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Evolution and early evidence of the impact of consumer-driven health plans: from e-commerce venture to health savings accounts

Stephen T Parente & Roger Feldman

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Abstract

Using results from peer-reviewed empirical analyses we describe the development and impact of the consumer-driven health plan market over the last 5 years. The results of these analyses show that consumers are responding to the financial incentives of these new health insurance benefits. Although the results may not always be what the consumer-driven health plan developers intended, there is clear evidence of 'consumerism', where individuals act in a way that generally increases their access to healthcare or investments, if the opportunity is present. Just as Medicare Part D enrollment demonstrated consumers could identify differences in prescription drug

plans and make rational choices, so too are prospective patients able to function as consumers in the medical marketplace when give the opportunity.

Keywords::

adverse selection

consumer-driven health plan

consumer response

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health insurance

health savings account

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