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Employers' Contradictory Views About Consumer-Driven Health Care: Results From A National Survey:

Despite reservations among employers, enrollment in health reimbursement arrangements is poised to grow strongly.

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ABSTRACT:

Based on a random national sample of 1,856 employers, this paper examines employers' knowledge, perceptions, and present and future plan offerings for consumer-driven health care plans. Employers of all sizes are more familiar with consumer-driven health care than with organizations that promote quality of care. Many employers remain skeptical about its ability to control costs and improve quality, while a majority believe that health reimbursement arrangements (HRAs) are likely to attract healthier workers. Interest in HRAs is greatest among the largest U.S. employers. The percentage of covered workers who choose an HRA plan should grow dramatically during the next two years.

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NOTES

1.

J. Gabel et al., "Health Benefits in 2003: Premiums Reach Thirteen-Year High as Employers Adopt New Forms of Cost Sharing," *Health Affairs* 22, no. 5 (2003): 117 – 126.

[Crossref](#) | [Google Scholar](#)

2.

There is considerable skepticism among critics of consumer-driven health care that employees will use patient information to guide their behavior, even with the right tools and information. The major shortcoming of current information is quality rating of physicians—particularly disease- and procedure-specific information.

[Google Scholar](#)

3.

Readers seeking a more complete description of each of the plan types may refer to J. Gabel, A. LoSasso, and T. Rice, "Consumer-Driven Health Plans: Are They More than Talk Now?" *Health Affairs*, 20 November 2002, [content.healthaffairs.org/cgi/content/abstract/hlthaff.w2.395](https://doi.org/10.1377/hlthaff.w2.395) (19 March 2004).

[Google Scholar](#)

4.

An HRA could be one of the plans offered in a customized package.

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