

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.

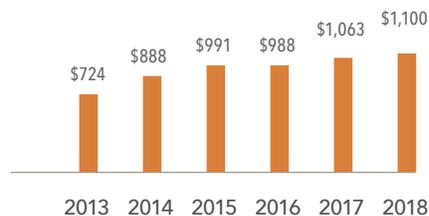
HIGHER DEDUCTIBLES

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%

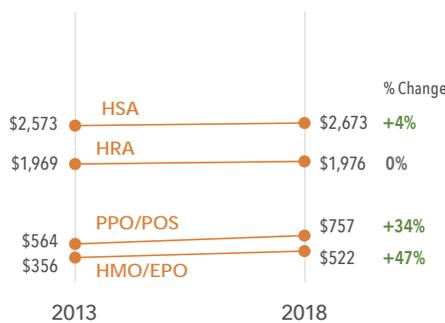


WHAT'S THE PLAN?

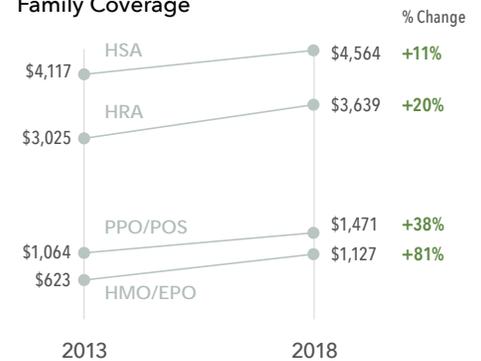
Enrollees in health savings account (HSA)-eligible health plans faced the highest average deductibles, though the largest percentage increase in deductibles occurred among enrollees in health maintenance organizations (HMOs)/exclusive provider organizations (EPOs) and preferred provider organizations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

Deductibles Varied by Plan Type, but Increased for All Groups

Employee-Only



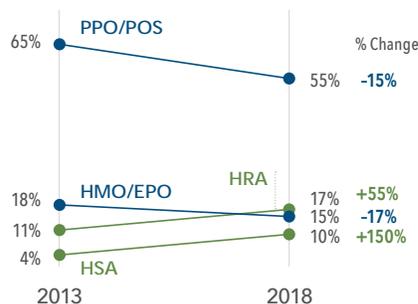
Family Coverage



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).

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