

# High-deductible health plans and major cardiovascular outcomes

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In the first study to examine the association between high out-of-pocket costs and adverse cardiovascular events, research led by the Harvard Pilgrim Health Care Institute finds that individuals with cardiovascular disease risk factors who switched to high-deductible health plans (HDHPs) did not experience increased risk of heart attack or stroke. The study, "Association Between Switching to a High-deductible Health Plan and Major Cardiovascular Outcomes" appears in *JAMA Network Open* on July 24.

Cardiovascular disease kills more people in the U.S. than any other condition, accounting for 30% of deaths in 2017. Improvements in cardiovascular mortality began slowing a decade ago and major adverse cardiovascular events such as stroke and myocardial infarction began increasing among adults under age 65. Reasons for these trends are unclear, but experts have proposed causes such as the earlier onset of cardiovascular risk factors, stagnation of preventive care, and a change in health [insurance](#) coverage in the U.S. Concerns about the contribution of health insurance to these trends are based on the rapid expansion of HDHPs and previous research about health effects of high out-of-pocket costs.

The study team examined the effects of a transition to a HDHP on the risk of major adverse cardiovascular outcomes such as myocardial infarction and stroke. The study population, drawn from a large national health insurance plan, included individuals with risk factors for cardiovascular disease who were continuously enrolled in low-deductible

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