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Kaiser Family Foundation

***National Survey of Enrollees in  
Consumer Directed Health Plans***

November 2006

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## 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.

**SCREENER**

S1. Do you (or your spouse) currently have health insurance coverage?

	<u>CDHP</u>	<u>Control</u>
Yes	100	100

S2. Do you receive this coverage through...

	<u>CDHP</u>	<u>Control</u>
Your employer	61	71
Your spouse's employer	17	29
Purchases directly yourself	22	--

S3. Please tell me if your health insurance coverage has the following features...

*Items c and d asked of those with a high deductible plan and accompanying savings account*

		<u>Yes</u>	<u>No</u>
a. Do you have a deductible of at least \$1050 for individual coverage or \$2100 for spousal/family coverage?	CDHP:	100	--
	Control:	21	79
b. Is the health insurance coverage coupled with a personal savings account that you can use for health related expenses?	CDHP:	100	
	Control:	14	86
c. Are you able to contribute or make deposits to this account?	CDHP:	89	11
d. Can you take the funds in this account with you, even if you change insurers or employers?	CDHP:	82	18

S4. Does your employer refer to this coverage as an "HSA Plan?"

*Asked of those with a high deductible plan and accompanying savings account*

	<u>CDHP</u>
Yes	82
No	16
No answer	1

- S5. 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 \$5250 for individuals, and from \$2100 to \$10500 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?

*Asked of those with a high deductible plan and accompanying savings account*

	<u>CDHP</u>
Yes	83
No	11
No answer	6

- S6. Does your health insurer or employer refer to this coverage as an “HRA Plan?”

*Asked of those with a high deductible plan and accompanying savings account who say they can’t make deposits to the account or the account doesn’t roll over*

	<u>CDHP</u>
Yes	5
No	18
Not asked	76

- S7. 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 \$5250 for individuals, and from \$2100 to \$10500 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?

*Asked of those with a high deductible plan and accompanying savings account who say they can’t make deposits to the account or the account doesn’t roll over*

	<u>CDHP</u>
Yes	14
No	10
Not asked	76

*\*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.” See Methodology section for more details.*

S8. Does the money in the account have to be used by the end of the year, or not?

*Asked of those with a high deductible plan and accompanying savings account*

	<u>CDHP</u>
Yes	--
No	100

**MAIN QUESTIONNAIRE**

INTRO FOR CDHP PARTICIPANTS: We determined that you are in a type of health plan often called a "health savings account- HSA" or "health reimbursement arrangement - HRA". These types of plan couple a high-deductible health plan with a personal savings account that can be used for health related expenses. We'd like to ask you some questions about this health care plan. We will be referring to your health plan as HSA/HRA in this survey.

THERE IS NO QUESTION 1.

- 2. Does your/your spouse's employer make a contribution toward the premium for the health plan, or do you pay the whole premium yourself?

*Asked of those with employer-sponsored coverage*

	<u>CDHP</u>	<u>Control</u>
Employer makes contribution	82	86
I pay the whole premium	18	12
No answer	--	2
	<i>n=204</i>	<i>n=715</i>

- 3. *Asked of CDHP participants:* How long have you been in a plan with a personal savings account?  
*Asked of control group:* How long have you been covered by your current health plan?

	<u>CDHP</u>	<u>Control</u>
1 year or less	48	20
Between 1 and 4 years	35	32
More than 4 years	17	48

- 4. Before you enrolled in your current health plan, were you covered by another health plan or were you uninsured?

	<u>CDHP</u>	<u>Control</u>
Covered by another health plan	86	74
Uninsured	14	25
No answer	*	1

5. For about how many months were you without health insurance before you enrolled in your current health plan? (*asked of those who were previously uninsured*)

***Q4/Q5 Combo table based on total***

	<u>CDHP</u>	<u>Control</u>
Previously uninsured (NET)	14	25
Under 3 months	1	3
3-6 months	5	4
7-12 months	4	8
12 months or more	3	9
No answer	1	1
Previously insured	86	74

6. 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?

***Asked of those who were covered by another plan prior to current plan***

	<u>CDHP</u>	<u>Control</u>
More protection	14	33
Less protection	37	19
About the same	50	46
No answer	*	1
	<i>n=242</i>	<i>n=570</i>

7. Generally, how confident are you that you have enough money or health insurance to pay for the usual medical costs that you (and your family) require?

	<u>CDHP</u>	<u>Control</u>
Very confident	31	37
Somewhat confident	42	43
Not too confident	17	14
Not at all confident	10	6
No answer	--	1

8. How confident are you that you would have enough money or health insurance to pay for a major illness?

	<u>CDHP</u>	<u>Control</u>
Very confident	19	23
Somewhat confident	43	42
Not too confident	22	23
Not at all confident	16	11
No answer	*	1

9. How confident are you that you have enough money or health insurance to pay for medical costs in retirement?

	<u>CDHP</u>	<u>Control</u>
Very confident	9	11
Somewhat confident	34	34
Not too confident	31	33
Not at all confident	26	21
No answer	*	1

10. How worried are you that...?

		<u>Very worried</u>	<u>Somewhat worried</u>	<u>Not too worried</u>	<u>Not at all worried</u>	<u>No answer</u>
a. You will lose your health insurance	CDHP:	9	26	43	21	*
	Control:	7	25	48	20	1
b. Your health insurance will become too expensive	CDHP:	31	40	23	5	*
	Control:	22	43	25	8	1
c. You won't be able to afford the prescription drugs you need	CDHP:	19	37	32	11	1
	Control:	17	36	34	12	1
d. You won't be able to afford nursing home and home care services	CDHP:	24	42	26	7	1
	Control:	25	38	26	10	1

11. 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 that you would be comfortable staying in your current health plan or would you try to switch to another health plan?

	<u>CDHP</u>	<u>Control</u>
Stay with current health plan	69	84
Try to switch to another health plan	30	15
No answer	*	1

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

	<u>CDHP</u>	<u>Control</u>
Very likely	16	7
Somewhat likely	34	26
Not too likely	39	48
Not at all likely	12	17
No answer	--	1

13. What grade would you give your current health plan for each of the following... 'A' for excellent, 'B' for good, 'C' for average, 'D' for poor, or 'F' for failing?

		<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>	<u>F</u>	<u>No answer</u>
a. Its overall performance	CDHP:	15	42	33	7	3	*
	Control:	24	45	25	3	1	1
b. Your ability to see a doctor when you need to	CDHP:	44	33	14	6	3	*
	Control:	49	34	12	3	1	1
c. What you pay for the plan	CDHP:	15	26	37	12	10	*
	Control:	29	31	27	7	5	1

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

	<u>CDHP</u>	<u>Control</u>
Well-protected by my health plan	59	68
Vulnerable to high medical bills	41	31
No answer	*	1

15. How strongly to do you agree or disagree with each of the following statements?

		<u>Strongly Agree</u>	<u>Somewhat Agree</u>	<u>Somewhat Disagree</u>	<u>Strongly Disagree</u>	<u>No answer</u>
a. My health plan is easy to understand	CDHP:	14	50	24	11	*
	Control:	24	55	17	3	1
b. The terms of my health plan make me consider cost when deciding to use a doctor or to fill a prescription	CDHP:	30	41	21	8	--
	Control:	12	37	31	19	2
c. My health plan encourages me to adopt a healthier lifestyle	CDHP:	20	52	21	6	*
	Control:	23	50	20	6	1

16. Would you say it is very easy, somewhat easy, somewhat difficult or very difficult to...? (*asked of CDHP participants only*)

	<u>Very easy</u>	<u>Somewhat easy</u>	<u>Somewhat difficult</u>	<u>Very difficult</u>	<u>No answer</u>
a. Understand how your HSA/HRA works	18	45	30	5	2
b. Coordinate payments between your HSA/HRA and your health plan	19	49	26	5	2
c. Understand how much you can contribute to your HSA/HRA	24	51	20	4	1
d. Get reimbursed for medical expenses	23	49	18	8	2
e. Get help answering questions about your HSA/HRA	19	49	23	6	2

17. Have you had problems with the coordination between your HSA/HRA and high-deductible health plan? (*asked of CDHP participants only*)

	<u>CDHP</u>
Had problems	15
Did not have problems	83
No answer	1

17a. Please describe the problem. (*asked of CDHP participants who had problems with coordination between HSA/HRA and plan*)

*Q17/Q17a Combo table based on total CDHP participants*

	<u>CDHP</u>
Had problems (NET)	15
Understanding what to pay/contribute	3
Billing/Reimbursement	2
Coverage	1
Complicated/Paperwork	*
Other	3
Did not have problems	83
No answer	1

18. When you use your HSA/HRA to pay for health care, how easy or difficult is it to know each of the following? (*asked of CDHP participants only*)

	<u>Very easy</u>	<u>Somewhat easy</u>	<u>Somewhat difficult</u>	<u>Very difficult</u>	<u>No answer</u>
a. The amount that I am supposed to pay out of my pocket for health care services	28	46	18	5	2
b. The amount that will be counted against the annual deductible in my health plan	22	43	25	7	3

19. As far as you know, did (your/your spouse's) employer or union offer you a choice of different health plans or only one plan?

*Asked of those covered under an employer*

	<u>CDHP</u>	<u>Control</u>
Choice of different plans	56	56
Only one plan	44	42
No answer	--	2
	<i>n=204</i>	<i>n=715</i>

20. Did you consider any health insurance products that did NOT have a savings account option?

*Asked of CDHP participants who had a choice of plans (includes those who purchase their own insurance and those whose employers offered a choice of plans; n=184)*

Yes	62
No	38

21. Please tell me whether each of the following was a major reason, minor reason, or not a reason you chose your current health plan over the other choices available?

*Asked of those who had a choice of plans (CDHP: n= 184, Control: n= 414)*

		<u>Major reason</u>	<u>Minor reason</u>	<u>Not a reason</u>	<u>No answer</u>
a. The premium for the plan was less than other options	CDHP:	64	18	18	--
	Control:	39	22	38	1
b. The plan had a low deductible	CDHP:	16	21	63	*
	Control:	41	27	31	*
c. The plan would pay for most of the costs of health care if you need to see a doctor or fill a prescription	CDHP:	35	20	43	1
	Control:	70	20	9	*
d. The plan would pay for most of the costs of health care if you need to go into the hospital	CDHP:	53	27	18	2
	Control:	71	19	9	*
e. The plan's service network included a broad selection of providers	CDHP:	58	26	14	3
	Control:	62	23	15	1
f. The plan was easy to understand and required minimal paperwork	CDHP:	31	42	26	1
	Control:	42	35	23	1
g. The plan covered a wide range of benefits or a specific benefit that you need	CDHP:	35	35	29	1
	Control:	54	30	16	1
h. You wanted more control over what health care services you use and how much you pay for them	CDHP:	41	33	24	1
	Control:	41	33	26	*
i. The savings account allows you to save money on a tax preferred basis to pay for future health care expenses or for retirement ( <i>asked of CDHP participants only</i> )	CDHP:	61	25	12	1
j. Some other reason	CDHP:	14	7	58	22
	Control:	11	13	59	16

21a. Which ONE of the following features you rated as a major reason is the MOST IMPORTANT reason you chose this plan?

*Asked of those who had a choice of plans*

*Note: Also includes those who named only one as a “major reason”*

	<u>CDHP</u>	<u>Control</u>
The premium for the plan was less than other options	37	18
The plan had a low deductible	4	9
The plan would pay for most of the costs of health care if you need to see a doctor or fill a prescription	9	23
The plan would pay for most of the costs of health care if you need to go into the hospital	9	12
The plan’s service network included a broad selection of providers	4	12
The plan was easy to understand and required minimal paperwork	2	1
The plan covered a wide range of benefits or a specific benefit that you need	3	8
You wanted more control over what health care services you use and how much you pay for them	5	4
The savings account allows you to save money on a tax preferred basis to pay for future health care expenses or for retirement ( <i>asked of CDHP participants only</i> )	18	n/a
Some other reason	5	4
None were major reasons	4	9
No answer	1	*
	<i>n=184</i>	<i>n=414</i>

22. Please tell me how much you agree or disagree with each of the following statements.

		<u>Strongly</u> <u>Agree</u>	<u>Somewhat</u> <u>Agree</u>	<u>Somewhat</u> <u>Disagree</u>	<u>Strongly</u> <u>Disagree</u>	<u>No</u> <u>answer</u>
a. I am comfortable negotiating with my doctors’ offices about the price I pay for health care.	CDHP:	6	26	37	30	1
	Control:	9	20	35	33	2
b. I believe that I can get a better deal from my doctors on the price of health care services than my insurance company can.	CDHP:	5	22	40	32	1
	Control:	5	12	39	42	1
c. I believe that I can get a better deal from my hospital on the price of health care services than my insurance company can.	CDHP:	4	14	38	42	1
	Control:	3	11	38	47	1
d. My plan will help me save money to pay for future health care expenses or for my retirement. ( <i>asked of CDHP participants only</i> )	CDHP:	21	36	21	21	1

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

	<u>CDHP</u>	<u>Control</u>
Option A - a plan with a relatively low premium and higher out-of-pocket costs if I need health care.	49	33
Option B - a plan with a relatively high premium and lower out-of-pocket costs if I need health care.	50	66
No answer	1	1

24. Have you received ANY health care services since enrolling in your current plan?

	<u>CDHP</u>	<u>Control</u>
Yes	73	85
No	26	15
No answer	1	1

25. In the past year, how many times have you, yourself, done each of the following?

	<u>None</u>	<u>Any (NET)</u>	<u>Once</u>	<u>Twice</u>	<u>3 or more</u>	<u>No answer</u>		
a. Went to a doctor or clinic for a regular checkup, yearly exam or vaccination								
		CDHP:	33	63	44	12	7	4
		Control:	23	74	41	18	15	3
b. Went to a doctor or clinic for a specific medical problem								
		CDHP:	32	64	29	13	23	4
		Control:	22	76	27	18	31	2
c. Went to a hospital or outpatient surgery center for an operation or procedure that did not require an overnight stay								
		CDHP:	73	22	15	3	4	5
		Control:	73	22	15	4	2	5
d. Had an operation or procedure that required an overnight stay in a hospital								
		CDHP:	89	6	5	1	1	5
		Control:	86	9	6	1	1	5
e. Went to a hospital emergency room or emergency care facility for medical treatment								
		CDHP:	78	17	13	3	1	5
		Control:	72	23	17	4	1	5
f. Went to a dentist for a regular cleaning/checkup								
		CDHP:	25	71	32	34	4	4
		Control:	27	69	27	23	7	4

26. Was there a time over the past year when you needed medical care, but did not get it because of the cost?

	<u>CDHP</u>	<u>Control</u>
Yes	23	11
No	77	88
No answer	*	1

27. When you needed medical care but did not get it, did not getting the care... (*asked of those who needed care but did not get it because of the cost*)

*Q26/Q27 Combo table based on total*

		<u>Yes</u>	<u>No</u>	<u>No answer</u>	<u>Did not go w/o care</u>
a. Cause a significant loss of time at work, school, or other important life activities	CDHP:	5	18	--	77
	Control:	2	9	*	88
b. Seriously increase your level of stress	CDHP:	14	9	--	77
	Control:	8	3	*	88
c. Cause a temporary disability that included a significant amount of pain and suffering	CDHP:	9	14	--	77
	Control:	5	6	*	88
d. Cause a long-term disability	CDHP:	2	20	--	77
	Control:	1	10	*	88

28. Do you currently take any prescription medicine on a daily basis?

29. How many different prescription drugs do you take?

	<u>CDHP</u>	<u>Control</u>
Yes, take any prescription medicines on a daily basis (NET)	37	49
One drug	13	15
2 drugs	11	14
3 or more drugs	12	21
No, do not take prescription medicine on a daily basis	62	49
No answer	*	1

30. In the past year, have you done any of the following because of the cost?

		<u>Yes</u>	<u>No</u>	<u>No answer</u>
a. Chosen a lower cost option for a recommended test or treatment	CDHP:	17	83	--
	Control:	10	89	1
b. Skipped a recommended medical test or treatment	CDHP:	25	74	1
	Control:	15	84	1
c. Not filled a prescription	CDHP:	26	74	1
	Control:	15	84	1
d. Taken less than the prescribed dose or skipped doses of medicine	CDHP:	16	84	*
	Control:	14	85	1
e. Had problems getting mental health care	CDHP:	6	94	1
	Control:	3	95	1

30a. Did the condition get worse because you... (*asked of those who responded "yes" to items in Q30*)

***Q30/Q30a Combo table based on total***

		<u>Yes, got worse</u>	<u>No, did not get worse</u>	<u>No answer</u>	<u>Did not have this problem in past year</u>
a. Chosen a lower cost option for a recommended test or treatment	CDHP:	5	12	*	83
	Control:	4	6	1	89
b. Skipped a recommended medical test or treatment	CDHP:	8	17	1	74
	Control:	5	10	1	84
c. Not filled a prescription	CDHP:	9	16	2	74
	Control:	8	10	1	81
d. Taken less than the prescribed dose or skipped doses of medicine	CDHP:	6	9	*	84
	Control:	6	8	1	85
e. Had problems getting mental health care	CDHP:	4	1	2	94
	Control:	2	1	1	95

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

*Asked of CDHP participants who have used any services under their current plan (n=203)*

Yes	55
No	43
No answer	1

- 31a. Can you say why? (OPEN-ENDED)

*Asked of CDHP participants who say it has changed their approach (n=115)*

*Note: Does not add to 100% because open-ended responses may have been coded in multiple categories.*

Cost considerations	57
Delay, skip, or minimize care	45
Consider different treatment options	12
Save money for future/retirement	6
Other	10
No answer	10

*Q31/31a Combo Table Based on total CDHP participants who have used any services under their current plan (n=203)*

Yes, changed approach (NET)	55
Cost considerations	32
Delay, skip, or minimize care	25
Consider different treatment options	7
Save money for future/retirement	3
Other	5
No answer	5
No, has not changed approach	43
No answer	1

32. In general, how easy or difficult would you say it is to find out how much different medical treatments or procedures cost?

	<u>CDHP</u>	<u>Control</u>
Very easy	7	11
Somewhat easy	34	34
Somewhat difficult	40	41
Very difficult	18	12
No answer	1	2

THERE IS NOT QUESTION 33.

34. How often do you...?

		<u>Almost always</u>	<u>Some- times</u>	<u>Rarely</u>	<u>Never</u>	<u>No answer</u>
a. Ask about the cost of a visit before you make a doctor's appointment	CDHP:	12	27	31	29	1
	Control:	6	17	32	44	1
b. Talk to your doctor about the cost of a recommended treatment or procedure	CDHP:	21	34	26	18	1
	Control:	11	23	34	31	1
c. Talk to your doctor about whether there are lower cost alternatives to a recommended treatment or procedure	CDHP:	23	34	23	19	1
	Control:	10	28	29	32	1

35. In the past year, have you negotiated with a physician, a hospital, or any other health care provider to try and get a lower price for health care services?

	<u>CDHP</u>	<u>Control</u>
Yes	14	6
No	85	93
No answer	1	1

36. In the past year, have you gone on the internet to try and find a lower price for prescription drugs?

	<u>CDHP</u>	<u>Control</u>
Yes	19	10
No	80	89
No answer	1	1

37. In the past year, have you gone on the internet to try and find a lower price for any other type of health care services?

	<u>CDHP</u>	<u>Control</u>
Yes	10	6
No	89	93
No answer	1	1

NOTE: QUESTIONS WERE ASKED IN THE ORDER SHOWN, EVEN THOUGH QUESTION NUMBERS ARE NOT SEQUENTIAL.

40. Is the amount you pay for coverage just for yourself, or does it also include coverage for other members of your family?

	<u>CDHP</u>	<u>Control</u>
Self	38	41
Other members of family	60	58
No answer	2	1

38. What is the amount of your deductible for medical care? (Deductible is the amount you have to pay before your insurance plan will start paying any part of your medical bills. If you are not sure what this number is, please look it up in your insurance documents.)

	<u>CDHP</u>		<u>Control</u>	
	<u>Individual coverage</u>	<u>Family coverage</u>	<u>Individual coverage</u>	<u>Family coverage</u>
Under \$500	12	9	62	63
\$500 to \$999	6	1	17	15
\$1,000 to \$1,499	29	12	8	10
\$1,500 to \$1,999	11	3	1	2
\$2,000 or more	35	68	3	2
No answer	7	7	9	8
	<i>n=110</i>	<i>n=159</i>	<i>n=289</i>	<i>n=422</i>

39. Approximately how much do you pay PER MONTH for your health insurance premiums, not including the healthcare costs you pay directly out of your own pocket?

	<u>CDHP</u>		<u>Control</u>	
	<u>Individual coverage</u>	<u>Family coverage</u>	<u>Individual coverage</u>	<u>Family coverage</u>
Under \$50	36	11	42	26
\$50 to \$99	25	5	28	8
\$100-\$199	15	29	14	23
\$200 or more	18	49	10	34
No answer	6	7	6	9
	<i>n=110</i>	<i>n=159</i>	<i>n=289</i>	<i>n=422</i>

41. How much do you expect to contribute to your HSA/HRA this year?

*Asked of CDHP participants who say they can make contributions to their account (n=194)*

\$0	35
Between \$1 and \$500	13
Between \$501 and \$1,500	25
More than \$1,500	27

42. Does your/your spouse's employer contribute money to your account?

*Asked of CDHP participants*

	<u>CDHP</u>
Yes	51
No	47
No answer	2

43. How much do you expect your/your spouse's employer contribute to your (HSA/HRA) account this year?

*Asked of CDHP participants who say an employer makes contributions to their account (n= 129)*

\$100 or less	16
Between \$100 and \$500	19
Between \$500 and \$1,500	23
More than \$1,500	36
No answer	6

*Q42/43 Combo table based on total CDHP participants*

	<u>CDHP</u>
Employer makes contribution (net)	51
\$100 or less	8
Between \$100 and \$500	9
Between \$500 and \$1,500	12
More than \$1,500	19
No answer	3
Employer doesn't contribute	47
No answer	2

44. Have you used your HSA/HRA to pay for health care expenses in the past year?

*Asked of CDHP participants*

	<u>CDHP</u>
Yes	55
No	41
No answer	4

45. Approximately how much have you spent from your account in the past year?

*Asked of CDHP participants who have used their account to pay for health care in the past year (n= 153)*

Less than \$100	8
Between \$100 and \$500	36
Between \$500 and \$1000	21
Between \$1000 and \$2000	17
More than \$2000	17
No answer	1

*Q44/Q45 Combo table based on total CDHP participants*

	<u>CDHP</u>
Have spent money from account (net)	55
Less than \$100	5
Between \$100 and \$500	20
Between \$500 and \$1000	11
Between \$1000 and \$2000	9
More than \$2000	9
No answer	*
Have not spent money from account	41
No answer	5

46. Have you paid for health care expenses with money out of your own pocket (i.e. not from your HSA/HRA account) in the past year?

*Asked of CDHP participants*

	<u>CDHP</u>
Yes	62
No	35
No answer	3

47. Approximately how much have you spent out of your own pocket in the past year?

*Asked of CDHP participants who have paid for health care out of pocket in past year (n= 175)*

Less than \$100	12
Between \$100 and \$500	39
Between \$500 and \$1000	25
Between \$1000 and \$2000	11
More than \$2000	13
No answer	1

***Q46/Q47 Combo table based on total CDHP participants***

	<u>CDHP</u>
Have paid out of pocket for health care in past year (NET)	62
Less than \$100	7
Between \$100 and \$500	24
Between \$500 and \$1000	15
Between \$1000 and \$2000	7
More than \$2000	8
No answer	*
Have not paid out-of-pocket	35
No answer	4

48. Approximately how much you have paid for healthcare costs directly out of your own pocket in the past year? This does not include the amount you pay for health insurance premiums.

***Asked of control group***

	<u>Control</u>
Less than \$100	28
Between \$100 and \$500	36
Between \$500 and \$1000	18
Between \$1000 and \$2000	9
More than \$2000	7
No answer	2

49. In the past year, have you had problems paying medical bills?

	<u>CDHP</u>	<u>Control</u>
Yes	16	17
No	81	82
No answer	3	1

50. Thinking about the medical bills that you had problems paying, please tell me whether these bills included each of the following... *(asked of those who had problems paying medical bills in past year)*

***Q49/Q50 Combo table based on total***

		<u>Yes</u>	<u>No</u>	<u>No problem paying bills</u>	<u>No answer</u>
a. Doctor bills	CDHP:	12	3	81	4
	Control:	12	5	82	1
b. Lab fees	CDHP:	11	4	81	4
	Control:	12	5	82	1
c. Hospitalization	CDHP:	5	10	81	4
	Control:	7	9	82	2
d. Prescription drugs	CDHP:	9	7	81	3
	Control:	9	8	82	2
e. Emergency room care	CDHP:	3	12	81	4
	Control:	7	9	82	2
f. Something else	CDHP:	3	11	81	5
	Control:	5	10	82	3

51. What was the total amount of the medical bills that you had problems paying? *(asked of those who had problems paying medical bills in past year)*

***Q49/Q51 Combo table based on total***

	<u>CDHP</u>	<u>Control</u>
Had problem paying bills (NET)	16	17
Less than \$100	1	*
Between \$100 and \$500	4	4
Between \$500 and \$1000	4	5
Between \$1000 and \$2000	3	4
More than \$2000	4	3
Did not have problems paying bills	81	82
No answer	3	1

52. Do you currently have any medical bills that are overdue?

	<u>CDHP</u>	<u>Control</u>
Yes	11	17
No	86	82
No answer	3	1

53. How easy or difficult is it to find information that you can trust about the...

		<u>Very easy</u>	<u>Somewhat easy</u>	<u>Somewhat difficult</u>	<u>Very difficult</u>	<u>No answer</u>
a. Quality of health care provided by different doctors	CDHP:	13	34	38	11	3
	Control:	14	41	32	10	2
b. Quality of health care provided by different hospitals	CDHP:	13	34	37	12	4
	Control:	12	41	35	9	3
c. Cost of health care provided by different doctors	CDHP:	7	29	41	20	4
	Control:	9	30	43	14	3
d. Cost of health care provided by different hospitals	CDHP:	7	26	40	24	3
	Control:	9	29	45	13	4

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

	<u>CDHP</u>	<u>Control</u>
Yes	62	65
No	6	2
Don't Know	29	32
No answer	3	1

55. Does this website provide information on treatment options for different health care conditions?

*Asked of those who say their plan has a website*

	<u>CDHP</u>	<u>Control</u>
Yes	29	30
No	11	11
Don't Know	58	58
No answer	1	1
	<i>n=173</i>	<i>n=490</i>

56. Does this website provide information about the quality of health care services offered by...

*Asked of those who say their plan has a website (CDHP: n= 173, Control: n= 490)*

		<u>Yes</u>	<u>No</u>	<u>Don't know</u>	<u>No answer</u>
a. Doctors in your local area	CDHP:	20	20	59	--
	Control:	25	18	57	--
b. Hospitals in your local area	CDHP:	22	19	59	1
	Control:	23	17	59	1

57. Does this website provide information on the cost of you going to...

*Asked of those who say their plan has a website (CDHP: n= 173, Control: n= 490)*

		<u>Yes</u>	<u>No</u>	<u>Don't know</u>	<u>No answer</u>
a. Different doctors for the same procedure	CDHP:	15	33	52	*
	Control:	10	25	64	*
b. Different hospitals in your area for the same procedure	CDHP:	15	31	53	*
	Control:	10	25	65	*

58. Does the website provide information that allows you to reasonably estimate the costs that you will have to pay for services and procedures that you are planning to receive?

*Asked of those who say their plan has a website*

	<u>CDHP</u>	<u>Control</u>
Yes	20	20
No	24	21
Don't Know	55	58
No answer	1	*
	<i>n=173</i>	<i>n=490</i>

59. Have you used information provided by your health plan's website to compare physicians or hospitals based on the quality of care that they provide?

*Asked of those who say their plan has a website*

	<u>CDHP</u>	<u>Control</u>
Yes	11	12
No	88	88
No answer	1	*
	<i>n=173</i>	<i>n=490</i>

*Q54/59 Combo table based on total*

	<u>CDHP</u>	<u>Control</u>
Plan has a website (NET)	62	65
Have used website to compare quality	7	8
Have not used website to compare quality	55	57
Plan doesn't have a website/DK/No answer	38	35

60. Have you used information provided by your health plan's website to compare physicians or hospitals based on the cost of care that they provide?

*Asked of those who say their plan has a website*

	<u>CDHP</u>	<u>Control</u>
Yes	8	7
No	90	91
No answer	2	3
	<i>n=173</i>	<i>n=490</i>

*Q54/60 Combo table based on total*

	<u>CDHP</u>	<u>Control</u>
Plan has a website (NET)	62	65
Have used website to compare cost	5	5
Have not used website to compare cost	57	60
Plan doesn't have a website/DK/No answer	38	35

## DEMOGRAPHICS

D1. Gender

	<u>CDHP</u>	<u>Control</u>
Male	47	48
Female	53	52

D2. Age (years)

	<u>CDHP</u>	<u>Control</u>
18-29	13	18
30-39	21	23
40-49	32	26
50-59	30	25
65+	4	7

D3/D4. Race/Ethnicity

	<u>CDHP</u>	<u>Control</u>
White, non-Hispanic	88	72
Black, non-Hispanic	3	10
Other, non-Hispanic	3	6
Hispanic	6	11
2 or more races, non-Hispanic	--	1

D5. Marital status

	<u>CDHP</u>	<u>Control</u>
Married	64	63
Single (never married)	23	20
Divorced	10	12
Widowed	1	2
Separated	2	3

D6. Education level

	<u>CDHP</u>	<u>Control</u>
Less than high school	1	8
High school	14	29
Some college	29	28
Bachelor's degree or higher	57	35

D7. Household income

	<u>CDHP</u>	<u>Control</u>
< \$30K	10	14
\$30K to less than \$50K	21	28
\$50K to less than \$75K	23	28
\$75K or more	45	30

D8. Employment status

	<u>CDHP</u>	<u>Control</u>
Work as a paid employee	64	76
Self-employed	13	3
Owner or partner in a small business	7	2
Work at least 15 hours a week without pay in a family business	--	1
Unemployed, temporarily laid off, but looking for work	2	1
Retired	3	5
Disabled	*	2
Homemaker	9	9
Other	1	1

D9. Ownership status of living quarters

	<u>CDHP</u>	<u>Control</u>
Own	80	71
Rent	18	25
Do not pay for housing	3	4

D10. Generally speaking, do you think of yourself as a...

	<u>CDHP</u>	<u>Control</u>
Republican Party	46	43
Democratic Party	44	46
No answer	8	11
Not asked	2	1

D11. In general, do you think of yourself as...

	<u>CDHP</u>	<u>Control</u>
Extremely liberal	2	3
Liberal	15	12
Slightly liberal	15	12
Moderate, middle of the road	30	38
Slightly conservative	14	13
Conservative	22	19
Extremely conservative	3	2
Not asked	--	1

D12. In general, would you say your physical health is...?

	<u>CDHP</u>	<u>Control</u>
Excellent	18	11
Very good	46	41
Good	30	39
Fair	4	8
Poor	1	1
No answer	*	1

D13. During an average week, how often do you exercise?

	<u>CDHP</u>	<u>Control</u>
Never	15	16
Less than once a week	20	25
1-2 times a week	27	28
3 or more total	39	30
3-5 times a week	33	27
6 or more times a week	6	3
No answer	--	1

D14. Would you like to lose weight, stay at your present weight, or put on weight?

	<u>CDHP</u>	<u>Control</u>
Lose weight	73	73
Stay at your present weight	22	21
Put on weight	2	3
Not asked	2	2
No answer	*	1

D15. Compared to the last few years, would you say that your stress level is better now, worse now, or the same?

	<u>CDHP</u>	<u>Control</u>
Better now	29	28
Worse now	31	36
The same	40	36
No answer	*	*

D16. On average, how often do you go to a doctor's office or medical clinic for treatment of any ailments you have?

	<u>CDHP</u>	<u>Control</u>
More than twice a week	--	1
Twice a week	--	*
Once a week	--	*
Once every two weeks	1	1
Once every three weeks	*	*
Once a month	3	4
Once every two months	3	5
Once every three months	9	16
Twice a year	25	27
Once a year	46	32
Never	12	14
No answer	*	--

D17. Number of selected medical conditions reported by respondent<sup>1</sup>

	<u>CDHP</u>	<u>Control</u>
No selected conditions	13	13
Any selected conditions (NET)	75	76
1-2 conditions	36	28
3-4 conditions	19	23
5 or more conditions	21	25
No answer to one or more	12	11

D18. Number of selected major chronic conditions reported by respondent<sup>2</sup>

	<u>CDHP</u>	<u>Control</u>
No selected major chronic conditions	66	55
One or more selected major chronic conditions	23	35
No answer to one or more	11	10

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<sup>1</sup> Based on responses to questions about whether a doctor or other health professional has ever diagnosed respondent with any of the following: 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.

<sup>2</sup> Based on responses to questions about whether a doctor or other health professional has ever diagnosed respondent with any of the following: arthritis, cancer, diabetes, hypertension, and heart or lung disease.



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