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Contact: Stephen Blakely, EBRI: 202/775-6341, blakely@ebri.org
Paul Fronstin, EBRI (author), 202/775-6352, fronstin@ebri.org

New Research from EBRI:

HSA Quality of Care: Mixed Results

WASHINGTON—With an ever-growing number of workers covered by health savings account (HSA)-eligible health plans, how does use of health care services used to measure quality compare with traditional managed care? New research from the nonpartisan Employee Benefit Research Institute (EBRI) finds a mixed bag: Depending on the health care service, HSA-plans could result in higher or lower use, and in some cases no change whatsoever.

Over the study period, screenings for breast cancer were higher in the HSA-eligible plan but lower for cervical and colorectal cancers. In addition, rates of LDL (cholesterol) testing showed no overall change over the five-year study period.

However, by several measures, HSA plans appear to result in less use of preventive health care:

- Four years after adoption of an HSA-eligible plan, EBRI found a slight decline in annual physicals, well-child, and preventive visits relative to the comparison group.
- Introduction of the HSA-eligible plan had a negative effect on medication monitoring for adults on select maintenance drugs.
- Use of antibiotics went up in the HSA-eligible plan for adults with acute bronchitis, as did x-rays for lower back pain—both services that are often considered unnecessary.

The EBRI report examines how adopting an HSA-eligible health plan affects the use of health care services that are used to measure quality of health plans. Data come from a large employer that replaced all of its health insurance options with an HSA-eligible health plan, and the health-care quality measures are examined over five years—of which four years follow the adoption of the HSA-eligible health plan.

“There have been very few studies on how consumer-driven health plans affect health care quality measures, and we were able to track a large group of workers over time,” said Paul Fronstin, director of EBRI’s Health Research and Education Program, and co-author of the report. “This study represents one of the longest observation periods reported with a full-replacement, HSA-eligible health plan, and is one of the few studies with a control group.”

The full report, “Quality of Health Care After Adopting a Full-Replacement, High-Deductible Health Plan With a Health Savings Account: A Five-Year Study,” is published in the September *EBRI Issue Brief*, online at www.ebri.org

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