

Fallout from increase in high-deductible plans examined

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(HealthDay)—The expected increase in high-deductible health plan (HDHP) enrollment due to implementation of the Affordable Care Act (ACA) highlights the need for more research into the health impact of HDHPs, according to a perspective piece published online Oct. 2 in the *New England Journal of Medicine*.

J. Frank Wharam, M.B., B.Ch., M.P.H., from Harvard Medical School in Boston, and colleagues discuss the potential impact of the ACA on HDHPs.

The researchers note that the ACA will expand HDHP coverage, with small and larger employers and individuals likely to choose plans with high deductibles. Research suggests that HDHPs cause a reduction in the use of essential and non-essential [health services](#), and adverse health risks for low-income people. Furthermore, there is currently limited

research examining the effects of HDHPs on major health outcomes. Until more research is available, consumers should be educated about the best venues for purchasing health insurance; those eligible should be shifted into low-cost-sharing plans; employers should facilitate contributions to health savings accounts; education should be intensified about HDHPs; and patient-physician decision making and access to decision tools should be facilitated. In the longer-term, creation of a more sophisticated HDHP-centered system will depend on research and evidence-based policies.

"Expanding [health insurance](#) coverage will substantially increase HDHP enrollment, but the system doesn't have to be blunt and inequitable," the authors write.

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