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MARKETWATCH

How Much More Cost Sharing Will Health Savings Accounts Bring?

[Dahlia K. Remler](#) and [Sherry A. Glied](#)PUBLISHED: JULY/AUGUST 2006 **No Access** <https://doi.org/10.1377/hlthaff.25.4.1070>[View Article](#)

Abstract

Proponents of health savings accounts (HSAs) contend that they will reduce medical expenditures. In practice, however, the effect of HSAs, and the high-deductible health plans that must accompany them, will depend on the actual provisions of those plans and of the plans they replace. We show that typical plans in the market today already contain substantial cost sharing. We find that many HSA/high-deductible arrangements would actually reduce cost sharing for many groups. In particular, the group responsible for half of all medical spending would see no change or a decline in cost sharing at the margin and on average.

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HealthAffairs

1220 19th Street, NW, Suite 800

Washington, DC 20036

T 202 408 6801

F 301 654 2845

customerservice@healthaffairs.org

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