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# How Much More Cost Sharing Will Health Savings Accounts Bring?

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## Abstract

Proponents of health savings accounts (HSAs) argue that they will reduce health care expenditures. In practice, however, the extent to which HSAs must accompany them, will depend on how they replace. We show that typical HSAs do not replace cost sharing. We find that many HSAs do not have cost sharing for many groups. In particular, the group responsible for most of all medical spending would see no change or a decline in cost sharing at the margin and on average.

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