

CREATING A SMARTER HIGH-DEDUCTIBLE HEALTH PLAN



Current IRS Safe Harbor Guidance for HDHPs eliminates cost-sharing for specified preventive services; however, there is no pre-deductible coverage for services used to treat **"existing illness, injury or conditions."**



AS A RESULT

HSA-HDHP enrollees with existing conditions must pay out-of-pocket for necessary services, leading to...



less care utilization



poorer health outcomes



higher aggregate costs

Potential Solution :

High-Value Health Plan



Amend IRS "Safe Harbor" to allow health plans the flexibility to cover additional evidence-based services prior to meeting the plan deductible

- Covers additional evidence-based services prior to meeting the plan deductible enhances clinical outcomes
- Aligns with provider payment reform incentives
- Lower premiums than most PPO and HMO plans
- Substantially reduces aggregate health care expenditures
- Provides millions of Americans a plan option that better meets their clinical and financial needs

"Smarter Deductibles, Better Value"