

Health plans may lead some to skip care

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A study by the Rand Corp. said a new form of health plan may cause some employees in the United States not to seek necessary care.

The nonprofit organization said in its report, published Tuesday in the journal *Health Affairs*, that the new plans adopted by some employers force employees to make much higher co-payments for care and drugs, *The Washington Post* reported Tuesday.

The researchers examined multiple previous studies dealing with the plans, known as consumer-directed healthcare plans, and found that the annual deductible for the plans is typically between \$1,050 and \$2,000 for an individual and between \$2,100 and \$4,000 for a family. Those numbers are considerably higher than the average \$220 deductible for a family plan under a typical employer-sponsored health plan, the Post said.

The study's authors said the plans saved the employers 10 percent on healthcare costs but lead many patients to forgo needed care to avoid having to pay the higher fees.

"There are some studies in which people are reporting that they don't fill a prescription or they don't get follow-up that's recommended by a doctor," said Melinda Beeuwkes Buntin, a Rand economist and the lead author. "So those two things would be cause for concern."

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