

## 1. CDHP Experience & Impact

1. Do you currently or have you worked with clients that have offered a CDHP (either HRA or HSA-based) to their employees? If your answer is "No" please skip to Question #7 on page 2.

Yes, Many (4+)

Yes, A few (1-3)

No, But it is likely many (4+) of my clients will offer one in the next few years based on our discussions

No, But it is likely a few (1-3) of my clients will offer one in the next few years based on our discussions

No, And it is unlikely any of my clients will offer one in the next few years based on our discussions

2. If your answer to Question #1 was "Yes," please rank the following reasons from 1-5 (1 being the most relevant reason, 5 being the least relevant reason) to indicate on average, why most of your client(s) decided to offer a CDHP. Select "N/A" if the answer does not apply to any of your clients.

	1	2	3	4	5	N/A
Projected cost savings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Projected impact on consumer behavior (better decision-making, cost-conscious purchasing, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Desire to offer a "cutting edge" health plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Desire to offer multiple health plan options that meet a variety of needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ability of employees to save for future/retirement health needs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

3. If "Projected Cost Savings" was one of your responses for Question #2, do you feel those projected cost savings have been realized? If you have multiple clients with a CDHP plan, please answer relative to the results you've seen, on average.

Yes, the projected cost savings have been realized in full (or more)

Yes, the projected cost savings have been partially realized

No, the projected cost savings have not been realized at all

There is not yet enough data to determine if the projected cost savings have been realized

4. If "Impact on Consumer Behavior" was one of your responses for Question #2, do you feel the projected impact on consumer behavior has been realized? If you have multiple clients with a CDHP plan, please answer relative to the results you've seen, on average.

Yes, the projected impact to consumer behavior has been realized in full (or more)

Yes, the projected impact to consumer behavior has been partially realized

No, the projected impact to consumer behavior has not been realized at all

There is not yet enough data to determine if the projected impact to consumer behavior has been realized

5. In your experience working with CDHPs, have you seen evidence of participants delaying or avoiding necessary health services for cost reasons (more so than participants in traditional (non high-deductible) health plans)?

Yes

No

I'm not sure

There is not enough data available to determine

6. Please indicate how, on average, the employees of your client(s) reacted to the CDHP plan when it was initially offered.

Strongly Positive

Positive

Mixed

Negative

Strongly Negative

## 2. Future & Opinion of CDHPs

7. Overall, how would you evaluate your opinion of CDHPs based on your experiences?

Strongly Favorable

Favorable

Neither Favorable nor Non Favorable

Unfavorable

Strongly Unfavorable

8. If your answer to Question #7 was either "Unfavorable" or "Strongly Unfavorable" please indicate why:

9. What percent of your clients discuss / explore CDHPs as an option each year?

None of my clients have pursued CDHPs

25% or less

25% to 50%

50% to 75%

75% or more

10. Based on your experiences, are you generally in favor of clients offering a CDHP to their employees (assuming the plan fits in with their goals and objectives, philosophy, etc.):

Yes

No

11. In your opinion, do you feel our declining economy will result in a larger number of employers looking to CDHPs as a viable health insurance option?

Yes

No

12. If you were asked to predict the future of our health insurance market 10 years from now, would you include CDHPs as an integral part of the employer-sponsored market (assuming employer-sponsored plans remain the way a significant portion of Americans are provided health insurance)?

Yes

No

### 3. General Information About You

13. What is your gender?

Male

Female

14. Within which range does your age fall?

< 25

25 to 34

35 to 44

45 to 54

55 to 64

65 +

15. What is your political affiliation?

Democrat

Republican

Independent

No Current Political Affiliation

Other

## 4. Additional Comments Page

16. If you have any comments about CDHPs or this survey, please feel free to comment below.