# Letters


Opinion

High-Deductible Health Plans: Shifting Costs Bring New Risks

### A Word on HDHPs

I enjoyed reading the editorial about high-deductible health plans (HDHPs; Opinion, July). Dr. Williams is right that it all comes down to educating patients about the benefits (or lack of benefits) provided.

Unfortunately, most corporate executives select a health plan without employee involvement. The employers then make little extra effort to explain to their workers the coverage provided by that one plan. The employees are not motivated to learn about their coverage until they see a physician and are then given a physician's bill.

My medium-sized ophthalmology group has educated our employees about the benefits of health plans by giving each of them the choice of either a traditional preferred provider organization (PPO) or an HDHP in combination with a health savings account (HSA). We make it the annual obligation of our insurance broker to meet with and educate our staff as a group and individually prior to each employee's decision on a plan. Everyone in our corporation contributes toward their direct health insurance premium, and the partners have adjusted the contribution percentages annually.

Our youngest and healthiest employees tend to select the HDHPs because they assume that they will remain healthy. Because the HDHP is less expensive and the cost increases have been relatively stable, more employees have sought upfront savings by going over to the HDHP. We have also had a few employees with major chronic illnesses switch over to an HDHP plan because it can have a lower maximum out-of-pocket limit. They are expecting to "max out" their cost every year. Some select the HDHP then avoid using the HSA so that it can grow and they can later apply those funds to pay for Medicare premiums.

My hope is that my group will be able to offer each employee a choice of 2 plans for many years.

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