

Health Plan Knowledge Is Often Lacking

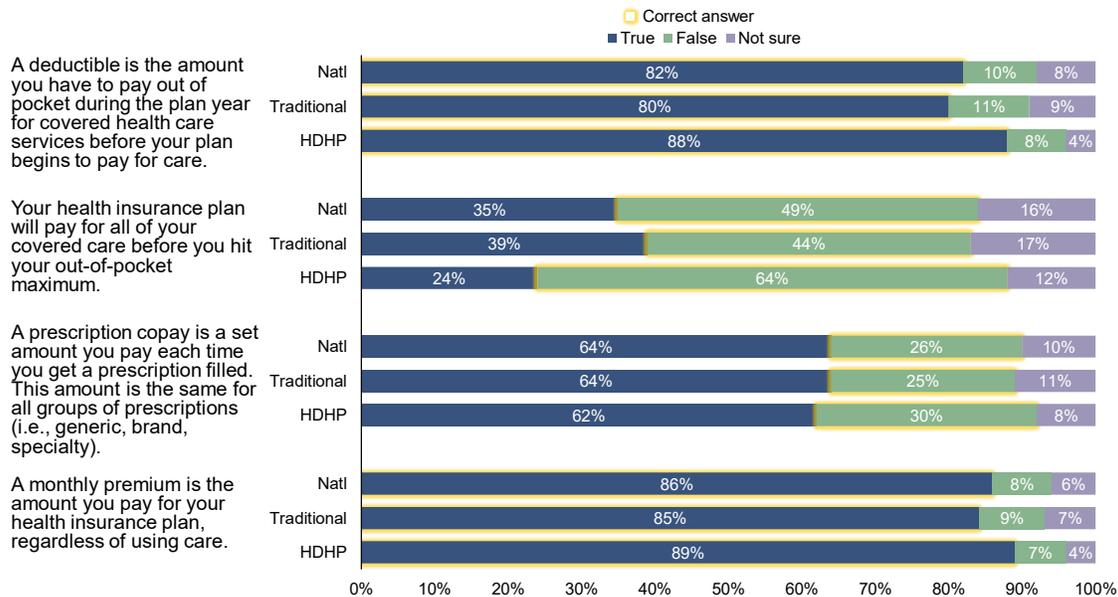
The Employee Benefit Research Institute (EBRI)/Greenwald Research [Consumer Engagement in Health Care Survey](#) found that among private health plan enrollees, most understood premiums and deductibles but not prescription drug copays or maximum out-of-pocket limits.

Eighty-six percent understood that premiums are the amount paid for health insurance, regardless of using care, and 82 percent understood that the deductible is the amount you have to pay out of pocket before your plan begins to pay for care. High-deductible health plan (HDHP) enrollees were more likely than traditional plan enrollees to answer at least one-half of these questions correctly. However, there was confusion among enrollees over prescription copays: only about one in four knew that the amount is not the same for all groups of prescriptions. And there was confusion about out-of-pocket maximums.

Figure 1

Most enrollees understand premiums and deductibles but not prescription drug copays or maximum out-of-pocket limits.

To the best of your knowledge, are each of the following statements about health insurance plans true or false?



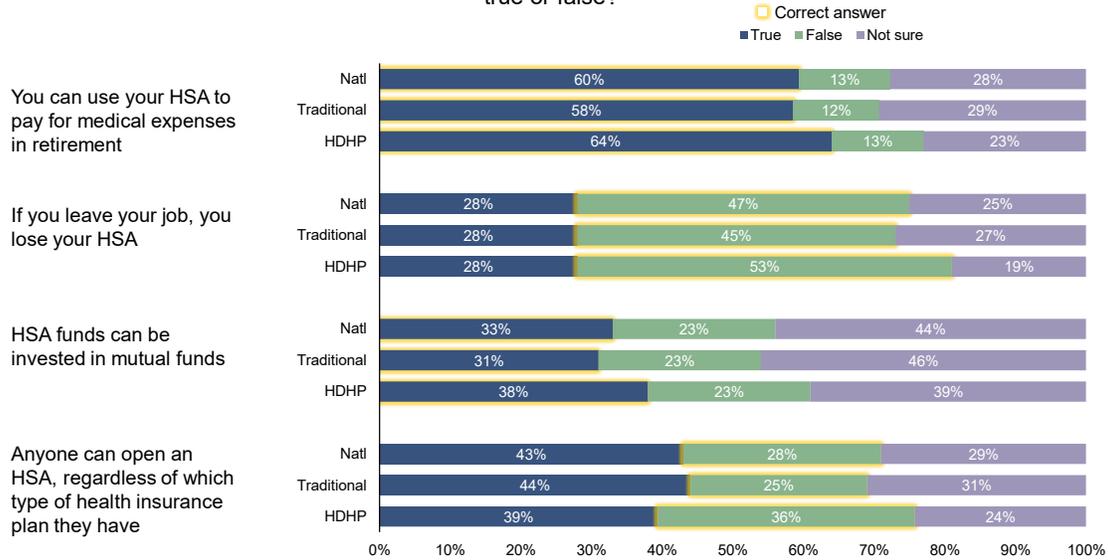
Source: Employee Benefit Research Institute and Greenwald Research, 2024 Consumer Engagement in Health Care Survey

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When it comes to knowledge about health savings accounts (HSAs), HDHP enrollees were more likely to understand HSAs, though overall knowledge remained low (32 percent correctly answered at least three out of four statements vs. 22 percent of traditional plan enrollees).

Figure 2
HDHP enrollees are more likely to understand HSAs,
but overall knowledge remains low.

To the best of your knowledge, are each of the following statements about health savings accounts (HSAs) true or false?



Source: Employee Benefit Research Institute and Greenwald Research, 2024 Consumer Engagement in Health Care Survey

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More information about the EBRI/Greenwald Research Consumer Engagement in Health Care Survey can be found [online](#).

The 2024 Consumer Engagement in Health Care Survey is an online survey of 2,011 Americans ages 21–64 with private health insurance coverage. It was fielded between October and November 2024. The survey is made possible with funding support from the following organizations: Blue Cross Blue Shield Association, CareFirst, The Cigna Group, HealthEquity, Inspira Financial, Johnson & Johnson, Segal, TIAA, and Wex.

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