

# More Americans pushed into high-deductible health plans

February 22 2018

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(HealthDay)—The number of uninsured American adults held steady at

about 13 percent in 2017, but many more insured Americans are being presented with high deductibles, new research shows.

A high-deductible [health](#) plan was defined by the study as one in which a single person would have an annual deductible of \$1,300 or more, and a family would be faced with a deductible of \$2,600 or more.

According to new U.S. national data for 2017, the percentage of [adults](#) under the age of 65 who were in high-deductible plans rose again—from 39.4 percent in 2016 to 43.2 percent in 2017.

Numerous studies have found that people delay or deny themselves needed preventive health services, or even treatment, because they cannot afford the out-of-pocket expenses.

There was a little good news from the report when it came to the numbers of uninsured in America: the percentage of adults under 65 who said they were uninsured decreased slightly in 2017, to 12.7 percent.

The new study was led by Michael Martinez, of the U.S. Centers for Disease Control and Prevention's division of health interview statistics. It was based on interviews conducted during the first nine months of 2017, with more than 59,000 Americans nationwide.

The researchers noted that reductions in the numbers of uninsured Americans since the 2010 rollout of the Affordable Care Act (Obamacare) have been sustained.

About 11.8 million Americans have signed up for Obamacare coverage for 2018—roughly a 3 percent drop from last year, despite efforts by the Republican-led Congress to dismantle the program.

Overall, "a total of 19.7 million fewer persons lacked health [insurance](#)

coverage in the first nine months of 2017 compared with 2010," Martinez and his colleagues reported.

About 9 million Americans are now "covered by [private health insurance](#) plans obtained through the [Obamacare] Health Insurance Marketplace or state-based exchanges," the study found.

Gains in [health insurance coverage](#) were more robust in states that chose to expand Medicaid coverage under Obamacare, versus those that did not, the researchers added.

Those in greatest need may be benefiting the most, the study found.

"The greatest decreases in the uninsured rate since 2013 were among adults who were poor or nearly poor," the CDC study noted. Hispanic-American adults especially benefited, with the percentage of uninsured falling from 40.6 percent in 2013 to 25 percent by 2017.

But the rise in the number of Americans covered by high-deductible plans remains troubling, the researchers said.

Overall, that number has jumped from one in every four plans in 2010 to more than 43 percent of plans by 2017, the CDC investigators found.

The report was published Feb. 22 by the CDC's National Center for Health Statistics.

**More information:** There's tips on dealing with a high-deductible plan at [Consumer Reports](#).

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Citation: More Americans pushed into high-deductible health plans (2018, February 22)  
retrieved 12 May 2024 from <https://medicalxpress.com/news/2018-02-americans-high-deductible-health.html>

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