

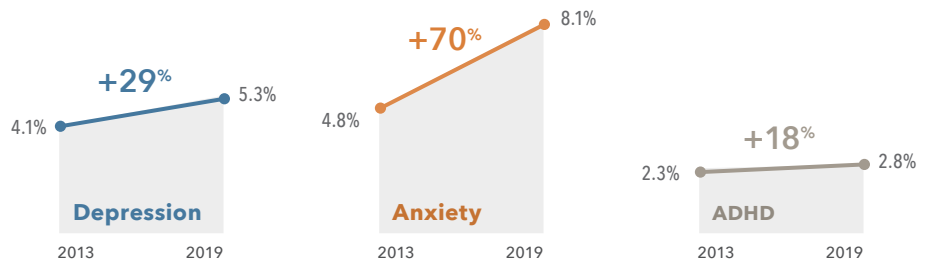
At a Glance | June 2, 2022

# How High-Deductible Health Plans Affect Use of Health Care Services and Spending Among Enrollees With Mental Health Disorders

## MENTAL HEALTH DIAGNOSES

Individuals with major depressive disorder, anxiety, and ADHD account for the majority of patients with mental health disorders. The prevalence of each has been increasing.

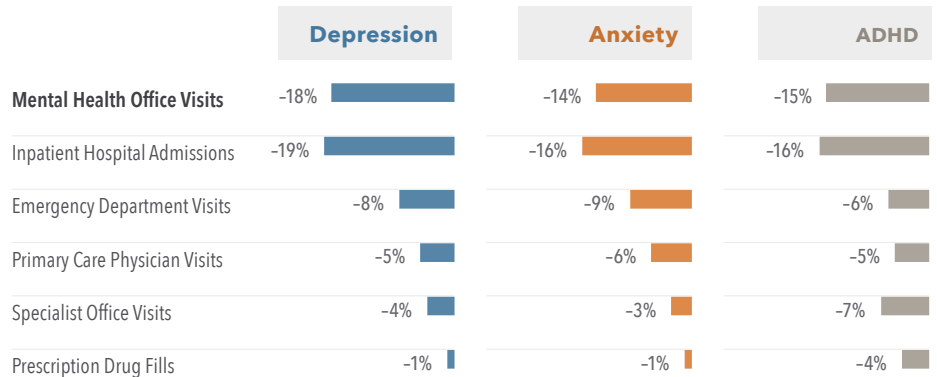
Percentage of Population Under Age 65 Diagnosed With Various Mental Health Disorders, 2013-2019



## HEALTH CARE USAGE

Switching plans reduced not only the extent of mental health care use, but also the amount of other health care services used among patients with mental health disorders after moving from a PPO to a high-deductible health plan (HDHP).

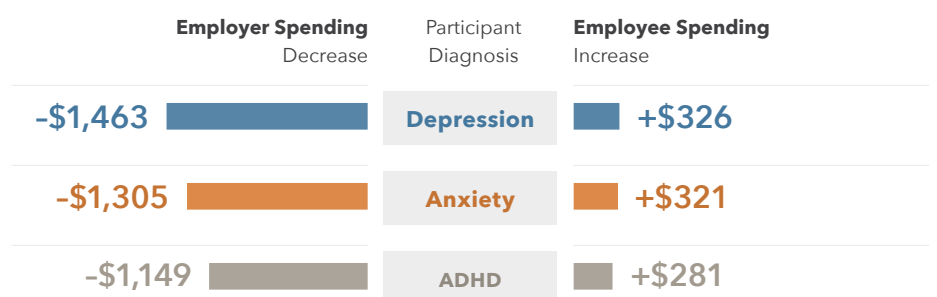
Impact of HDHP on Probability of Receiving Various Types of Health Care Services



## SPENDING SHIFTS

Employer spending fell by a greater amount and percentage than overall spending. Employee spending increased because the move from the preferred provider organization (PPO) to the HDHP shifted some pre-deductible spending onto users of health care.

Impact of HDHP on Health Care Spending



SOURCE: Fronstin, Paul, and M. Christopher Roebuck, "How Do High-Deductible Health Plans Affect Use of Health Care Services and Spending Among Enrollees With Mental Health Disorders?" EBRI Issue Brief, no. 555 (Employee Benefit Research Institute, March 10, 2022).