Survey: Half of families with high-deductible plans avoid office visits

More than half of office-based pediatricians (53%) report they have privately insured patients covered by high-deductible health plans (HDHPs), according to an AAP Periodic Survey. HDHPs have lower premiums but higher deductibles and out-of-pocket limits than conventional health insurance plans.

Pediatricians in suburban and rural areas are more likely to have HDHP-insured patients than those in urban areas: 31% of pediatricians in urban inner-city areas, 42% in other urban areas, 66% in suburban areas and 56% in rural areas have patients in HDHPs (p<.001).

In addition, those who practice in solo or group settings are more likely to have patients with HDHPs compared to those in hospital/clinic settings (69% in solo/two-physician practices, 61% in group practice and health maintenance organizations, 24% in hospital/clinic settings; p<.001).

Pediatricians who have patients covered by HDHPs report an average of 23% of their privately insured patients are covered by HDHPs. About half of pediatricians with HDHP-insured patients estimated that families with lower incomes are less likely to be covered by HDHPs than those with higher incomes; 12% thought their lower-income patients would be more likely to be covered by these plans; and 30% were unsure.

The survey explored several challenges pediatricians may face when caring for patients covered by HDHPs, including forgone or underutilization of preventive care visits, delayed treatments or referrals, and billing and collection issues.

While 20% of pediatricians say their HDHP-insured patients often forgo preventive care visits, about one-half say these patients often reduce or combine follow-up visits and use telephone consultations in lieu of office visits (see table). In comparison, very few pediatricians say their patients covered by conventional health insurance plans forgo preventive care visits (1%), reduce or combine follow-up visits (6%) or use telephone consultations in lieu of office visits (11%).

Among pediatricians who have patients covered by HDHPs and have knowledge of their practice’s billing, 59% say they have more difficulty collecting the patient share of deductibles and copayments from families covered by HDHPs than from families covered by conventional health insurance plans, 28% report they have about the same amount of difficulty collecting fees from both groups and 12% report no difficulty collecting fees from either group.

AAP Periodic Survey #91 was sent to a random sample of 1,614 non-retired U.S. AAP members from June to December 2015, with a response rate of 49%. Analysis was limited to 511 post-training office-based pediatricians who provide patient care.

Policy assesses HDHPs

The 2014 AAP policy statement *High-Deductible Health Plans* (HDHPs), [http://pediatrics.aappublications.org/content/133/5/e1461](http://pediatrics.aappublications.org/content/133/5/e1461), provides an assessment of these plans, including pros and cons and implications for families and pediatric care providers. The policy also recommends several courses of action to support access to pediatric services and calls for efforts to study the effects of HDHPs, especially on children.

The AAP Periodic Survey is an initial step in assessing HDHPs. Information on pediatricians’ experiences with HDHPs will assist the Academy, chapters, members and particularly the Committee on Child Health Financing in assessing the impact of financing mechanisms on pediatricians and the families they serve.