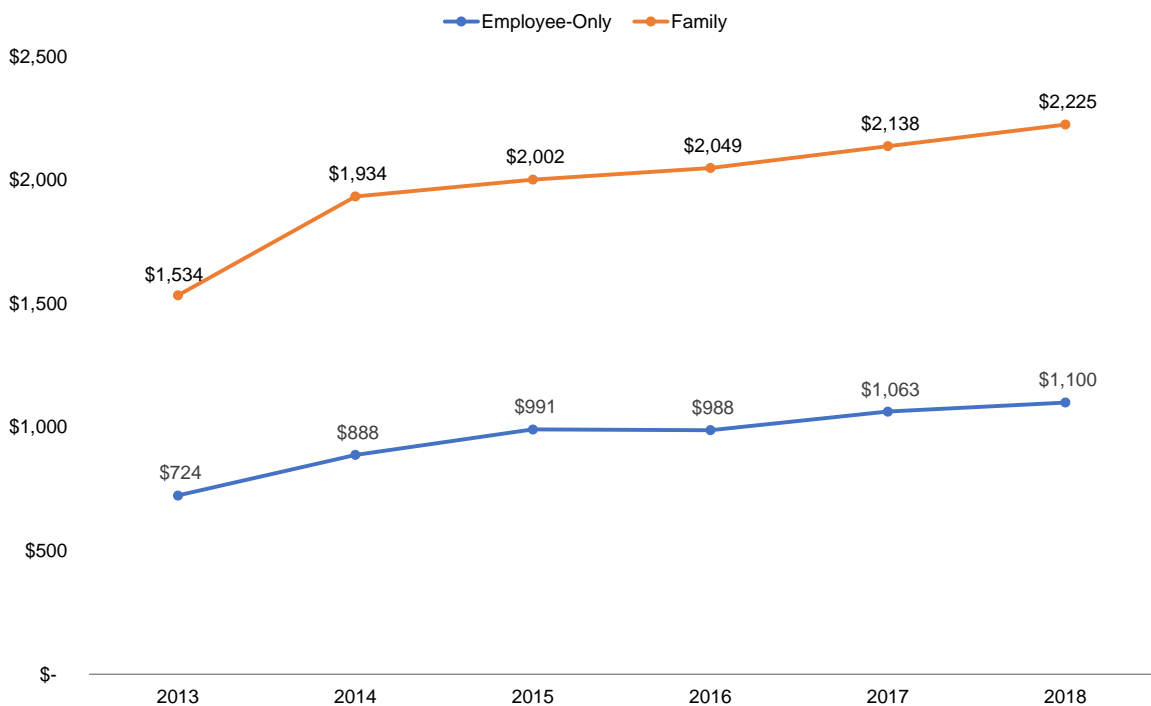


## Health Plan Deductibles Are Increasing Across the Board

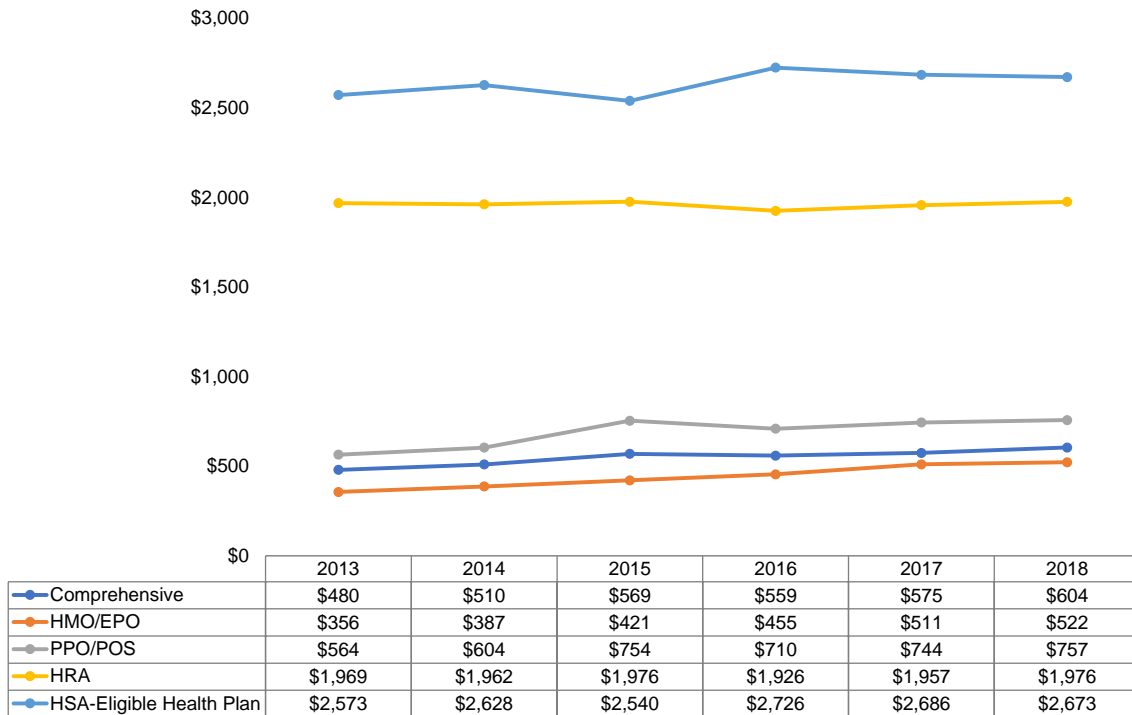
Employers are trying to address the rising cost of health benefits by increasing deductibles, because it is one of the easiest changes to make to a health plan. In a recent report, “[Trends in Cost Sharing for Medical Services, 2013–2018](#),” the Employee Benefit Research Institute (EBRI) used administrative data on plan design to examine how cost sharing for medical services has been changing. Notably, EBRI found that health plan deductibles are increasing across the board (Figure 1). Deductibles for employee-only coverage increased from \$724 to \$1,100 between 2013 and 2018 — a 52 percent increase. Deductibles for family coverage increased from \$1,534 to \$2,225 — a 45 percent increase — over the same time period.

Figure 1  
Deductibles, by Type of Coverage, Among Individuals  
With a Deductible, 2013–2018

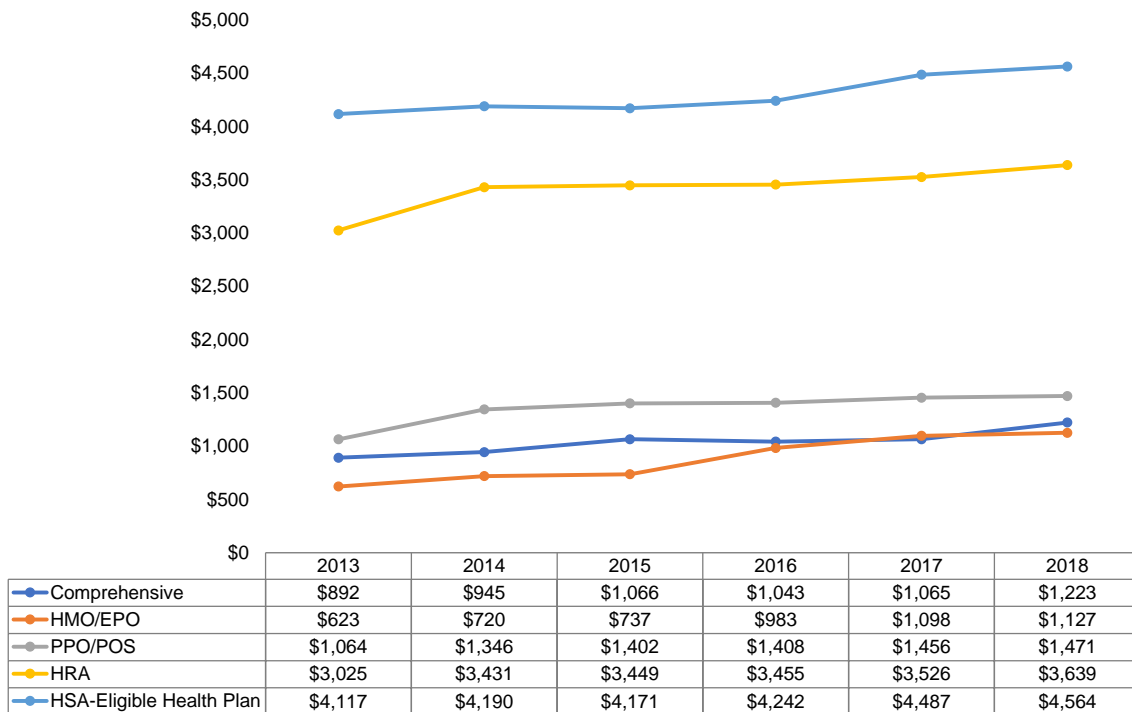


One of the reasons for the increase in deductibles is the movement of enrollees from preferred provider organizations (PPOs) and point-of-service (POS) plans to HSA-eligible health plans. The percentage of enrollees in HSA-eligible health plans more than doubled between 2013 and 2018, increasing from 4 percent to 10 percent. There was also a one-time increase in health reimbursement arrangement (HRA) enrollment, another type of high-deductible health plan, between 2013 and 2014. Enrollees in HSA-eligible health plans faced the highest average deductibles. They were \$2,673 for employee-only coverage and \$4,564 for family coverage in 2018 (Figures 2 and 3). In comparison, deductibles in PPO/POS plans were \$757 for employee-only coverage and \$1,471 for family coverage.

**Figure 2**  
**Deductibles, by Type of Health Plan, Among Individuals**  
**With a Deductible and Employee-Only Coverage, 2013–2018**

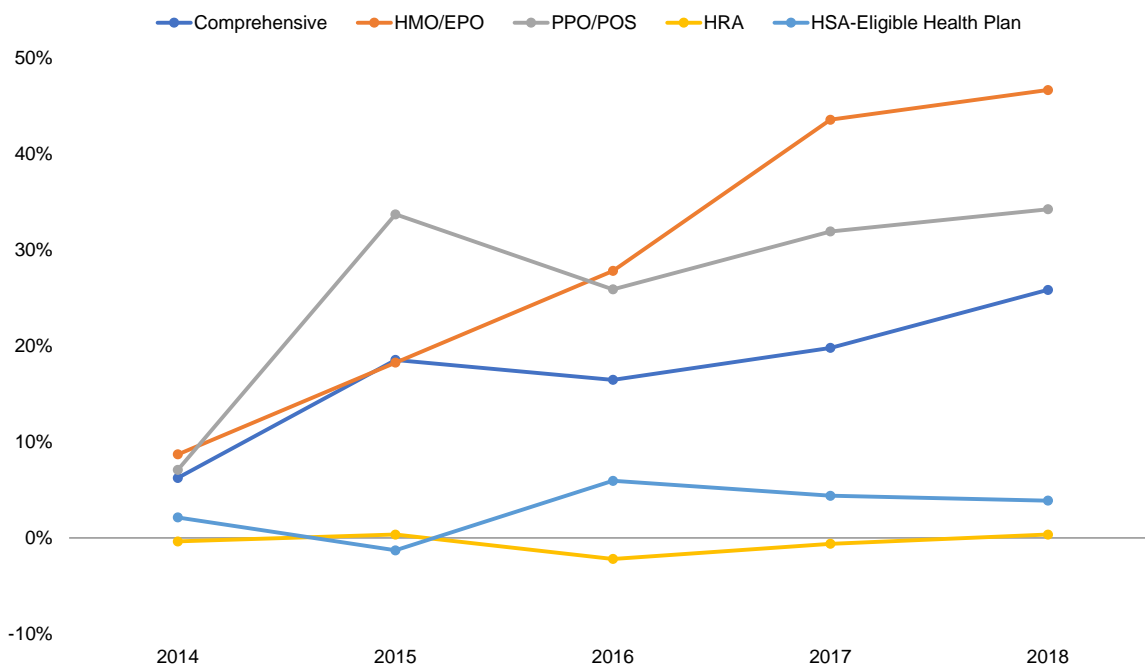


**Figure 3**  
**Deductibles, by Type of Health Plan, Among Individuals**  
**With a Deductible and Family Coverage, 2013–2018**



While there has been a strong movement to HSA-eligible health plans since they became available in 2004, deductibles have been increasing for all types of health plans. In fact, deductibles have been increasing faster in HMO/EPO and PPO/POS plans than in HRAs or HSA-eligible health plans (Figure 4). In PPO/POS plans, still the most common type of health plan, deductibles for employee-only coverage increased from \$564 to \$757 between 2013 and 2018, and they increased from \$1,064 to \$1,471 for family coverage — 34 percent and 38 percent increases, respectively. In contrast, deductibles for HSA-eligible health plans increased 4 percent for employee-only coverage and 11 percent for family coverage over this same period.

**Figure 4**  
**Cumulative Percentage Change in Employee-Only Deductibles Between 2013 and 2018, by Type of Health Plan, Among Individuals With a Deductible**



The EBRI report, “Trends in Cost Sharing for Medical Services, 2013–2018,” is published as the July 2020 *EBRI Chartbook*, and is available online [here](#).

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