

## HEALTH TRACKING

[HEALTH AFFAIRS](#) > [VOL. 25, NO. 4](#): THE STATE OF PUBLIC HEALTH

## 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) argue that they will reduce health care expenditures. In practice, however, the effect of HSAs on health care costs must accompany them, will depend on the actions that they take to replace. We show that typical plans in the market will not replace the cost sharing they replace. We find that many HSA/high-deductible health plans will not replace the cost sharing for many groups. In particular, the group with the highest costs would see no change or a decline in cost sharing.

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Podcasts  
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