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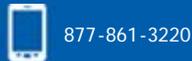
High Deductibles, Copays Drive Workers to Put Off Healthcare

According to a new report from the New York based nonprofit Commonwealth Fund, as cost shifting among employer-sponsored health plans increases, a quarter of working adults with private health insurance say they can't afford their healthcare costs.

The report reveals that 30% percent of people with moderate incomes and 53% with low incomes can't afford their healthcare costs with 43% of all adults surveyed saying their high deductible, defined as 5% or more of a person's income, is difficult or impossible to afford. The percentage rose to 51% for low- and moderate-income individuals. Forty percent of people with high deductibles said they had not gotten a preventive care test, skipped a recommended follow-up test, or had not gotten needed specialist care because of their deductible. The Commonwealth Fund defines moderate income as up to \$46,680 for an individual or \$95,400 for a family of four, and a low income is less than \$23,340 for an individual and \$47,700 for a family of four.

While a migration to high deductible health plans has been shown to slow the trend line and bend the cost curve, there has long been a concern about patients foregoing care due to the large deductible. Employers need to be mindful of this dynamic when evaluating the usage of such plans in their workforce.

Please contact your Conner Strong & Buckelew account representative toll free at 1-877-861-3220 with any questions.



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