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Few HDHP Enrollees Engage in Consumer Behaviors, and Those that Do Could Realize More Benefits

key findings

- The most common consumer behavior was saving for future health services, but less than half (40%) of surveyed HDHP enrollees engaged in this behavior.
- Twenty-five percent of respondents talked with a provider about the cost of a service.
- Fourteen percent of respondents compared prices or quality.
- Only 6% of respondents tried to negotiate a price for a service.
- The most common reported result of saving for health services (53%), comparing quality (52%), and discussing cost with a provider (45%) was help with getting a needed service.
- The most common reported result of comparing prices (45%) and trying to negotiate a lower price (52%) was paying less for a service.

The Question:

Are individuals enrolled in high-deductible health plans engaging in cost-conscious consumer behaviors?

Increasing enrollment in high-deductible health plans (HDHPs), which have deductibles of at least \$1300 for individuals or at least \$2600 for families, is creating challenges for patients and providers, such as health care services that are needed but foregone or received but uncompensated. To confront these challenges, patients enrolled in HDHPs are encouraged to be discerning health care consumers by saving for future services, using information about the price or quality of services to inform health care decisions, talking with providers about costs, or negotiating prices. Jeffrey Kullgren, M.S., M.D., M.P.H., at the University of Michigan conducted a nationally representative survey of HDHP enrollees (N=1637) to examine how often individuals in HDHPs engaged in these consumer behaviors and the perceived effects of these behaviors among consumers who have engaged in them. The full results of the study are available in *JAMA Internal Medicine*.

The Implications:

Few individuals enrolled in HDHPs in the United States are engaging in consumer behaviors, and those that are could be realizing more benefits.

Individuals enrolled in HDHPs face high cost sharing and stand to benefit from engaging in consumer behaviors to help them save money. Yet, this study found that few HDHP enrollees are engaging in consumer behaviors, like saving for future services, using information about the price or quality of services to inform health care decisions, talking with providers about costs, or negotiating prices. For those enrollees that did engage in these behaviors, only about half of the respondents reported a benefit, such as help with getting a needed service or paying less for a service. There are a number of ways in which consumer behaviors could be encouraged among and made more helpful to individuals enrolled in HDHPs. Providers could help patients anticipate services that they may need in the future so that patients can try to save for them. Health systems could make prices for services available at the point of care to facilitate patient and clinician conversations about cost. And employers and insurers could go beyond disseminating price information to help patients learn how to use this information in health care decisions.

Contact Us

For more information on the results from this grant, please contact the principal investigator Jeffrey Kullgren, M.S., M.D., M.P.H., at jkullgre@med.umich.edu.

If you would like to learn more about other related work, please contact:
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