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## News & Information

### CCH® BENEFITS — 03/24/09

#### Consumer-Directed Plans, FSAs Attract Well-Paid, Well Educated Employees

*from Spencer's Benefits Reports:* Privately insured persons younger than age 65 with higher incomes and higher educational levels were more likely than persons with lower incomes and less education to be enrolled in high-deductible health plans (HDHPs), consumer-directed health plans (CDHPs), and medical flexible spending accounts (FSAs) in 2007. These were among the conclusions of the National Center for Health Statistics (NCHS) *Data Brief #15, Consumer-Directed Health Care for Persons Under 65 Years of Age with Private Health Insurance: United States, 2007*, released this month. Of privately insured persons younger than age 65, 17.3% were enrolled in HDHPs, 4.5% were enrolled in CDHPs, and 14.8% were in families with an FSA.

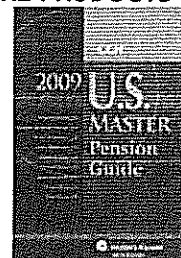
Among privately insured persons with a CDHP, 5.4% of enrollment was for those who had income at or above 400% of the poverty level and 5.7% was for college graduates, compared with 2.5% of those with income between 100% and 200% of the poverty level and 3.1% of those with a high school diploma. Represented among persons in families with an FSA were 20.4% of those with income at or above 400% of the poverty level and 21.4% of those with a college degree, compared with 6.1% of those with income between 100% and 200% of the poverty level and 8.4% of those with a high school diploma.

Privately-insured persons who purchased their health insurance directly from an insurer were much more likely than persons with employer- or union-sponsored health insurance to have an HDHP (40% versus 15%). Furthermore, nonHispanic whites were more than twice as likely as Hispanics and nonHispanic blacks to be enrolled in a CDHP (5.1%, compared with 2.3% and 2.1%, respectively). NonHispanic whites also were much more likely than Hispanics and nonHispanic blacks to have a medical FSA (16.5% versus 9.6% and 8%, respectively).

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