

Diabetes patients pushed into high-deductible plans

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ORLANDO – The proportion of diabetes patients enrolled in high-deductible health plans jumped from 10% in 2005 to about 50% in 2014, according to a review of insurance data for 63 million Americans under age 65 years.

Diabetes patients often don't have a choice. To cut costs, high-deductible plans are increasingly the only ones employers offer.

While that may be adequate for healthy people, it's quite another issue for people with chronic conditions, especially ones with low income. Out-of-pocket expenses can be thousands of dollars more than with traditional health plans, and the extra costs aren't always offset by lower premiums.

The trend is concerning, said senior investigator J. Frank Wharam, MB, MPH, an associate professor of population medicine at Harvard Medical School, Boston. He explained the problem, and what's being done about it, in an interview at the annual scientific sessions of the American Diabetes Association.

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SOURCE: Garabedian LF et al. ADA 2018.

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Link:

<https://www.mdedge.com/internalmedicineneews/article/168808/diabetes/diabetes-patients-pushed-high-deductible-plans?channel=205>