

Nearly 25 million U.S. workers now have high-deductible health plans

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(HealthDay)—The number of American workers with high-deductible

health insurance plans rose by 3.2 percent in 2016—reaching 24.8 million, new research reports.

While premium prices rose modestly for people with employer-provided coverage, their deductibles rose 10 percent on average, University of Minnesota researchers found.

"High-deductible [health](#) plans are increasingly becoming the norm in commercial [insurance](#), and there is every reason to expect this trend to continue," said Katherine Hempstead, senior advisor at the Robert Wood Johnson Foundation. The foundation funded the study.

For the study, researchers analyzed national data and found more than 58 million American workers were enrolled in an employer-sponsored insurance plan in 2016.

The average deductible was \$1,696 for single plans, a 10.1 percent increase from 2015. The increases averaged \$155, the study determined.

Premiums for individual coverage, on the other hand, rose 2 percent (\$138) in that time period. However, premiums for individual [coverage](#) had already climbed 13 percent from 2012 to 2016, the researchers pointed out.

A high-deductible plan was defined as one with a minimum annual deductible of \$1,300 for an individual and \$2,600 for a family.

There were significant differences between states. Fourteen [states](#) had statistically significant increases in average deductibles for single plans between 2015 and 2016, ranging from \$306 to nearly \$600. No state had significant declines.

Average deductibles for single plans ranged from a low of \$988 in

Hawaii to a high of \$2,434 in New Hampshire. New Hampshire also had the highest percentage of workers enrolled in high-deductible health plans (69 percent) while Hawaii had the lowest (about 12 percent).

"Deductibles rose considerably faster than premiums, and the share of [health care spending](#) made directly by consumers will continue to grow," Hempstead said in a Robert Wood Johnson news release.

More information: The American Academy of Family Physicians has more on [health insurance](#).

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