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The Case for CDHPs: Why Your Business and Your Employees Should Consider Consumer-Directed Health Plans

It's no surprise that employers, both large and small, are increasingly adopting consumer-directed health plans (CDHPs); the plan designs save them an average of 20% on health benefits per year compared to traditional plans. What may be surprising is that employees can also realize significant savings when shifting to a CDHP, without sacrificing quality or convenience. A case study by the company, Change Healthcare, found that 91% of employees with families and 65% of employees overall would have spent less in a plan year under a CDHP design than with the preferred provider organization (PPO) plan offered. Families would average \$140 per month in premium and out-of-pocket savings, while employees overall would save \$55 per month. But the perceived risk of high deductibles causes fear among employees and a reluctance to switch from the familiar, comfortable PPO design.

Should you have any questions about CDHPs, contact your Conner Strong & Buckelew account representative.

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