

At a Glance | October 15, 2020

Health Plan Deductibles Are Increasing Across the Board

This analysis is based on a sample of 5.9 million individuals whom we were able to follow from 2013 to 2018.

HIGHER DEDUCTIBLES

Among enrollees with deductibles, there has been an across-the-board increase in deductibles, regardless of plan type or employee demographic, since 2013.

Deductibles Are Trending Up: 2013-2018

Employee-Only 

+52%



Family Coverage 

+45%

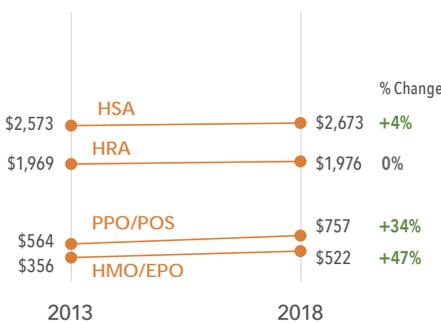


WHAT'S THE PLAN?

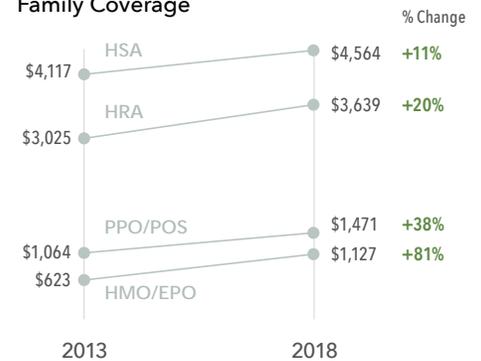
Enrollees in health savings account (HSA)-eligible health plans faced the highest average deductibles, though the largest percentage increase in deductibles occurred among enrollees in health maintenance organizations (HMOs)/exclusive provider organizations (EPOs) and preferred provider organizations (PPOs)/point-of-service plans (POS).

Deductibles Varied by Plan Type, but Increased for All Groups

Employee-Only



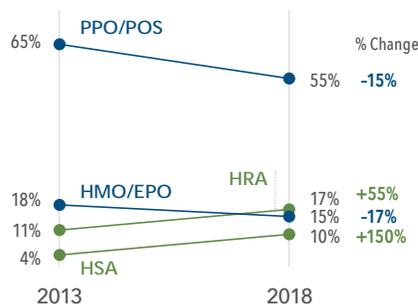
Family Coverage



SHIFTING ENROLLMENT

One reason for the increase in deductibles is the movement of enrollees from PPO and POS plans to HSA-eligible health plans. The percentage of enrollees in HSA-eligible health plans more than doubled between 2013 and 2018, increasing from 4 percent to 10 percent.

Percentage Change in Enrollment by Plan Type



SOURCE: "Trends in Cost Sharing for Medical Services, 2013-2018," EBRI Chartbook (Employee Benefit Research Institute, July 2020).

© 2020 EBRI

This report is copyrighted by the Employee Benefit Research Institute (EBRI). You may copy, print, or download this report solely for personal and noncommercial use, provided that all hard copies retain any and all copyright and other applicable notices contained therein, and you may cite or quote small portions of the report provided that you do so verbatim and with proper citation. Any use beyond the scope of the foregoing requires EBRI's prior express permission. For permissions, please contact EBRI at permissions@ebri.org.