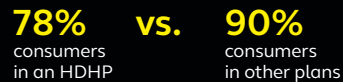


High deductible health plan participants: skeptical but savvy

“This plan shows me a more realistic picture of health insurance.”

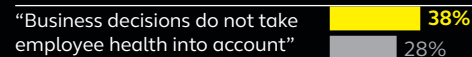
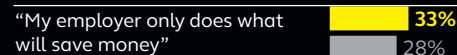
View medical benefits as the same or better than other employers:



Even so, **9 in 10** expect to re-enroll in the same health plan next year. But, they continue to report lower plan satisfaction:



Overall, HDHP participants are less likely to agree on positive impact of employer health and wellness programs:



■ consumers in an HDHP ■ consumers in other plans

“My plan has forced me to take the reins on my health care.”

66% of consumers in an HDHP feel in control of their personal health vs. **61% of consumers in other plans**

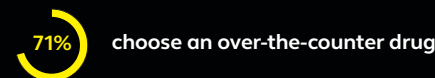
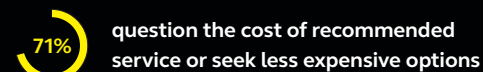
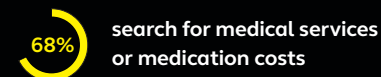
“I’m doing all I can to promote and maintain my health” (among HDHP)



“Living a truly healthy life requires more time, attention and/or money than I’m willing to spend” (among HDHP)



HDHP participants would seek alternatives if they have not met their deductible for the year:

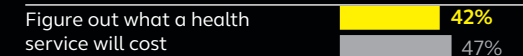
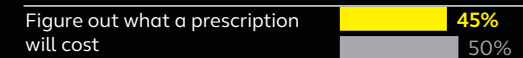


“I understand my health plan, but still need help understanding costs.”

Answered at least 9 out of 10 health insurance questions correctly:



I know where to go to find the information I need:



■ consumers in an HDHP ■ consumers in other plans

3 in 4 HDHP participants with moderate to high health care usage:

- Would use a service that reviewed EOBs and makes health care appeals
- Would use a service that talks through their questions or concerns