

Cookies Notification



This site uses cookies. By continuing to browse the site you are agreeing to our use of cookies.

[Find out more.](#)

Accept



WEB EXCLUSIVES

[HEALTH AFFAIRS](#) > [VOL. 23, NO. SUPPL1](#): WEB EXCLUSIVES

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

[Jon R. Gabel](#), [Heidi Whitmore](#), [Thomas Rice](#), and [Anthony T. Lo Sasso](#)

[AFFILIATIONS](#) >

Jon Gabel (jgabel@aha.org) is vice president, Health Systems Studies, at the Health Research and Educational Trust (HRET) in Washington, D.C. Heidi Whitmore is deputy director, Health Systems Studies, at HRET. Thomas Rice is a professor in the Department of Health Services, School of Public Health, University of California, Los Angeles. Anthony Lo Sasso is a research associate professor at the Institute for Health Services Research and Policy Studies, Northwestern University, in Evanston, Illinois.

PUBLISHED: 2004 No Access <https://doi.org/10.1377/hlthaff.w4.210>

↓ View Article

Abstract

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 can choose an HRA plan should grow dramatically during the next two years.

TOPICS

[HEALTH REIMBURSEMENT ARRANGEMENTS](#) | [COST SHARING](#) | [QUALITY OF CARE](#) | [COSTS AND SPENDING](#) | [PREFERRED PROVIDER ORGANIZATIONS](#) | [DEDUCTIBLES](#) | [EMPLOYEE BENEFIT MANAGERS](#) | [MANAGED CARE](#) | [HEALTH BENEFITS](#) | [BENEFIT PACKAGES](#)

Health Affairs Comment Policy

Comment moderation is in use. Please do not submit your comment twice -- it will appear shortly.

Please read our Comment Policy before commenting.

Got it

0 Comments

1 Login ▾

G

LOG IN WITH

OR SIGN UP WITH DISQUS ?



Name

• Share

Best Newest Oldest

Be the first to comment.

Subscribe Privacy Do Not Sell My Data

DISQUS

HealthAffairs

1101 Connecticut Ave NW #500
Washington, DC 20036
T 202 408 6801
F 301 654 2845
customerservice@healthaffairs.org

TOPICS

[Access & Use](#)
[Costs & Spending](#)
[COVID-19](#)
[Health Equity](#)
[Health Reform](#)
[Leading To Health](#)
[More Topics](#)

CONTENT

[Journal](#)
[Forefront](#)
[Scholar](#)
[Briefs](#)
[Events](#)
[Podcasts](#)
[Collected Works](#)

INFORMATION FOR

[Authors](#)
[Request For Abstracts](#)
[Reviewers](#)
[Subscribers](#)
[Advertisers](#)
[Media News Room](#)
[Funders](#)
[Event Attendees](#)

SERVICES & RESOURCES

[Submit Content](#)
[Subscribe](#)
[Renew](#)
[Manage My Account](#)
[Purchase Content](#)
[Permissions](#)
[Alerts](#)
[Newsletter Sign Up](#)
[Advertising Kit](#)

HEALTH AFFAIRS

[About](#)
[Impact Report](#)
[Terms & Conditions](#)
[Privacy Policy](#)
[Jobs At Health Affairs](#)
[Fellowships](#)
[Contact Us](#)



Standard of
Excellence
Winner



[Terms and conditions](#) | [Privacy](#) | [Project HOPE](#)

Health Affairs is pleased to offer [Free Access for low-income countries](#). Health Affairs gratefully acknowledges the support of many [funders](#).

Health Affairs is an official journal of [AcademyHealth](#).



Health Affairs and its health policy publications are editorially independent from its publisher, [Project HOPE](#), a nonprofit global health and humanitarian organization. Project HOPE has published Health Affairs since 1981.

Copyright 1995 - 2025 by [Project HOPE: The People-to-People Health Foundation, Inc.](#), eISSN 2694-233X.