

Expansion of high-deductible plans to impact physician care

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Patients are more cost-conscious, with studies showing that consumers exercise greater caution in spending when [health plans](#) require them to share more of the costs. High-deductible coverage does cut health care use and costs, although there are some concerns regarding the impact on patients' health over time.

High-deductible health plans are sometimes paired with tax-free individual health savings accounts or employer-sponsored health reimbursement arrangements, resulting in consumer-directed health plans. Forty-eight percent of companies offered these plans in 2014, up from 39 percent in 2013. The trend toward high deductibles is encouraging price transparency. A further challenge to practices may result from collecting reimbursement, which is more often out of pocket. It is important for physicians to be aware of these trends and changes in insurance. Physicians need to be able to balance the provision of good clinical care with limiting the burden of increasing costs, being aware of patients' financial limitations.

"Doctors need to understand the landscape has changed. A doctor's primary concern used to be whether a patient had insurance. Now, it's the type of [insurance](#)," said Devon M. Herrick, Ph.D., from the National Center for Policy Analysis in Dallas, according to the article.

More information: [More Information](#)

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