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# Evolution and early evidence of the impact of consumer-driven health plans: from e-commerce venture to health savings accounts

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## Abstract

Using results from peer-reviewed empirical analyses we describe the development and impact of the consumer-driven health plan market over the last 5 years. The results of these analyses show that consumers are responding to the financial incentives of these new health insurance benefits. Although the results may not always be what the consumer-driven health plan developers intended, there is clear evidence of 'consumerism', where individuals act in a way that generally increases their access to healthcare or investments, if the opportunity is present. Just as Medicare Part D enrollment demonstrated consumers could identify differences in prescription drug

plans and make rational choices, so too are prospective patients able to function as consumers in the medical marketplace when given the opportunity.

Keywords::

- adverse selection
- consumer-driven health plan
- consumer response
- health economics
- health insurance
- health savings account

## Financial & competing interests disclosure

The authors have no relevant affiliations or financial involvement with any organization or entity with a financial interest in or financial conflict with the subject matter or materials discussed in the manuscript. This includes employment, consultancies, honoraria, stock ownership or options, expert testimony, grants or patents received or pending, or royalties.

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