AAP cautions against high-deductible health plans for kids

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(HealthDay)—High-deductible health plans (HDHPs) are an increasingly popular way to reduce health care expenditures, but may be particularly inappropriate for children, according to an American Association of Pediatrics (AAP) Policy Statement published online April 28 in *Pediatrics*.

Budd N. Shenkin, M.D., from the AAP Committee on Child Health Financing, and colleagues discuss the implications of HDHPs for families and pediatric care providers.

The authors note that HDHPs incentivize patients to balance the perceived need for care with the cost before the deductible is met, and can lead to lower expenditure. However, for children who are a lower-

cost population than adults and are large utilizers of primary care, HDHPs may be particularly inappropriate. To make HDHP policies feasible for children, they should permit a generous number of [primary care](link) visits, and possibly other services, to be exempted from the deductible. In addition, children with certain diagnoses should be defined as "special needs," eliminating the need for the burden of deductibles. Furthermore, all elements of the patient-centered medical home should be included in the plan benefit package and paid without application of the deductible.

"The AAP cautions that HDHPs may be a less desirable way to lower [health care](link) costs than other means that can be found, even if 'other means' require more work by government, insurance companies, and other health policy participants," the authors write.

More information: [Abstract](link)
[Full Text](link)

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