

More people get health screenings when deductibles are waived

October 15 2010, By Carl Sherman

When they don't have to pay a health insurance deductible, people are more likely to get screened for conditions like cancer and high cholesterol. But the increase is modest, and in high-deductible plans, it is quite small, according to a new study in the journal *Health Services Research*.

“We found more [preventive screening] use with expanded coverage, as we expected, but we were surprised the increase was not greater,” says lead author Daniella Meeker, Ph.D., information scientist at the RAND Corporation. “When we broke it down by types of plans, we found a difference between people in low- and high-deductible plans.”

In recent years, many employers have expanded coverage to encourage their employees to use preventive care services, and deductible-free screening is one way to do this.

The study analyzed preventive screening use among 44,106 people enrolled in preferred provider organizations, or PPOs. Over a six-year period, these plans initiated deductible-free coverage of four tests — lipid screening, mammography, fecal occult blood testing, and Pap smears — which reduced, but did not eliminate participants' out-of-pocket costs. These costs generally ranged between \$10 and \$30 per test.

The researchers found that people got screened more often after the tests became deductible-free, while rates were unchanged among a control group of 60,000 participants in plans whose coverage was not extended.

Endoscopic screening for colorectal cancer, which was not made deductible-free, did not increase in either group.

When they looked at the extended-coverage group more closely, the researchers found a significantly greater increase in screening among people in low-deductible than high-deductible plans. For one of the covered services —mammography — rates actually dropped among high-deductible enrollees.

In the absence of data to explain the difference, Meeker suggested possible reasons.

High deductible plans are generally lower cost and more attractive to people with fewer resources, and for those employees who chose them, “competing demands” such as food and transportation might overshadow [health](#) care concerns, Meeker said. Or, she said, these enrollees “may be less risk averse” than those who choose low-deductible plans, and feel less threatened by disease, or may be less exposed to the health care system.

To M. Courtney Hughes, Ph.D., the basic message of the study was positive: “Although modest, there still was an increase in preventive service use.”

The findings “open the door to examining the effect of deductible-free coverage on use of other preventive services, such as tobacco cessation and weight loss programs,” said Hughes, founder of Approach Health, LLC, a consulting company that helps employers develop programs to improve employee health,

To get the most mileage out of expanded coverage, particularly among high-deductible enrollees, employers might consider “aggressive efforts to ensure that employees know that policy changes are in effect,”

Hughes said.

Arrangements that would make it easier for employees to take advantage of preventive services, such as childcare and workplace [screening](#) programs, might also help, she said.

More information: Meeker D, et al. Coverage and preventive screening. *Health Service Research* online, 2010.

Provided by Health Behavior News Service

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