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Innovative Thinking From the USA

An assessment of high deductible health plans and affiliated savings accounts in the current market

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ABSTRACT

This article was written as a guide for business professionals interested in exploring high deductible health plans (HDHPs) and their functions in today's health insurance market. HDHPs typically feature lower insurance premiums coupled with higher deductibles and are often affiliated with consumer savings accounts known as health savings accounts and health reimbursement arrangements. These types of plans can be advantageous to younger and healthier consumers who do not generally incur large claims, but the average consumer should be warned that HDHPs shift costs to the insured, prompting many to avoid receiving medical attention or being unable to fund necessary procedures.

KEYWORDS:

High deductible health plans

health savings account

health reimbursement arrangement

HDHP

HSA

HRA

qualifying medical expenses

Disclosure statement

No potential conflict of interest was reported by the authors.

Contributors: None.

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