

Diabetes patients with high deductible health plans experience delays in seeking care

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Research from the Department of Population Medicine at Harvard Medical School and the Harvard Pilgrim Health Care Institute finds that a population of people with diabetes who were switched to high-deductible health plans had associated delays in care for dangerous blood vessel diseases. The study, "High-deductible Insurance and Delay in Care for the Macrovascular Complications of Diabetes," appears in the November 20 issue of *Annals of Internal Medicine*.

Researchers used data from a large national health insurance plan to determine whether high-deductible insurance is associated with delays in [medical care](#) for symptoms of cardiovascular, cerebrovascular, and peripheral vascular disease and related testing and treatment. The study analyzed care data for individuals with [diabetes](#) in employer-sponsored insurance plans who were enrolled in a low-deductible (\$1000) plan after an employer-mandated switch. The [control group](#) included individuals with diabetes whose employers offered only low-deductible plans year-on-year.

Study results show that, among individuals with diabetes, mandated enrollment in a high-deductible insurance plan was associated with delays in seeking care for concerning symptoms of blood vessel disease such as cardiac chest pain and transient ischemic attack. The researchers also found delays in diagnostic testing for such symptoms, and delays in treatments to open the arteries that supply the heart, brain, and legs. These results suggest that diabetes patients who are switched to high-deductible health plans change their health care behavior in response to

the increased out-of-pocket costs they face for medical services.

"Further research should determine if these delays increase adverse events such as heart attacks, strokes, and amputations," said Frank Wharam, lead author and Associate Professor of Population Medicine at Harvard Medical School and the Harvard Pilgrim Health Care Institute. "Policymakers, health insurers, and employers might find our results useful in designing health insurance plans that prevent the types of delays we detected."

Provided by Harvard Pilgrim Health Care Institute

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