High Deductible Health Plans and the Changing Landscape

Summary of Discussion

Over one-quarter of employees with employer-sponsored health insurance have High Deductible Health Plans (HDHPs). The goal of this session is to describe how HDHPs are implemented, and to outline the advantages and disadvantages of HDHPs. The speakers will cover the planning and design of HDHPs; HDHPs' effects on utilization of services and on health care costs; and member satisfaction with HDHPs.