

Press Releases

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Insure.com Survey Finds Most People Don't Think High Deductible Health Plans Save Money

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Foster City, CA – January 6, 2021 – High deductible health plans (HDHPs), which have lower premiums but higher deductibles and out-of-pocket costs, aren't saving members as much money as hoped. To gauge HDHPs' effectiveness, insure.com researchers surveyed 1,000 policyholders.

In the study, [High deductible health plan – What's an HDHP](#), Insure.com finds that:

- 46% of people with an HDHP said their health costs actually increased and 41% said they stayed the same
- Even so, 43% believe HDHPs are more cost-effective than other types of plans
- 40% said they delayed care because of cost

Respondents also comment on their deductibles and health savings accounts. Insure additionally offers pros/cons and advice for those interested in a HDHP.

"Employers and health insurers are increasingly turning to high deductible health plans to reduce premium costs, believing that they also make people more engaged with their health care," explains Les Masterson, managing editor for Insure.com. "However, 40% of those surveyed admit to delaying care when enrolled in an HDHP. Funds from a [health savings account](#) (HSA) can make it easier for people to pay high deductibles now, or can be stocked away for future medical needs."

Insure recently identified the [best health insurance companies for 2021](#). Masterson is available to comment on this and the HDHP research, methodology, and can discuss how survey information may help consumers make

informed decisions about the best health care plan to meet their needs.

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