Implications of Increased Cost-Sharing for Consumers

The Health Industry Forum

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Gail Shearer
Director, Health Policy Analysis
Consumers Union
Myth of Consumer Choice

Increase in Firms Offering High Deductible Plans

Kaiser/HRET Survey 2005
Fragmentation of the Market

University of Minnesota
Christianson et.al. 2004
Fragmentation of the Market

Percent of Enrolless in Very Good or Excellent health

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Percent</th>
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<tbody>
<tr>
<td>High deductible</td>
<td>82%</td>
</tr>
<tr>
<td>Low deductible</td>
<td>61%</td>
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</tbody>
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Humana Inc.
Fowles et.al. 2004
Impact on Access to Health Care

Proportion of health plan enrolles who did not fill a prescription because of cost

Lee et al.
Low-Income Consumers
Medical Bill or Debt Problems in Last Year
(Adults 19-64)

Percent with any medical bill problem

Deductible $500 +: 55%
Deductible < $500: 37%

Davis et.al.
Commonwealth 2005
“Independent, reliable and free information to help you and your doctor choose the right medicine.”

Welcome to Consumer Reports Best Buy Drugs, a public education project from Consumers Union, publisher of Consumer Reports magazine. On this site you will find evaluations of the effectiveness, safety and cost of many widely-used prescription drugs. We compare drugs and point you to those that are proven based on current scientific evidence. This information is intended to help you work with your doctors to find the medicines that most effectively meet your medical needs and fit your budget, giving you the best value for your prescription drug dollar.