

TOP CDHP PROVIDERS FOR EMPLOYER-SPONSORED PLANS

Ranked by number of covered lives in employer-sponsored consumer-directed health plans



STATE OF THE CDHP INDUSTRY

With annual premiums for employer-sponsored health insurance more than double the overall inflation rate, an increasing number of employers are offering consumer-directed health plans to produce more effective and cost-conscious health care consumers. Thirty-eight percent of employers currently offer CDHPs, up from 33 percent in the previous year, according to an annual survey by Watson Wyatt Worldwide and the National Business Group on Health. Forty percent of employers offer or plan to offer a health savings account and 26 percent offer or plan to offer a health reimbursement account.

However, the survey of 573 large companies found that the median employee enrollment rate in CDHPs remains a relatively low 8 percent, an increase of only 1 percentage point over the previous year. Forty-three percent of employers with CDHPs have enrollment of 5 percent or less. While the study does not directly correlate the use of CDHPs with cost savings, it shows that enrollment in the plan does. Those with more than 10 percent of their covered workers enrolled in a CDHP experienced a lower cost trend than those with low CDHP enrollment and those that do not offer a CDHP.

RANK '07	Company, Web address	Number of covered lives in employer-sponsored CDHPs	Number of employer CDHP clients	Year CDHPs first offered	Key CDHP clients
1.	UNITEDHEALTH GROUP www.unitedhealthgroup.com	2,145,205	18,706	2002	Wendy's, American Financial Group, Textron
2.	WELLPOINT www.wellpoint.com	821,000	Would not disclose	2000	Would not disclose
3.	AETNA www.aetna.com	814,000	4,579	2002	Would not disclose
4.	CIGNA www.cigna.com	500,000	211	2003	Would not disclose
5.	HUMANA www.humana.com	438,000	Not available	2001	Would not disclose
6.	BLUE CROSS AND BLUE SHIELD OF MINNESOTA www.bluecrossmn.com	146,927	3,247	2002	ResCap (formerly GMAC-RFC)
7.	MERITAIN HEALTH www.meritain.com	108,000	73	2001	Columbus McKinnon, Oshkosh Truck Corp., Vermont Teddy Bear
8.	MEDICA www.medica.com	73,000	940	2003	University of Minnesota
9.	BLUECROSS BLUESHIELD OF TENN. www.bcbst.com	60,085	2,325	2004	Would not disclose
10.	DESTINY HEALTH www.destinyhealth.com	60,000	2,000	2000	Cato Institute, American Enterprise Institute, Consumer Electronics Association, Americans for Tax Reform, Council for Affordable Health Insurance
11.	BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS www.bluecrossma.com	52,000	2,475	2004	Would not disclose
12.	HIGHMARK www.highmark.com	44,006	2,010	2004	Hershey Foods, JLG Industries
13.	GREAT-WEST HEALTHCARE www.greatwesthealthcare.com	36,685	142	2004	Would not disclose
14.	PRINCIPAL FINANCIAL GROUP www.principal.com	20,504	1,314	2004	Would not disclose
15.	BENEMAX www.benemax.com	20,000	200	1985	MultiGen-Paradigm, Acme Packet, Crosby's Markets

Sources: Companies

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