone methodology to develop a representative sample of households for participation in its panel. Every participating household receives free hardware (WebTV), free Internet access, free email accounts, and ongoing technical support, and participants receive surveys by email on the same standardized hardware.

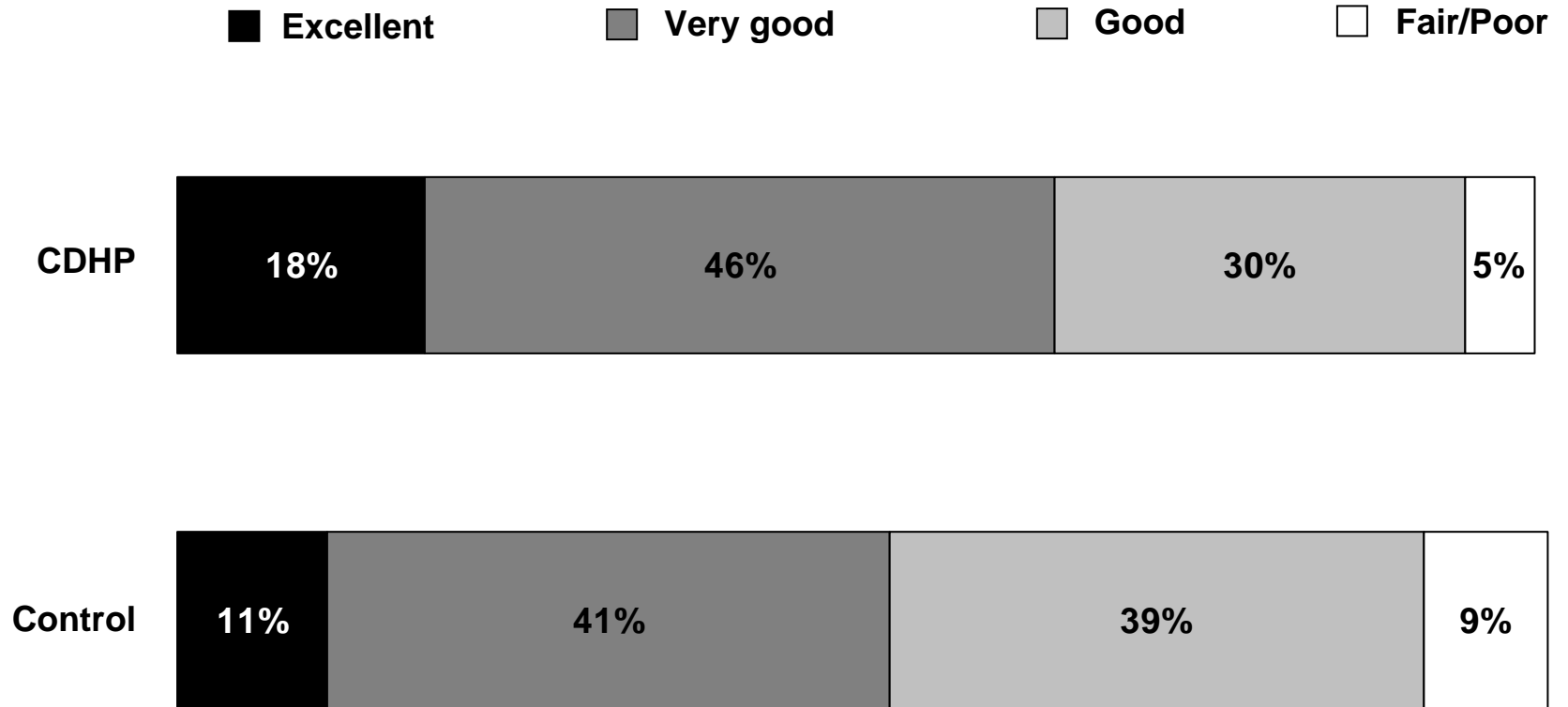
All data were weighted to adjust for demographic differences between the Knowledge Networks panel and national Census estimates. The margin of sampling error is plus or minus 7 percentage points for the CDHP group, and plus or minus 5 percentage points for the control group. For results based on smaller subsets of respondents, the margin of sampling error may be higher. Sampling error is only one of many potential sources of error in this or any other public opinion poll.

Demographic Profiles of Plan Participants



Reported Health Status of Plan Participants

In general, would you say your physical health is...

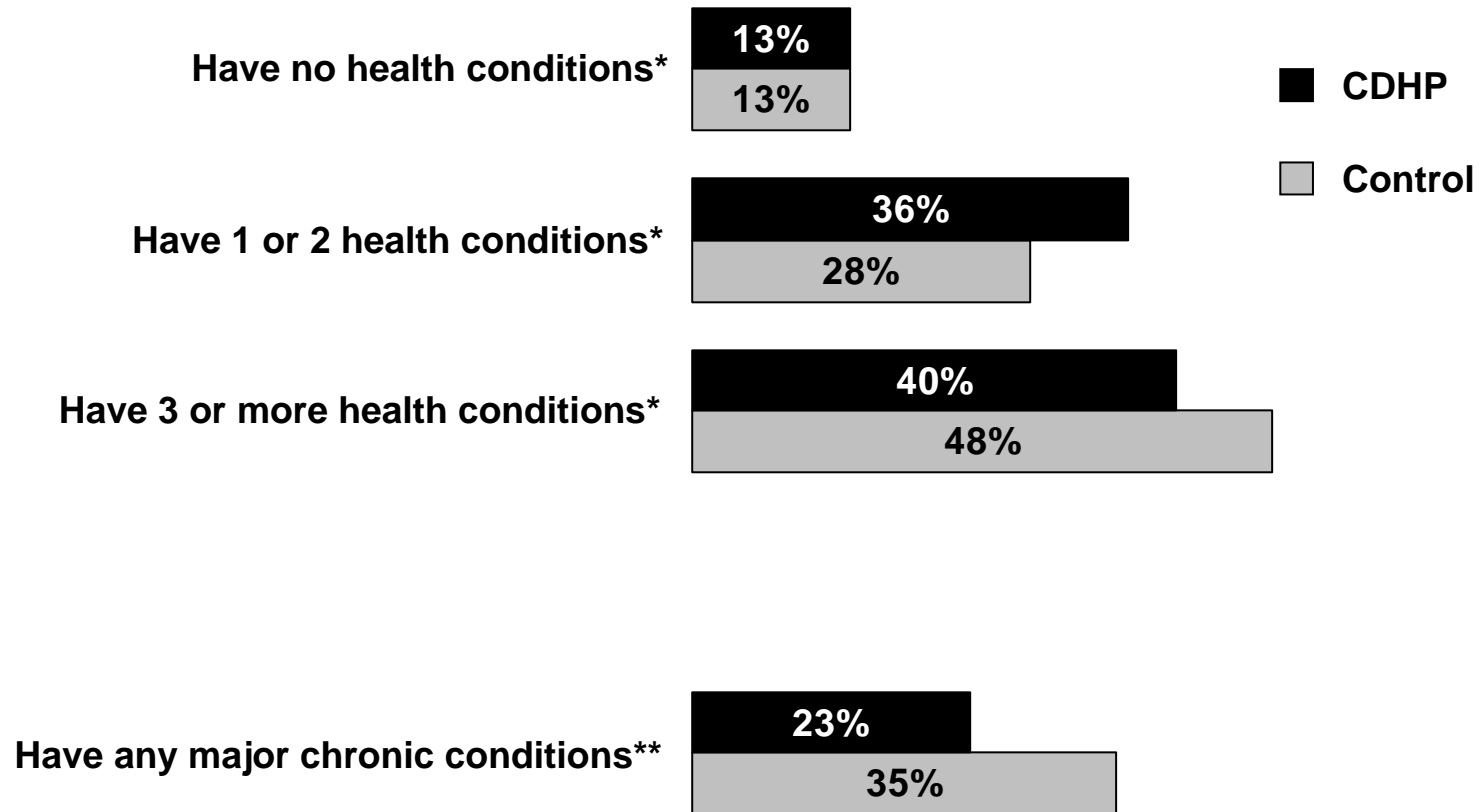


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

Reported Medical Conditions Among Plan Participants

Percent who report they have a variety of selected medical conditions...

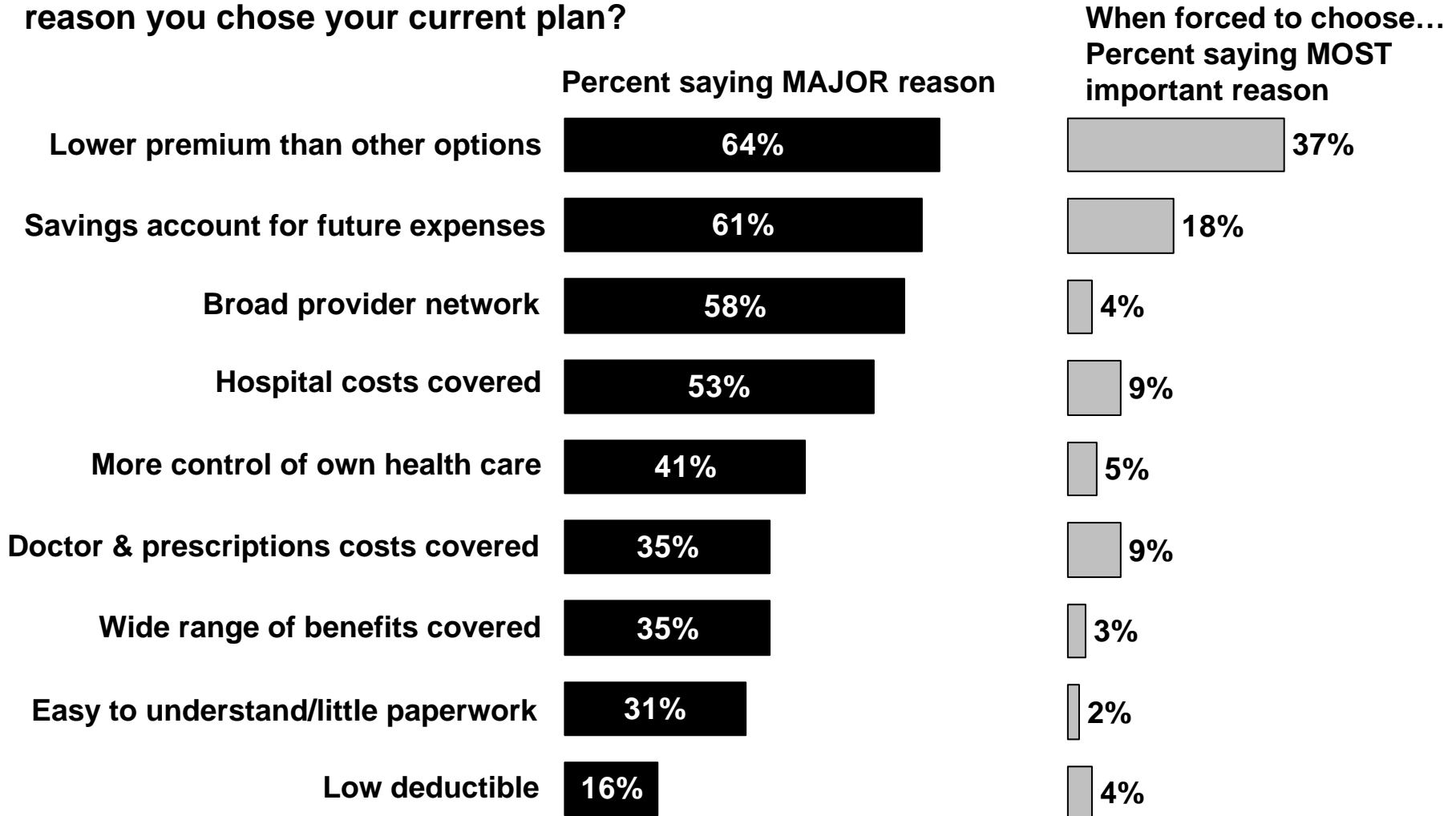


*Health conditions includes a list of 41 different conditions including: acid reflux, allergies, Alzheimer's, anxiety disorders, anemia, arthritis, athlete's foot, cancer, carpal tunnel syndrome, chronic back pain, cold sores, constipation, depression, diabetes, epilepsy, genital herpes, hair loss, hearing loss, heartburn/indigestion, heart disease, hemorrhoids, hepatitis, high cholesterol, HIV, hypertension, incontinence, insomnia, kidney disease, lung disease, lupus, Lyme disease, migraines, osteoporosis, Paget's disease, Parkinson's disease, sinus infections, skin condition, stroke, thyroid disease, ulcer, vision problem.

**Major chronic conditions include arthritis, cancer, diabetes, hypertension, and heart or lung disease.

Reasons for Choosing Consumer Driven Plans

Among CDHP participants who had a choice of plans:
Was the following a major reason, minor reason, or not a reason you chose your current plan?

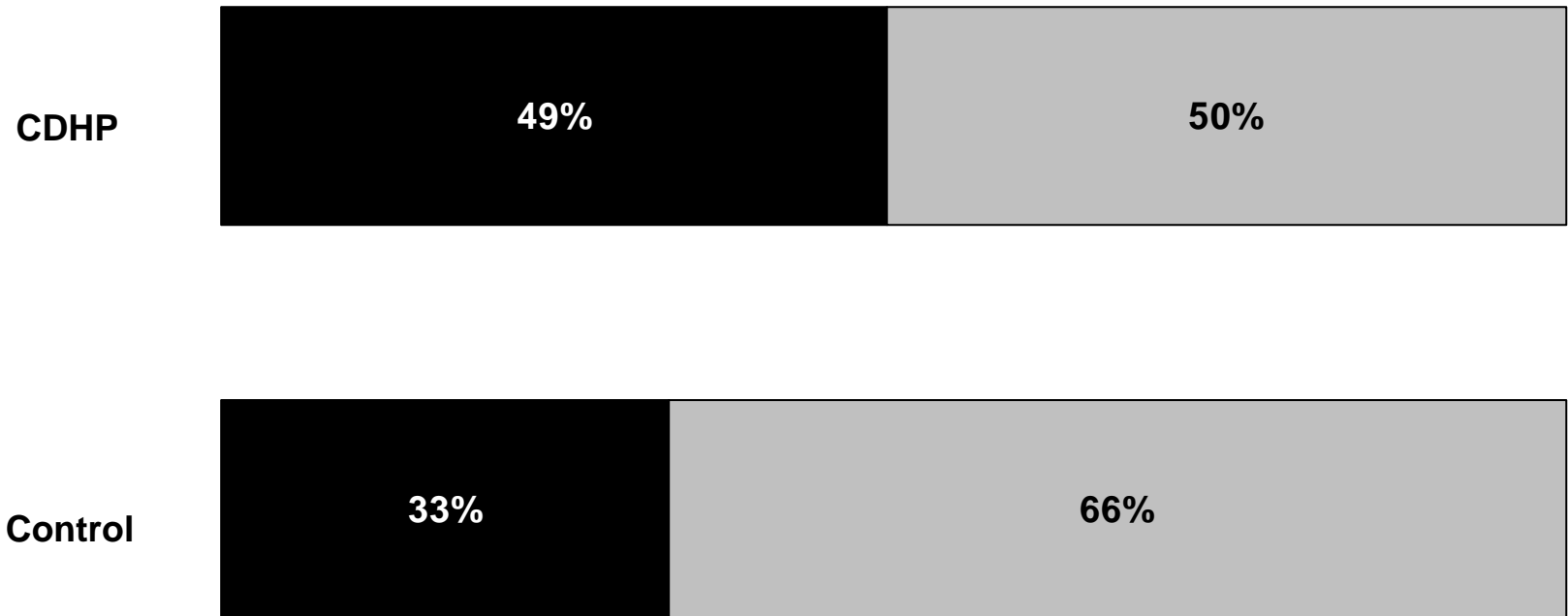


Reported Preference for Low Premium vs. Low Out-of-pocket Costs

If offered a choice between the following two health insurance plans, which would you prefer?

■ Option A – a plan with a relatively low premium and higher out-of-pocket costs

□ Option B – a plan with a relatively high premium and lower out-of-pocket costs

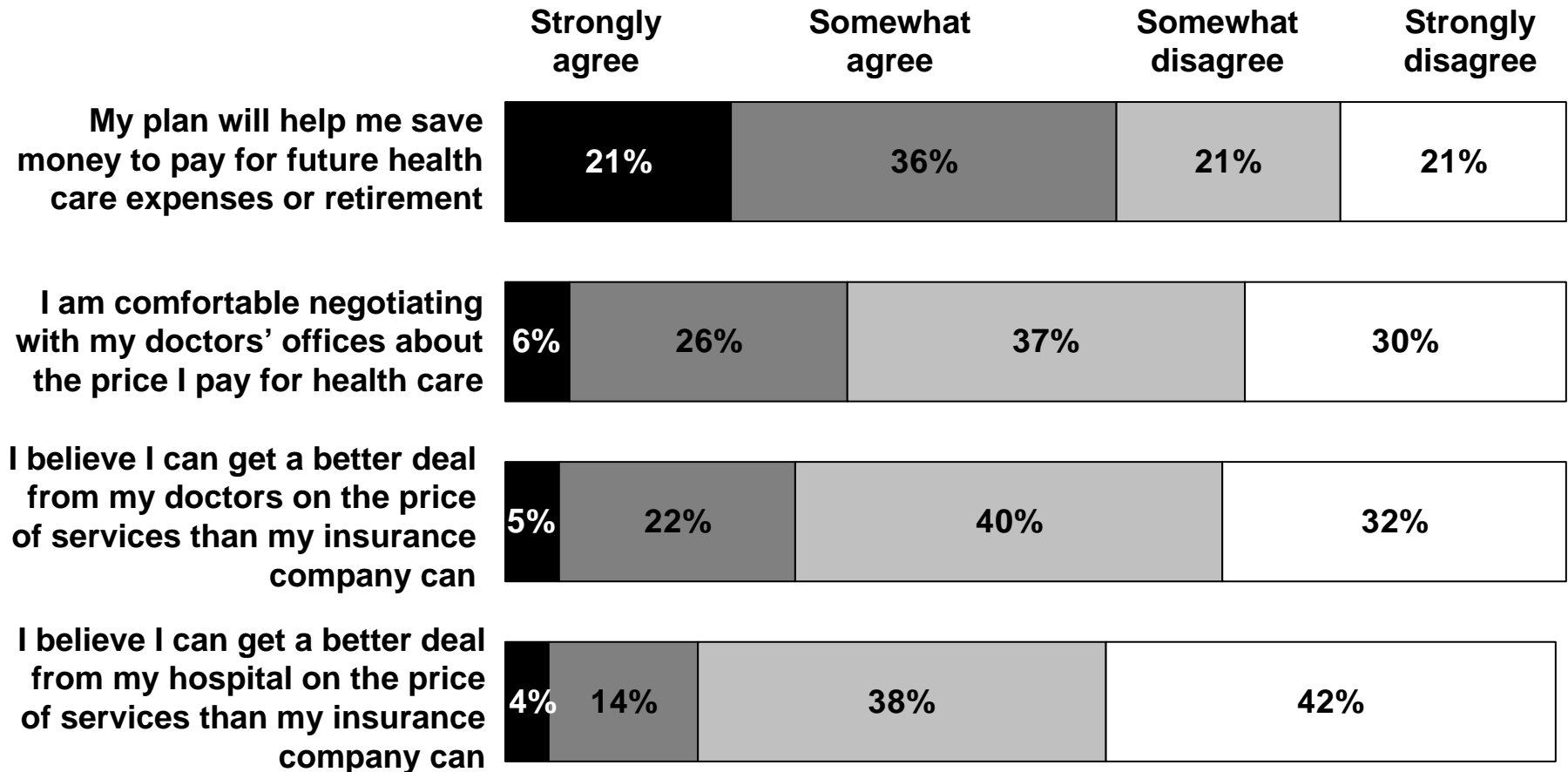


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

Agreement with Statements About CDHP Plans

Among CDHP participants: How much do you agree or disagree...

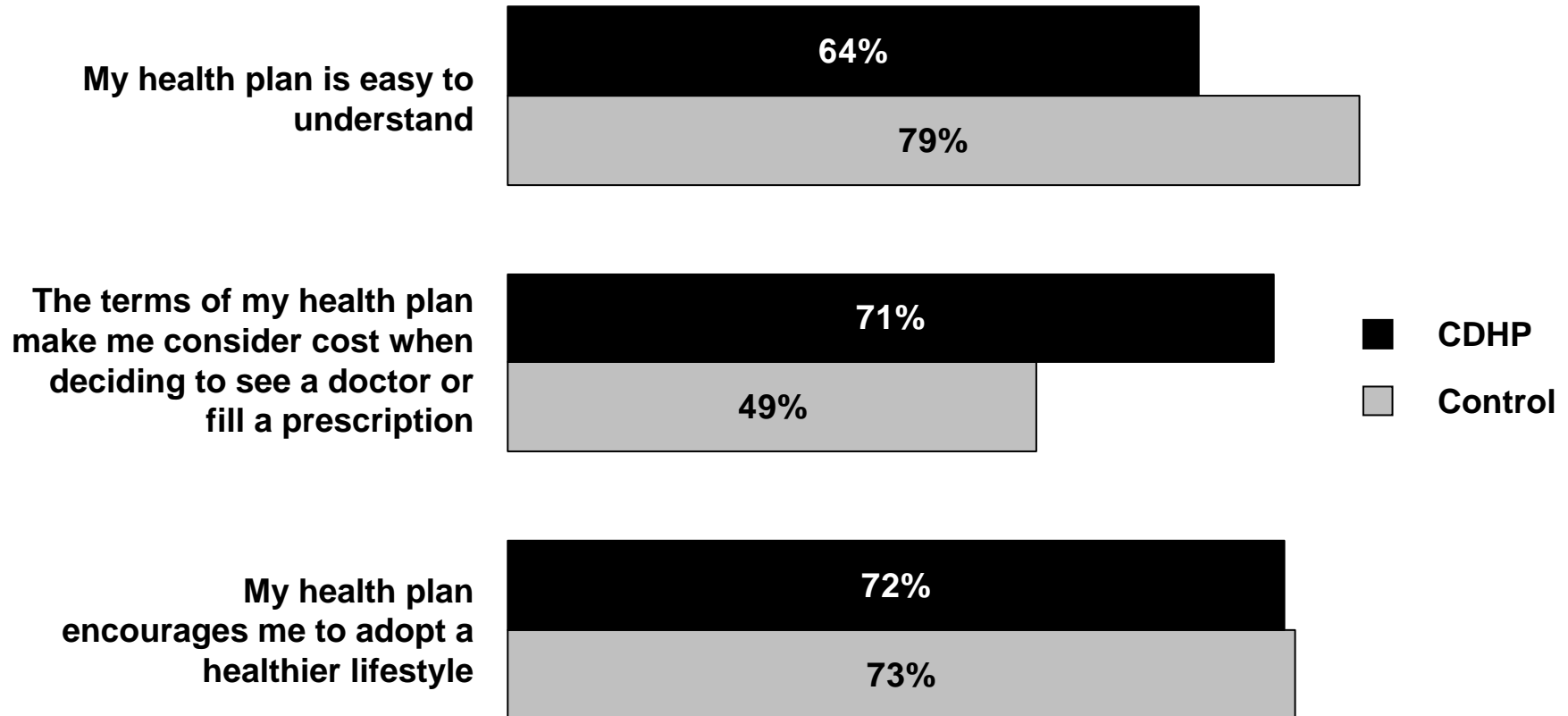


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

Agreement with Statements About Health Plans

Percent who say they agree with the following statements:



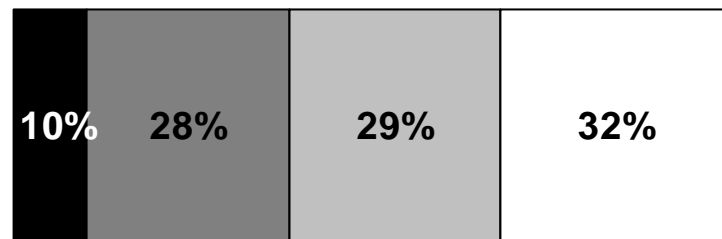
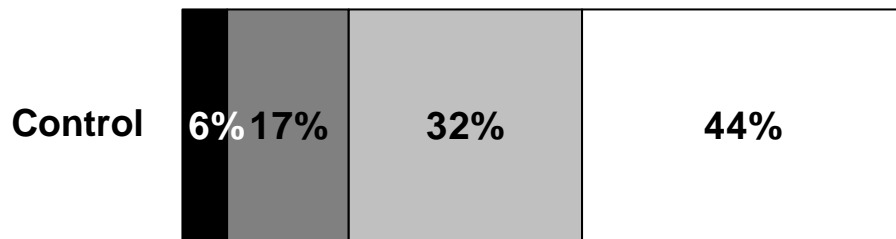
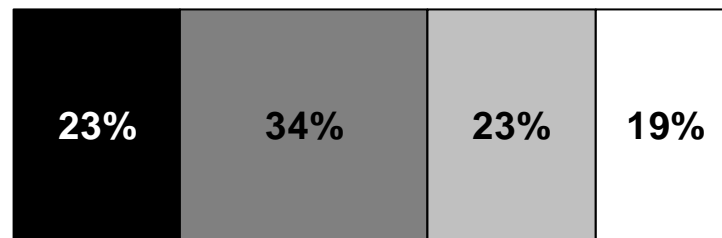
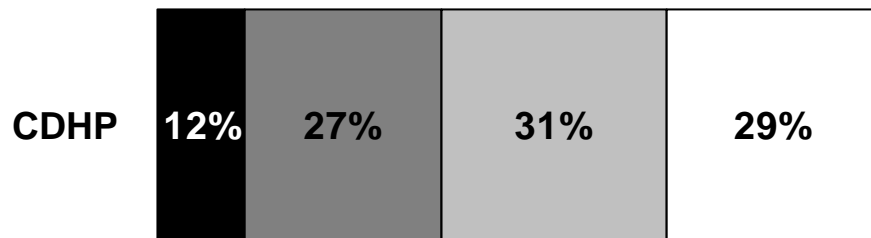
Reported Frequency of Cost Considerations

How often do you...

Almost always
 Sometimes
 Rarely
 Never

...ask about the cost of a visit before you make a doctor's appointment

...talk to your doctor about whether there are lower cost alternatives to a recommended treatment or procedure

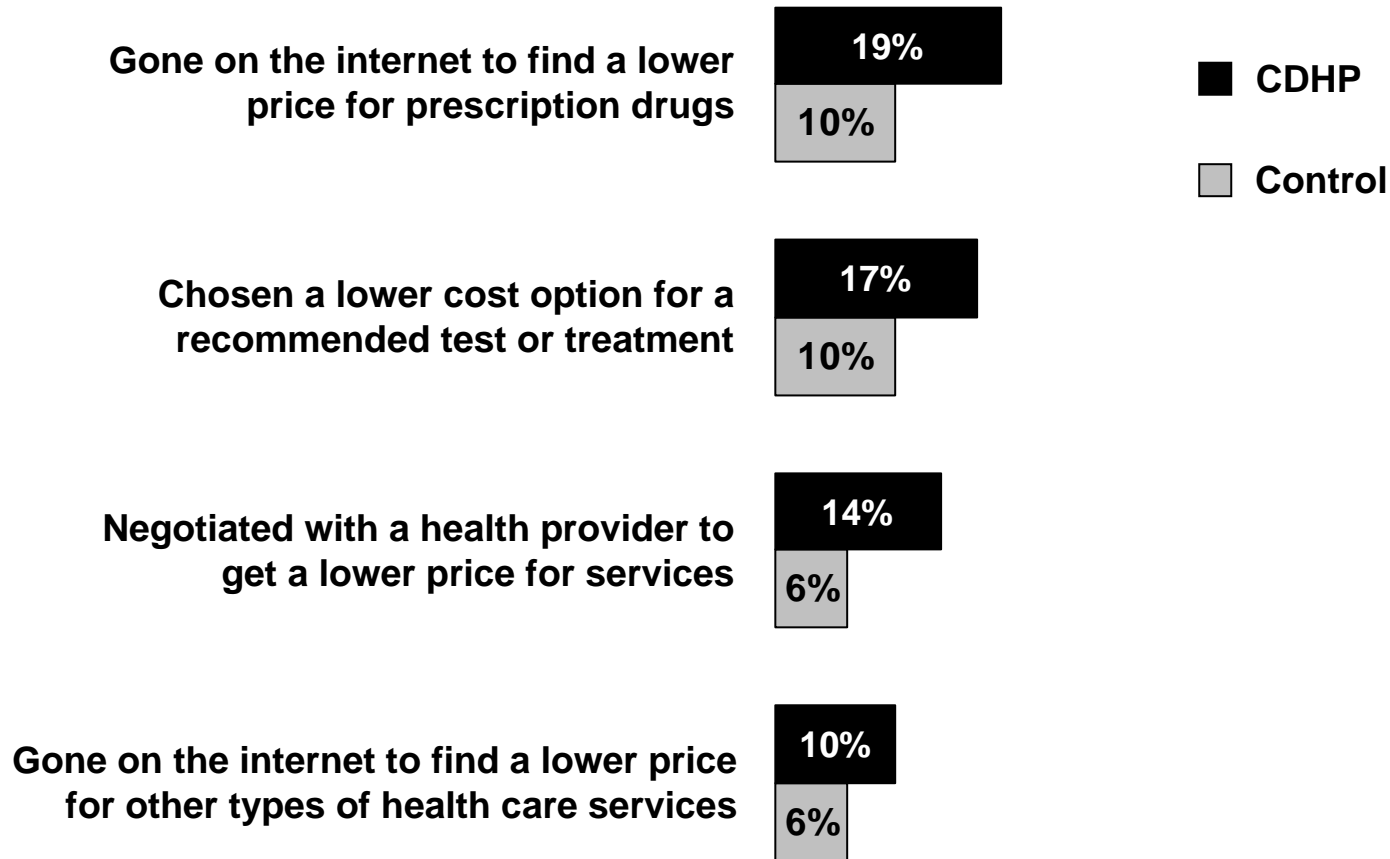


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

Reported Steps Taken to Reduce Costs

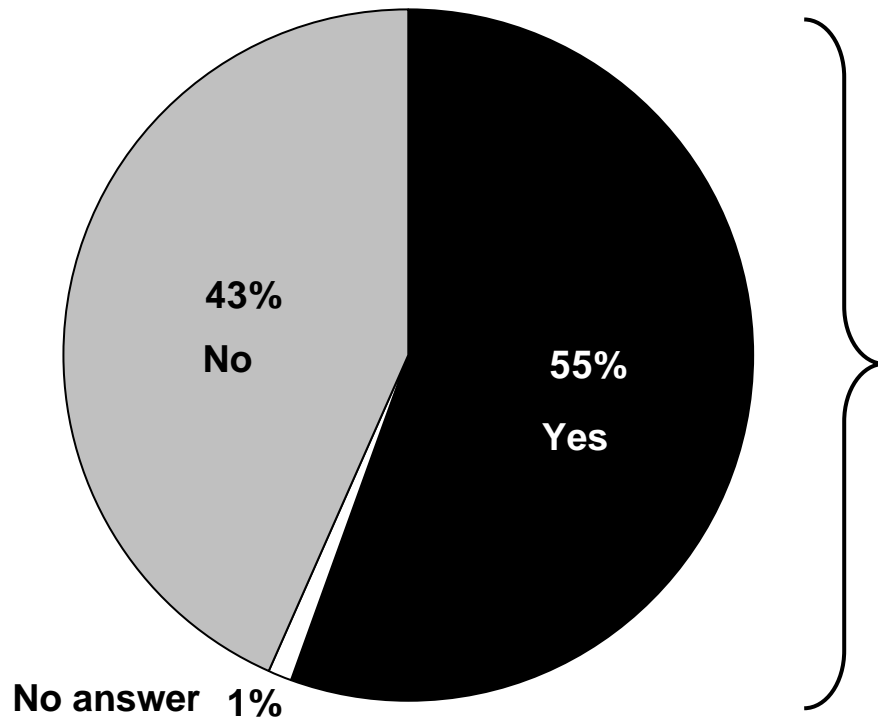
Percent who say they have done the following in the past year...



Reported Change in Approach to Using Care

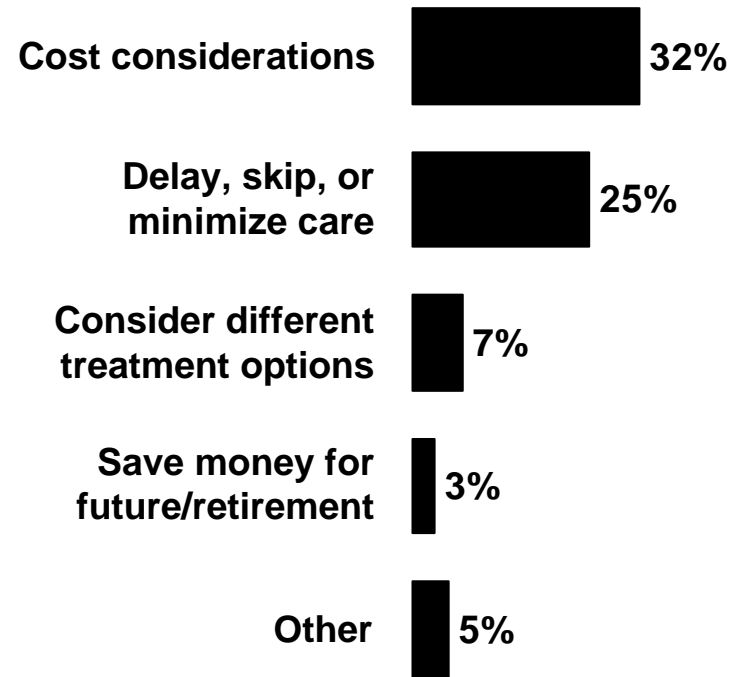
Among those in a CDHP who have used health care services:

Do you think that having a high deductible and an HSA/HRA has changed your approach to using health care?



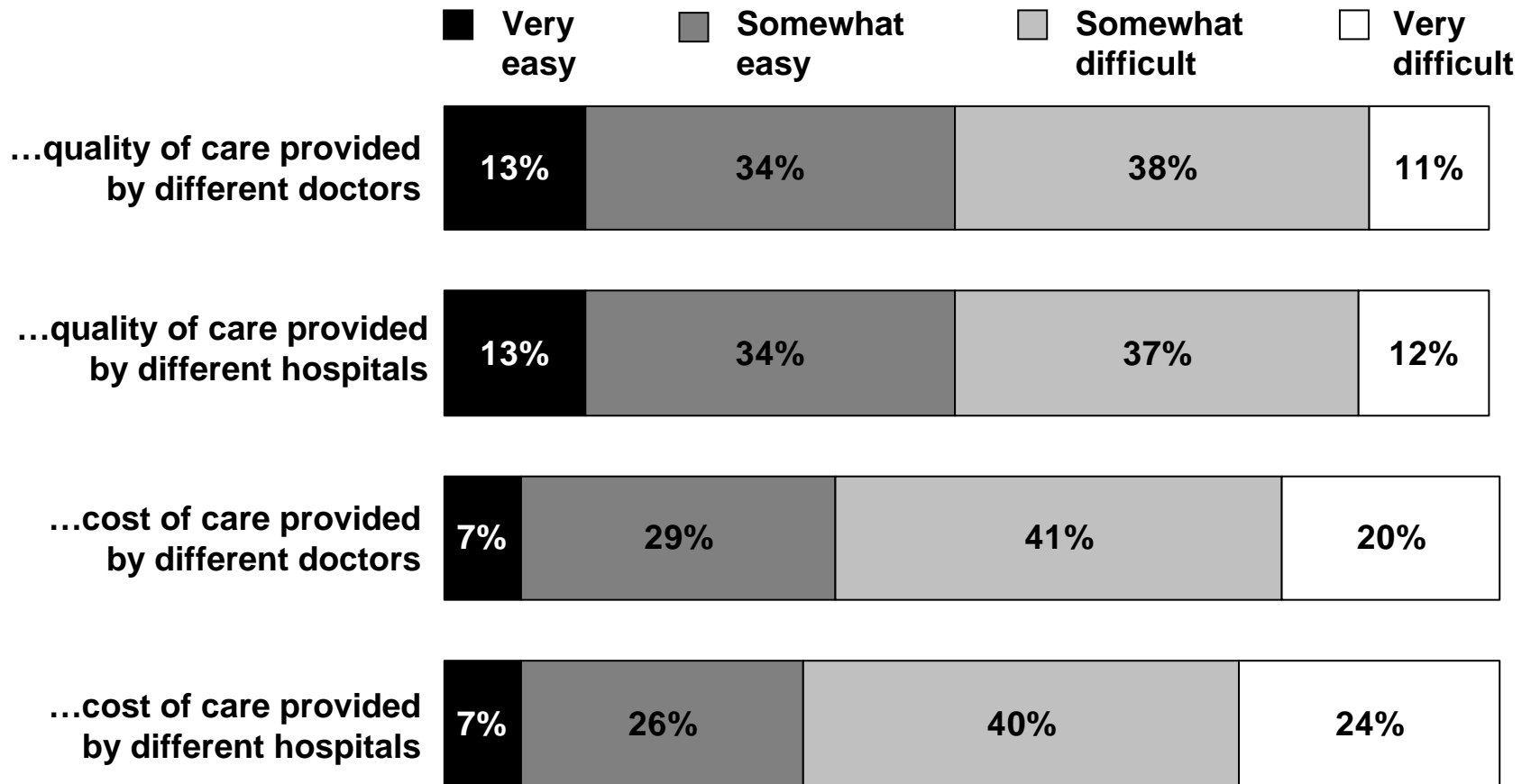
Asked of the 55% who say their approach has changed:

Can you say why? (Open-ended question, multiple responses possible)



Finding Trustworthy Information

Among CDHP participants: How easy or difficult is it to find information that you can trust about the...



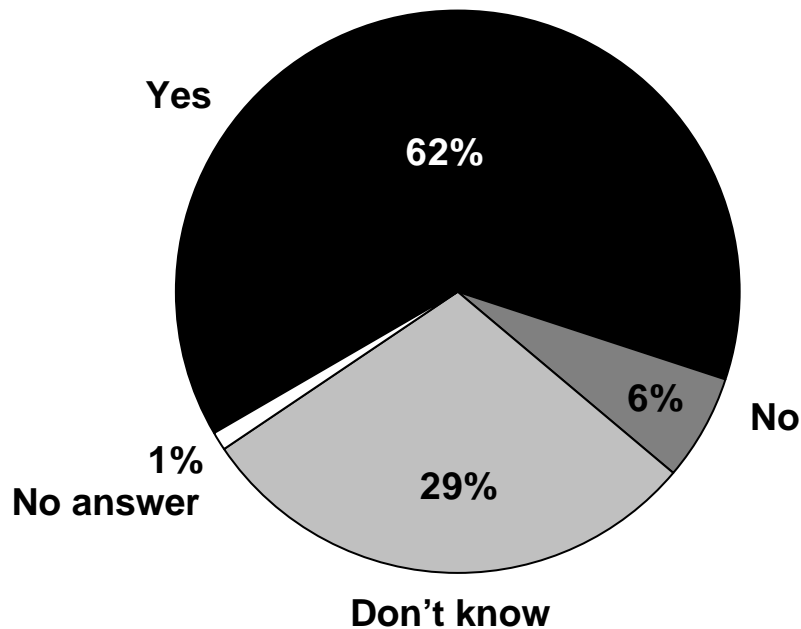
Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

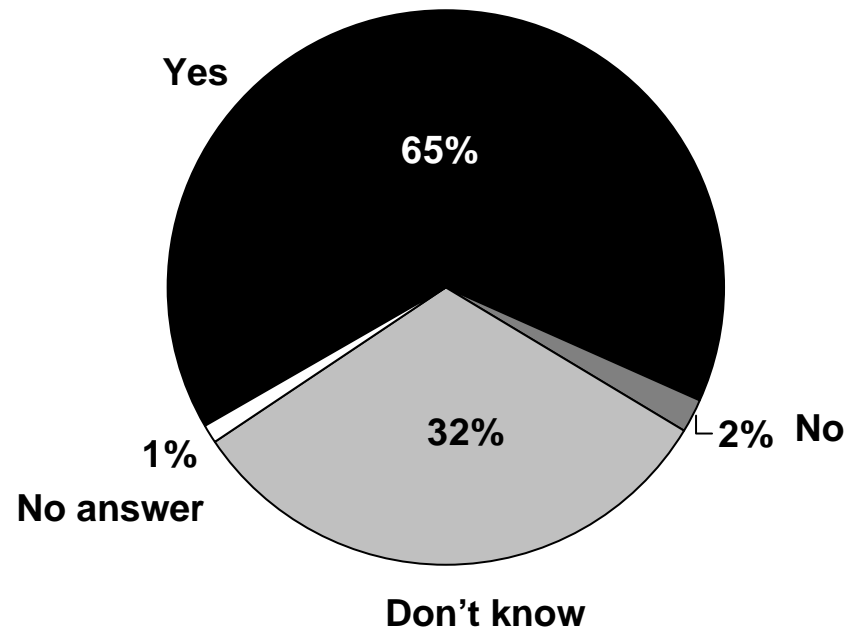
Health Plan Websites

Does your health plan have a website that provides health care information?

CDHP



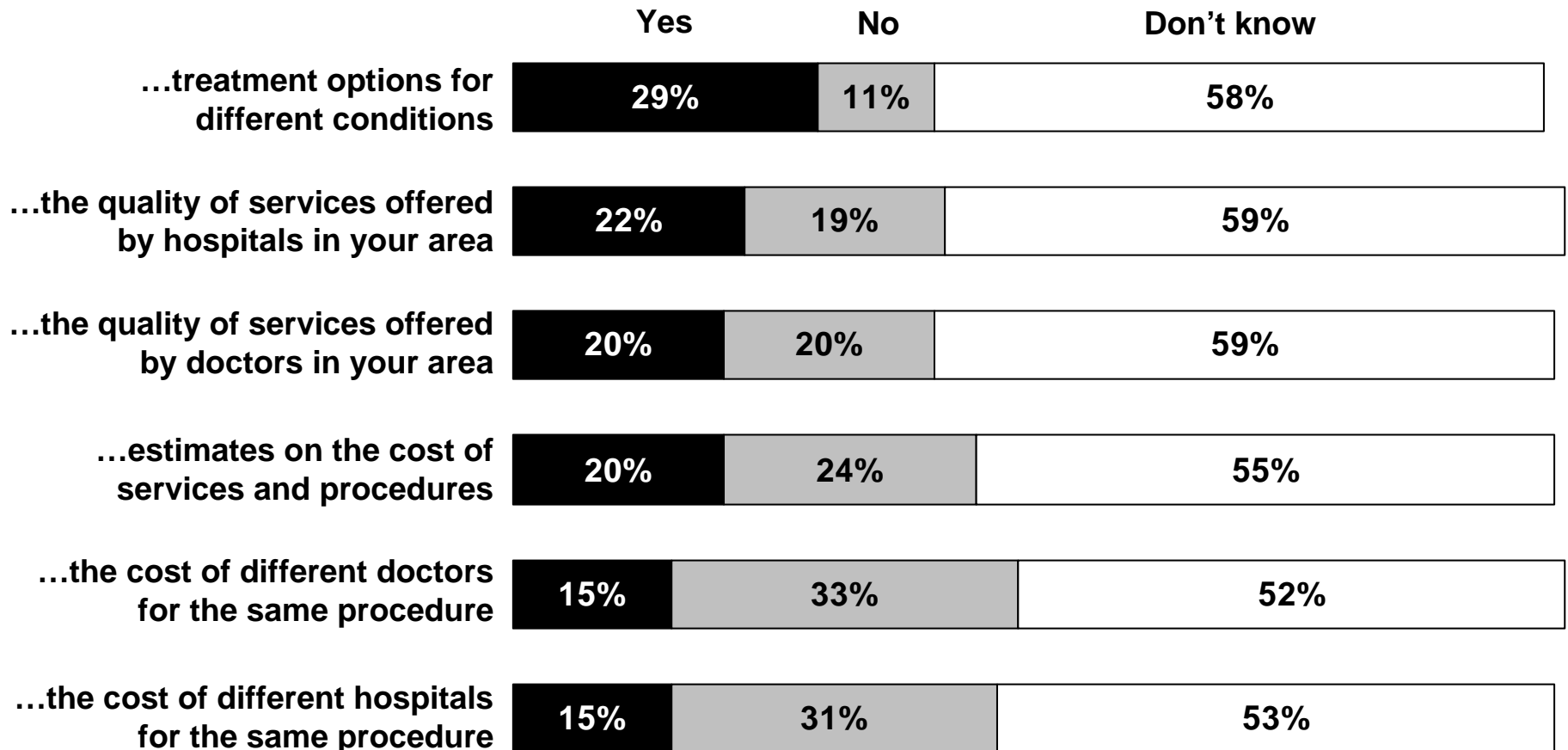
Control



Reported Information Provided by Plan Websites

Among the 62% of CDHP participants who say their plan has a website:

Does the website provide information about...

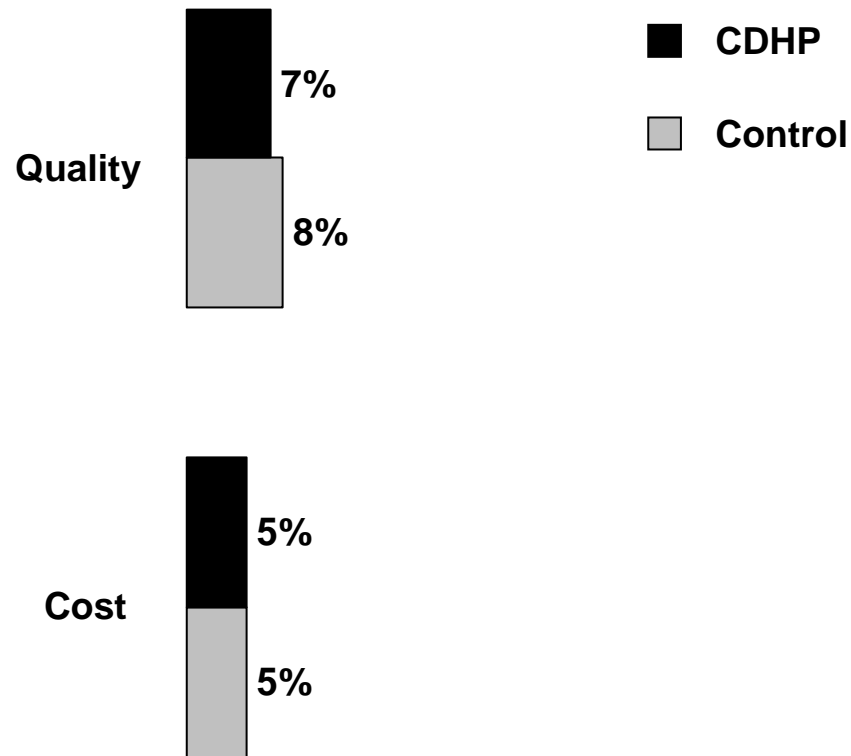


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

Using Websites to Compare Providers

Percent who say their plan has a website, and they have used information provided on the website to compare physicians or hospitals based on...



Health Plans Report Card

What grade would you give your current health plan in terms of...

CDHP

Control

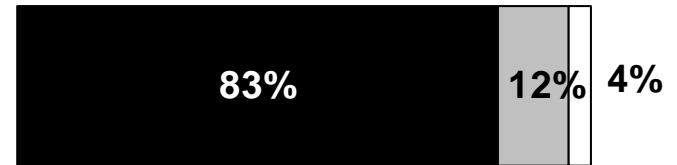
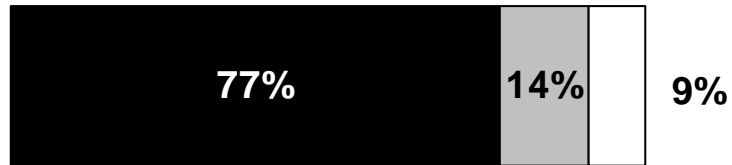
■ A-B ■ C □ D-F

■ A-B ■ C □ D-F

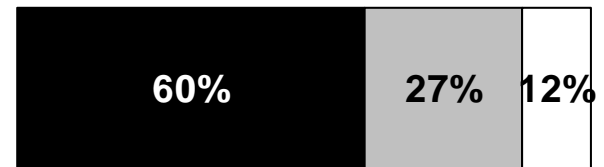
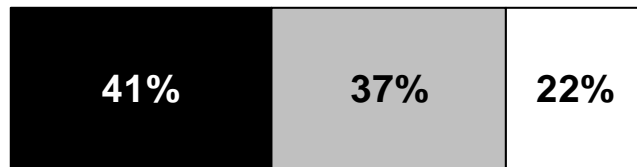
Its overall performance



Your ability to see a doctor when you need to



What you pay for the plan

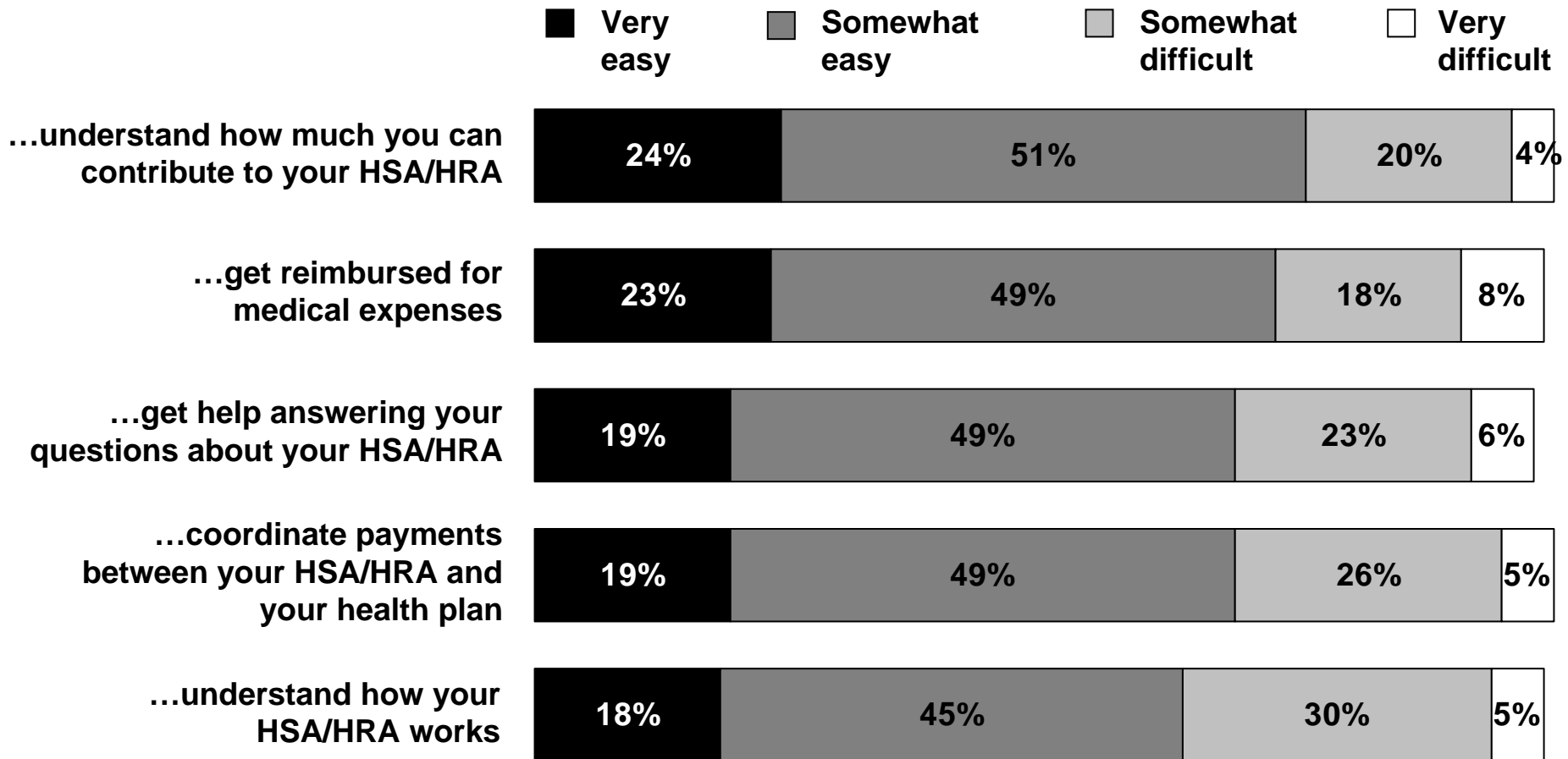


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

How Easy Are CDHPs to Understand?

Among CDHP participants: How easy or difficult would you say it is to...

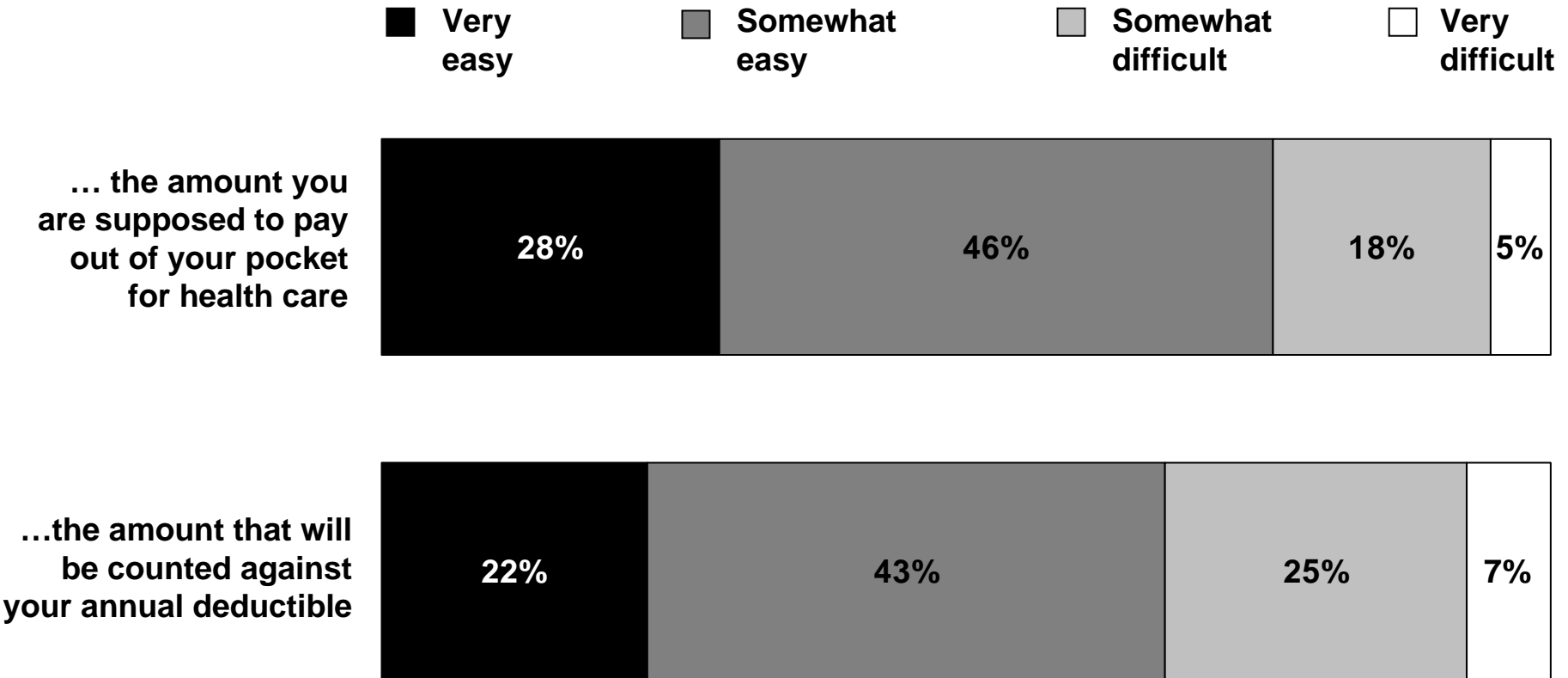


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

Reported Understanding of How CDHPs Work

Among CDHP participants: When you use your HSA/HRA to pay for health care, how easy or difficult is it to know...

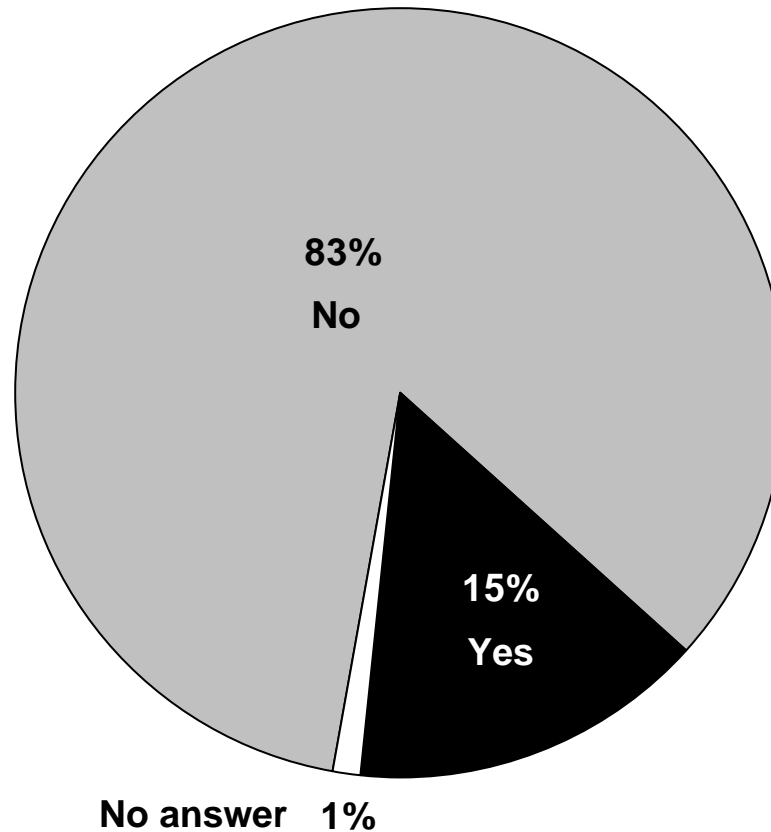


Note: "No answer" not shown.

Source: Kaiser Family Foundation *National Survey of Enrollees in Consumer Directed Health Plans* (conducted June 21-July 10, 2006)

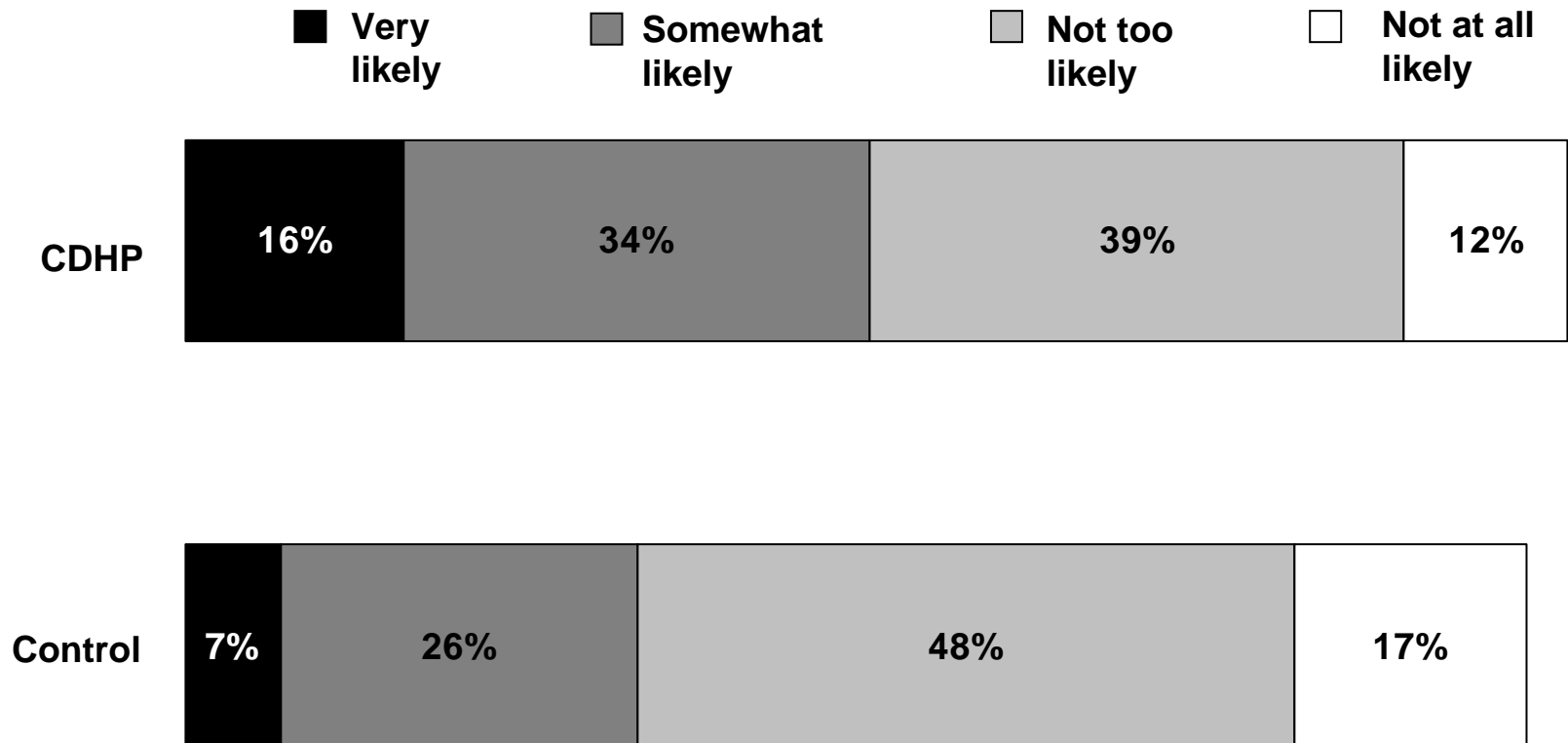
Coordination Problems with Savings Accounts

Among CDHP participants: Have you had problems with the coordination between your HSA/HRA and high-deductible health plan?



Likelihood to Switch Plans

If you had an opportunity to change health plans, how likely would you be to change to a different plan?

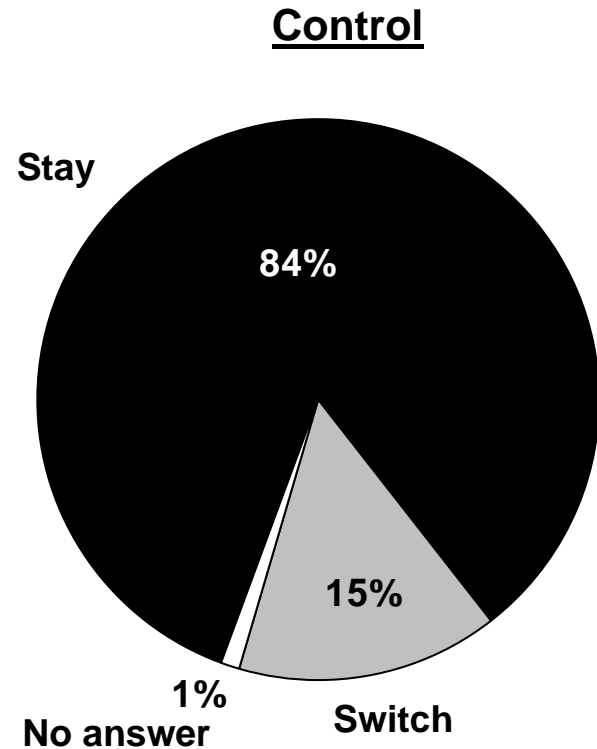
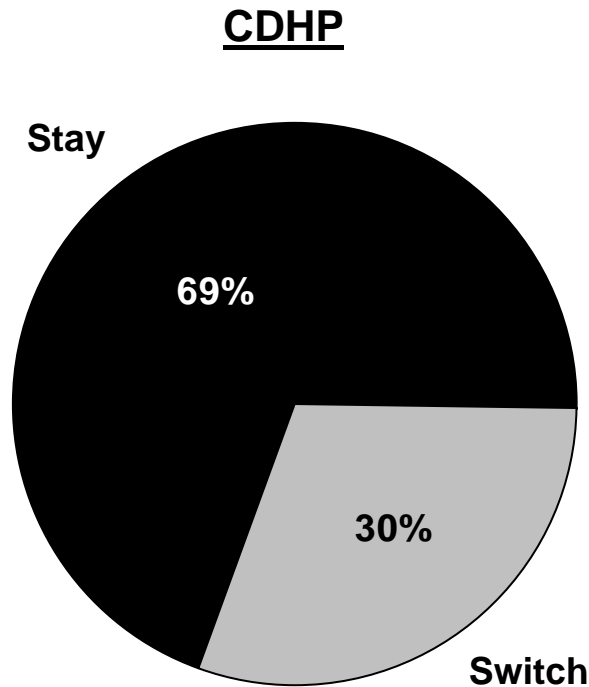


Note: "No answer" not shown.

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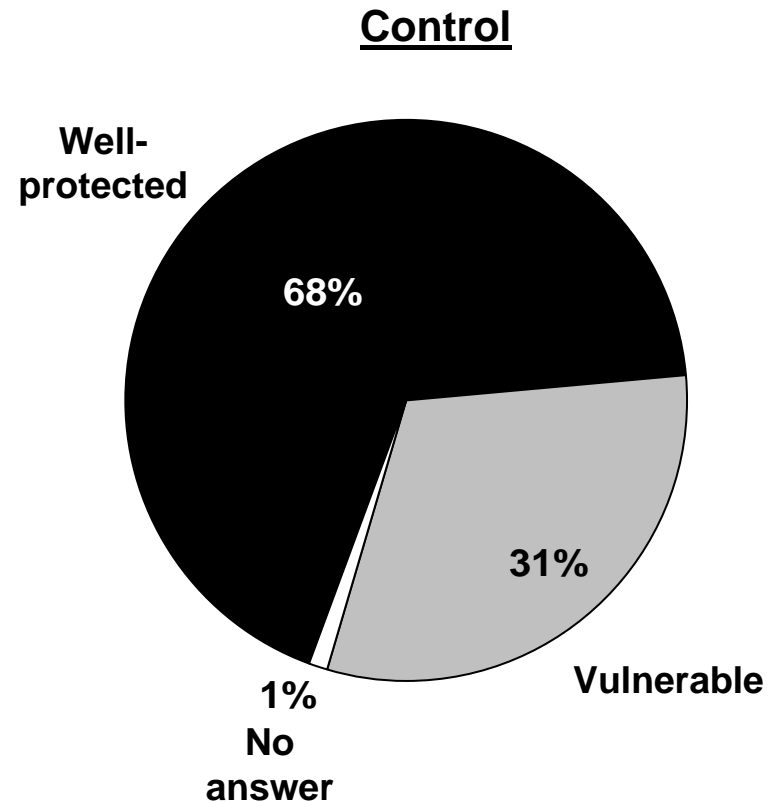
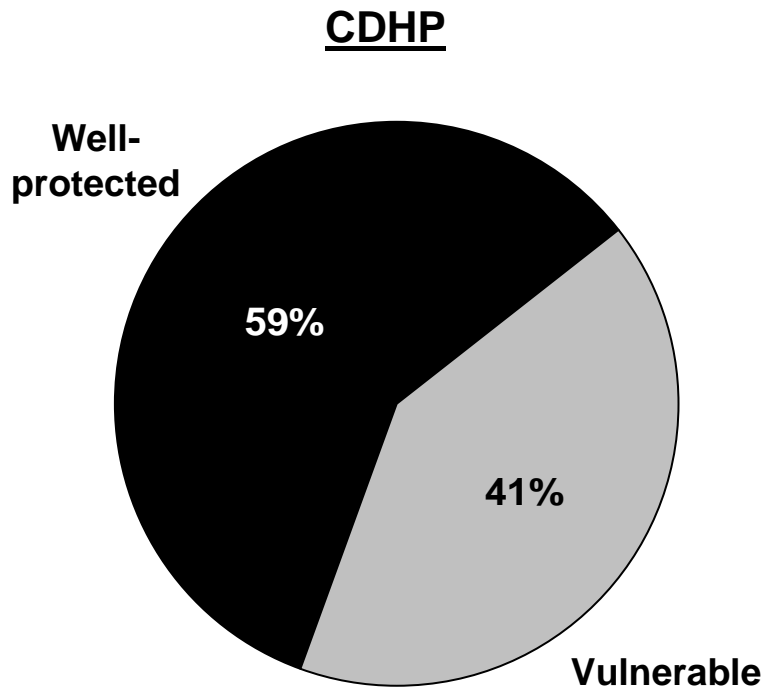
Security in Current Health Plan

If you were to develop a chronic medical condition that requires you to use health care services more frequently than you do today, do you think you would be comfortable staying in your current health plan or would you try to switch to another health plan?



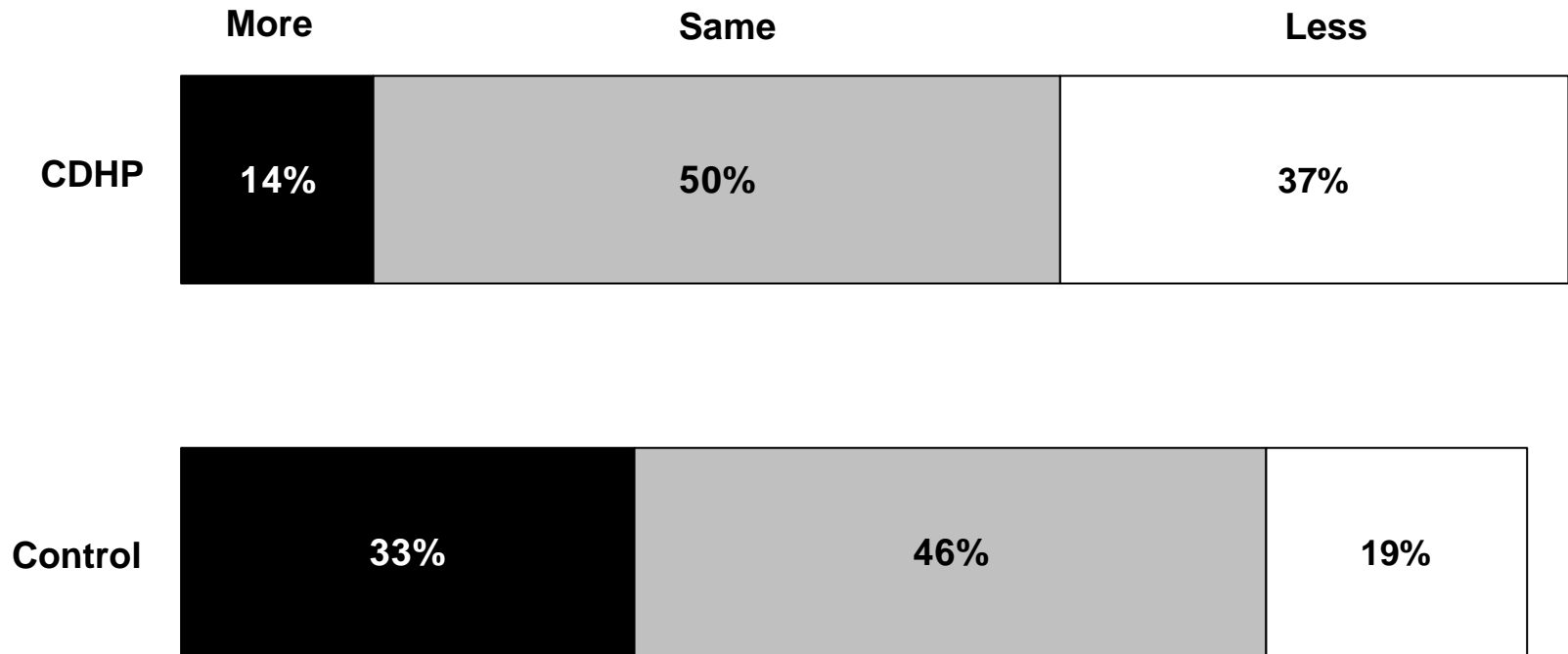
Protection From High Medical Bills

In general, do you feel well-protected by your health plan, or do you feel vulnerable to high medical bills?



Protection Offered by Your Health Plan

Among those who had coverage prior to joining their current plan: Compared with your previous health plan, do you think your current plan offers you more protection, less protection, or about the same level of protection if you need health care?

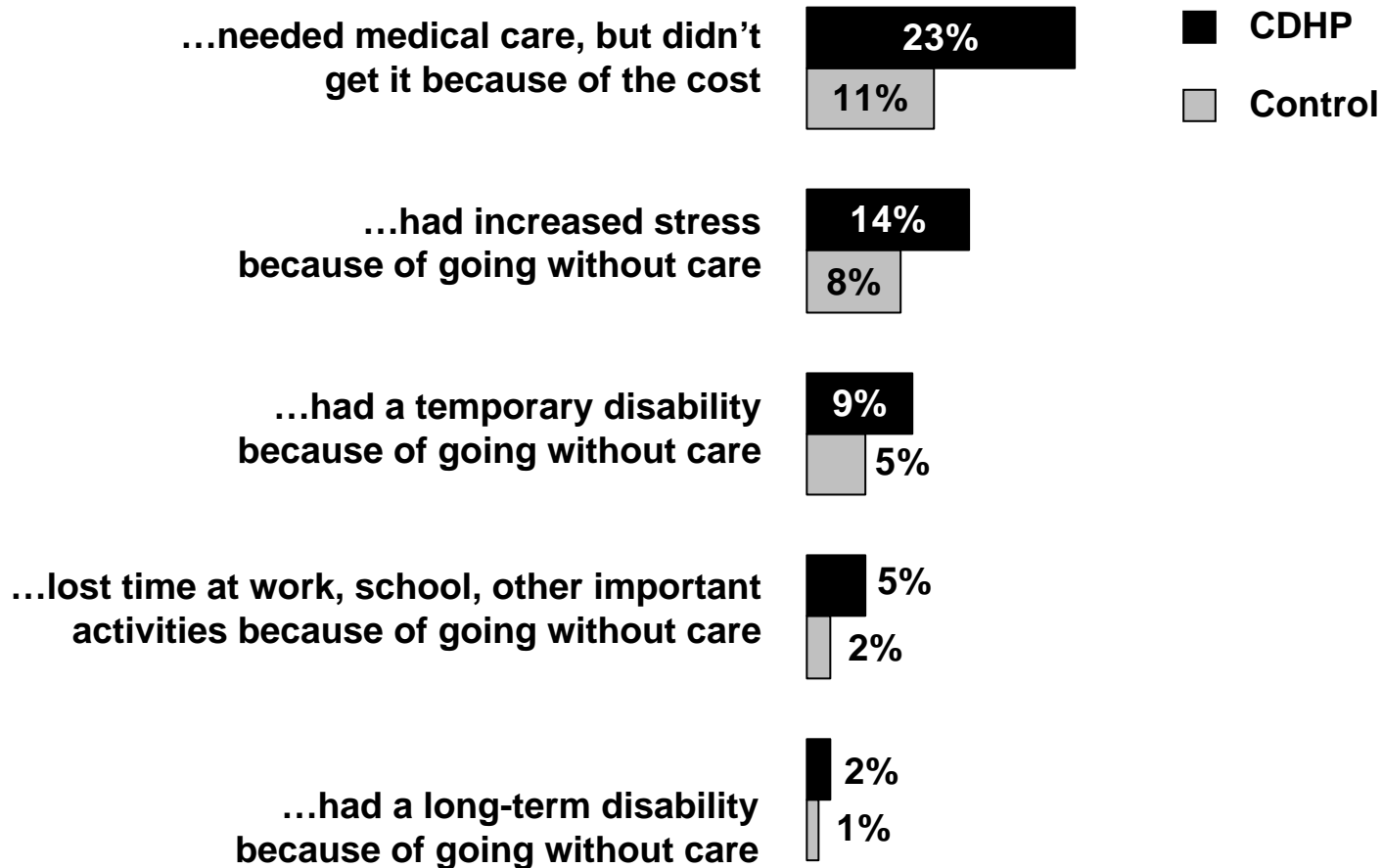


Note: "No answer" not shown.

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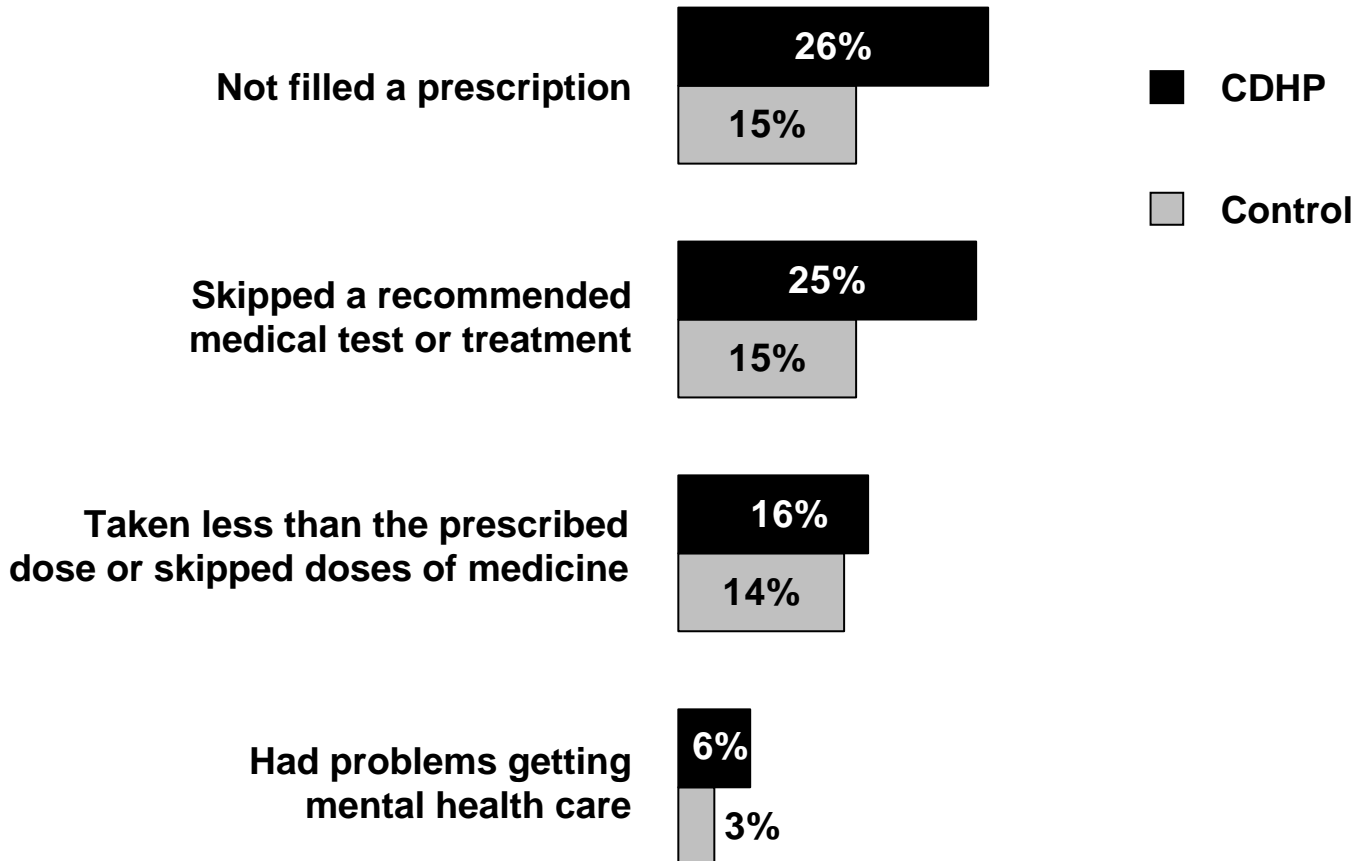
Not Seeking Medical Care Due to Cost

Percent who say in the past year they...



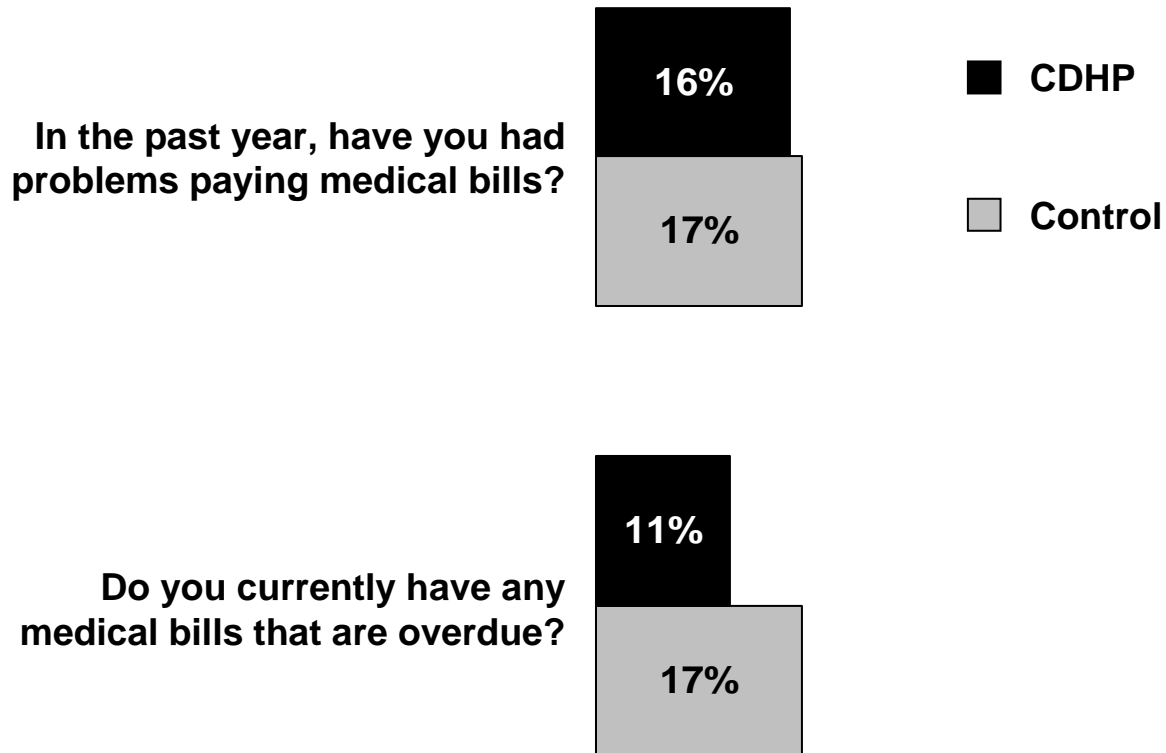
Reported Barriers Due to Cost

Percent who say they have done the following in the past year because of the cost...



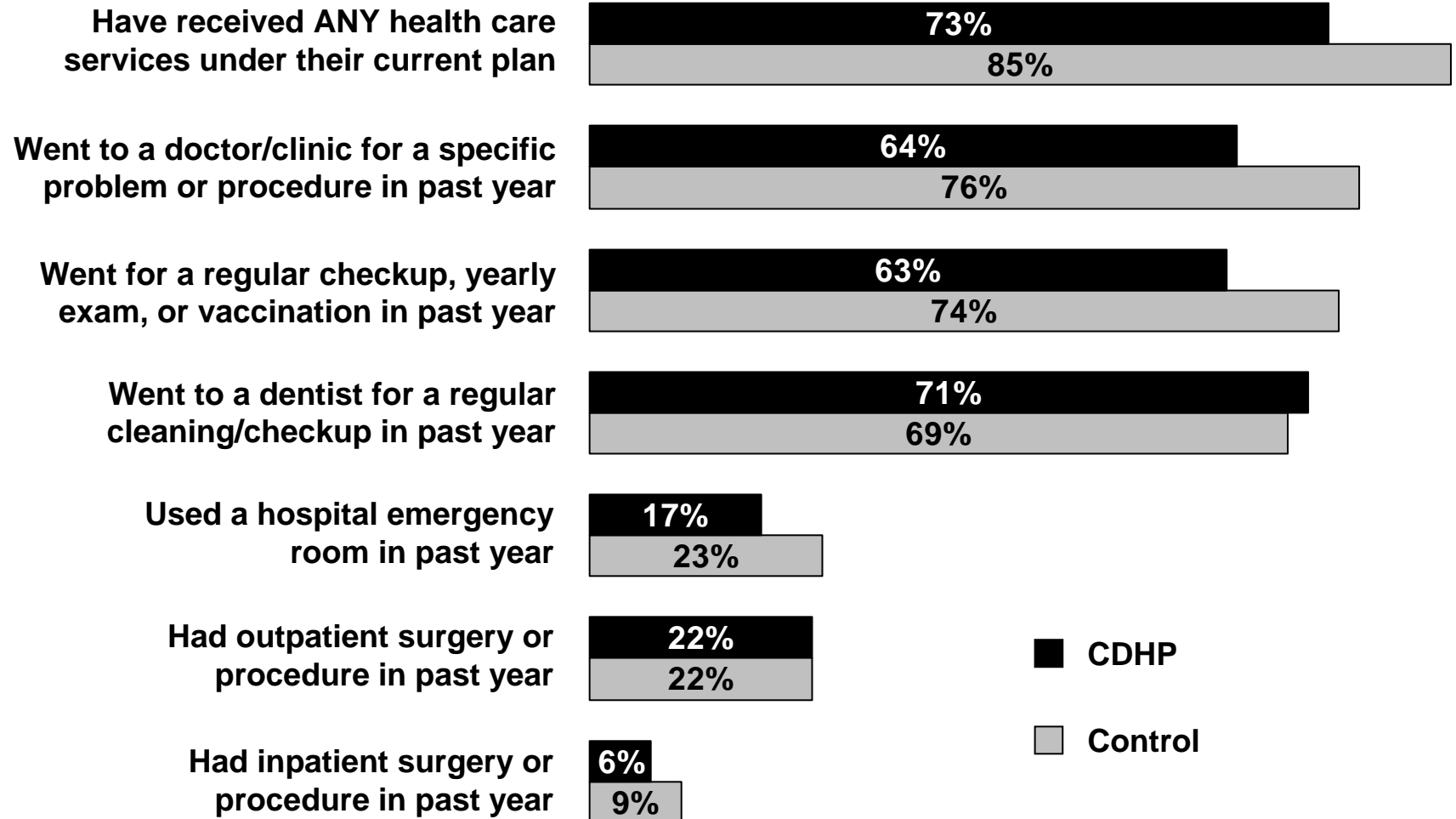
Reported Problems Paying Medical Bills

Percent responding “yes” to the following:



Reported Use of Health Care Services

Percent who say they...





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