

Understanding High-Deductible Health Plans

BENEFITS AND RISKS FOR PEOPLE WITH CARDIOVASCULAR DISEASE

More than half of Americans were enrolled in a high-deductible health plan as of 2021. As these plans grow more popular, it's important to understand both the potential risks and the potential benefits, especially for people with chronic conditions like heart disease.



How Do High-Deductible Health Plans Work?

High-deductible health plans charge lower monthly premiums, the amount that patients pay each month to maintain health insurance coverage. But in return, patients must pay more out of pocket for expenses like doctor visits and lab work until they reach their annual deductible.

POTENTIAL BENEFITS



Lower monthly premium payments



More money in the monthly budget to cover other expenses



Ability to save money in a pre-tax health savings account

POTENTIAL RISKS



Higher out-of-pocket costs when medical care is needed



Unmanageable bills in the event of medical emergencies



Financial disincentive to pursue medical care when needed

Who's Impacted?

When people who require regular medical care opt for high-deductible health plans, problems can arise.



Low-income or historically disadvantaged communities may enroll in a high-deductible plan because of its lower monthly premiums but then struggle to get or pay for the care they need. Studies have shown that lower-income patients with chronic conditions who are enrolled in high-deductible health plans can spend more than 20% of their disposable income on health care.¹

High cost sharing also disproportionately impacts racial and ethnic minorities, which studies have shown can have a high incidence of heart disease.

Conclusion

Upfront savings can be enticing. But patients should consider all aspects of their health plan, including out-of-pocket costs for medical care, when selecting coverage. Understanding the nuances of each option will help patients choose a plan that gets them the care they need.



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1. Abdus, Salam, and Patricia Keenan. "Financial Burden of Employer-Sponsored High-Deductible Health Plans for Low-Income Adults with Chronic Health." *JAMA Internal Medicine*, vol. 178, no. 12, Dec. 2018, pp. 1706-08, <https://doi.org/10.1001/jamainternmed.2018.4706>.

