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CONTACT: Stephen Blakely, EBRI, 202/775-6341, blakely@ebri.org
Paul Fronstin, EBRI (author) 202/775-6352, fronstin@ebri.org

New Research from EBRI:

Health Care Access Remains an Issue

WASHINGTON—Americans continue to report difficulty getting access to health care services, regardless of their type of health plan, according to a new report by the nonpartisan Employee Benefit Research Institute (EBRI).

When comparing traditional health plans with “consumer-driven” health plans (CDHPs), which include high-deductible health plans that offer a health savings account or health reimbursement arrangement, the latest EBRI survey finds that between 30–40 percent of respondents (depending on the question) reported some type of health care access issue for either themselves or family members in 2011.

Individuals in high-deductible health plans were more likely than those with traditional coverage to report access issues. Differences between those with traditional coverage and CDHP enrollees have been seen in the past, but no statistically significant difference was found in 2011.

However, people who had health problems and those at lower income levels were consistently more likely to report problems with health care access, according to EBRI.

“We find that access to health care services is an issue across the board,” said Paul Fronstin, director of EBRI’s Health Research and Education Program, and author of the report. “Regardless of health plan type, individuals with health problems and those in households with less than \$50,000 a year were more likely than their counterparts to report access issues.”

EBRI’s report examines the impact of plan type, health status, and income on the use of health care services. It also examines differences in the use of health services among those with consumer-driven health plans, using data from the 2005–2007 EBRI/Commonwealth Fund Consumerism in Health Care Survey and the 2008–2011 EBRI/MGA Consumer Engagement in Health Care Survey.

The full report is published in the June 2012 *EBRI Notes*, “Use of Health Care Services and Access Issues by Type of Health Plan: Findings from the EBRI/MGA Consumer Engagement in Health Care Survey,” online at www.ebri.org

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