

HIGH-DEDUCTIBLE PLAN PATIENTS NOT MORE LIKELY TO SHOP FOR LOWEST PRICE

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High-deductible health plans are unlikely to encourage health plan members to shop around for care, a new study shows.

The study, published Tuesday in a research letter by JAMA Internal Medicine, found that HDHP members surveyed were virtually no more likely than traditional plan members to consider going to another health care professional for their care, or to compare out-of-pocket costs among health care providers.

“Members of the HDHP and traditional plans are equally likely to price shop for medical care, and they hold similar attitudes about health care prices and quality,” researchers wrote in the research letter.

Researchers conducted an online survey of 1,951 health care consumers ages 18 to 64 who used medical care in the last year. HDHP members' responses were compared with those enrolled in traditional plans.

An HDHP was defined as having a deductible greater than \$1,250 for individual coverage or more than \$2,500 for family coverage, or as a health plan linked to health savings account.

According to the survey results, only 10.9% of HDHP members surveyed considered other health care providers when they last used medical care, compared with 10% of those enrolled in traditional plans.

And 3.8% of HDHP members compared out-of-pocket cost differences among providers, while 2.7% of traditional plan members did so.

Researchers also noted in the research letter that prior studies indicate that any cost savings delivered by HDHPs come down to a reduction in health plan members' use of health care, not because they shop for lower prices.

According to the study, 56% of HDHP members and 50% of traditional plan members said they would use information on prices if available.

“If price shopping is viewed as an important policy goal, then there is a need for greater availability of price information and innovative approaches to enrollee engagement with this information,” researchers stated.