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.

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

**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).

**SHIFING 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.