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## **Consumer-Directed Health Plans – Employer Support is the Key**

(Arlington, VA) – The National Association of Health Underwriters (NAHU) and ChapterHouse, LLC today released their annual Buying Trends Study. While most believe consumer-driven health care will be an adopted solution, the survey of 20,000 insurance agents and brokers, highlights beliefs that CDHP will work significantly better if consumers are provided with the tools and incentives to encourage their successful use of the plan.

Noting that according to the survey, only 16 percent of employers currently contribute more than the amount they are saving on insurance premiums into HRA/HSA plans, NAHU Executive Vice President and CEO Janet Trautwein said, “Creating real financial incentives is the best way to make consumer-directed health care work.” Trautwein added, “If we want employees to be active participants in their own care, then we must make it financially worth their while to do so.”

Financial incentives alone, however, will not complete the transition for most consumers. Provider transparency, a corporate culture of health, and plan navigation assistance for employees are vital to a successful plan. Michael Main, Managing Partner at ChapterHouse, LLC, a leading healthcare strategy consulting firm asserts, “Employers of all size have demonstrated their ability to reduce medical costs through these programs – and generally are helped by their local agents and brokers in managing change inside of their companies.”

Trautwein emphasized that the agents and brokers surveyed work in local communities with consumers to choose plans that will meet their needs and therefore uniquely understand the barriers to consumer-driven health care at the local level. Past studies have accurately predicted other health care changes so there is much weight placed on the survey finding by industry leaders.

Key findings of the survey include:

- While 41 percent of respondents claim that employers overwhelmingly rate consumer-directed health plans as the best way to impact medical costs, only 29 percent are planning to offer them in the next year – representing flat year over year growth.
- Eighty-five percent of respondents cited “enrollment communication and support” as the main barrier to offering these plans.
- Employers, especially those larger in size, expect certain capabilities such as online tools, a single access point and provider cost comparison from their plan. Eighty-five percent of



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respondents do not feel that many consumer-directed health plans are adequately providing these tools currently.

- While a majority of respondents believe that employees will take an increased role in the decision-making process, 80 percent think that employers will continue to be the primary decision-maker in terms of plan selection.

“While all of us know this is the wave of the future, we must be responsive to this feedback and show that the insurance industry can adapt to a rapidly changing market.” added Trautwein.

The study was conducted by ChapterHouse, LLC in January 2006 among 20,000 NAHU members. The geographic distribution was diverse and included brokers from all regions of the country and included both urban and rural markets.

The National Association of Health Underwriters represents over 20,000 health insurance agents, brokers, consultants and professionals. Our members serve employers and individual consumers in accessing and purchasing affordable health insurance and related products. For more information, please contact Brandi Travis, manager of communications, at 703-276-3815 or [btravis@nahu.org](mailto:btravis@nahu.org).

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