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Narrow-Network Push to Surpass HDHP Trend

According to a new report published by *PriceWaterhouseCoopers (PWC)*, the broad movement of employer-sponsored insurance plans toward high-deductible health plans (HDHPs) will likely be swamped by a new push to control costs through narrow network type plans. According to a recent PWC Health Research Institute study, employers are starting to ease off their years-long shift toward HDHPs after reaching the limit of what they believe their workforces will accept by way of cost-shifting.

The emergence of “narrow” or tiered network plans has intensified of late as many health plans have launched such plans that promise deeper negotiated discounts with the slimmer networks. The study also contends that with the narrow or tiered plans comes intensified and ramped-up integrated population health and risk based pay for performance deals with providers. Some US markets are more mature than others with these narrow network plans, although they continue to emerge on a near universal basis.

Conner Strong & Buckelew is aware of these narrow network plans and tracks their design and value proposition closely. It remains to be seen if these newer plans will offer a sustainable solution to the issues of cost and quality, but they are nonetheless gaining momentum. Please contact your Conner Strong & Buckelew account representative toll free at 1-877-861-3220 with any questions.



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