

Press Releases

For Media inquiries : pr@insure.com

High Deductible Health Plans Haven't Decreased Costs Yet: Insure.com Survey

By [Insure.com](https://insure.com) Posted on November 14, 2019

Forty-six percent say their health costs actually increased, 32% say costs remain the same, and only 11% say health costs are lower with a high deductible plan

Foster City, CA – November 14, 2019 – The hope with high deductible health plans (HDHPs) is that they will reduce health care costs for both employers and employees. [Insure.com](https://insure.com), a one-stop destination for unbiased, expert advice on health, life and home insurance, just released survey results showing that HDHPs haven't made much progress lowering costs, at least for consumers.

Insure.com finds that most respondents' single plan HDHP deductibles range between \$1,701 and \$4,000. That's well above the \$1,400 threshold for a plan to be considered high-deductible. Survey participants listed their individual deductible amounts as follows:

- \$1,700 or less – 11%
- \$1,701 to -\$2,499 – 29%
- \$2,500 to \$4,000 – 31%
- \$4,000 or more – 18%

Survey respondents indicate their family plan deductibles are:

- \$3,000 or less – 13%
- \$3,001 to \$4,449 – 22%
- \$4,500 to \$6,000 – 26%
- \$6,000 or more– 14%

“It is concerning that high out-of-pocket costs are causing some people to delay care,” observes Les Masterson, managing editor for Insure.com. “More than half of our survey respondents, a full 56%, report delaying care due to HDHP costs. That could have health and cost effects in the long run.”

One piece of good news in the survey results is that higher deductibles are inspiring people to shop for care, which can lead to lower costs. More than two-thirds of HDHP members say they’ve shopped for hospitals, doctors, tests or procedures:

- Checked online ratings and costs -- 48%
- Called physician offices and hospitals and compared costs -- 29%
- Talked to friends and family for reviews and costs -- 22%

The complete report provides advice for people with HDHPs. Find it here: [High Deductible Health Plan Study](#)

Insure.com’s Managing Editor Les Masterson is available for comment on this topic.

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Media contacts

Jacqueline Leppla

Sr. Director of Public Relations

775-321-3608

jleppla@quinstreet.com

[LinkedIn](#)

Or,

Liberty Communications for QuinStreet

Rick Judge, 415-429-5652

QuinStreet@libertycomms.com