

Advantages for HDHP enrollees in large versus small firms

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(HealthDay)—Workers in small firms are more likely to have higher

deductible levels and lack employer contributions to help pay for out-of-pocket expenses compared to workers in larger firms, according to a study published in the August issue of *Health Affairs*.

G. Edward Miller, Ph.D., from the Agency for Healthcare Research and Quality in Rockville, Md., and colleagues used data from private-sector establishments for 2006 and 2016 from the Medical Expenditure Panel Survey-Insurance Component to examine trends in high-deductible [health](#) plan (HDHP) enrollment and heterogeneity in HDHPs by firm size. Insurance plan offerings were evaluated by whether employers fund accounts to help defray employees' out-of-pocket health care spending, the availability of non-HDHP plan choices, and single and family deductible levels.

The researchers found that in 2016, 78 percent of HDHP enrollees in the smallest firms (those with fewer than 25 employees) lacked an employer-funded account, compared to 35.2 percent in the largest firms (those with at least 1,000 employees). Employees at smaller firms were also more likely to have higher deductible levels than those at larger firms. In all of the dimensions examined, HDHP enrollees in the largest firms had significant advantages compared with workers in smaller firms.

"In 2016 HDHP enrollees in the largest firms had significant advantages relative to workers in smaller firms along the following dimensions: the availability of employer-funded accounts (health savings accounts and health reimbursement arrangements), the availability of alternative plan options, deductible levels, and the degree of choice of providers," the authors write.

More information: [Abstract/Full Text \(subscription or payment may be required\)](#)

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