



Study Says HSAs More Costly for Women

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ATLANTA -- High-deductible health insurance plans favored by many employers often wind up being an unfair burden to women, a new study says, largely because women need many routine medical exams that quickly add up.

The median expense for men under 45 in these plans was less than \$500, but for women it was more than \$1,200, according to a study by Harvard Medical School researchers.

They also found that only a third of insured men in that age group spent more than \$1,050 in annual medical costs, while 55 percent of women did.

"High-deductible plans punish women for having breasts and uteruses and having babies," said Dr. Steffie Woolhandler, the study's lead author.

"When an employer switches all his employees into a consumer-driven health plan, it's the same as giving all the women a \$1,000 pay cut, on average, because women on average have \$1,000 more in health costs than men," she said.

Women's costs are higher because women need mammograms, cervical cancer vaccine, Pap tests, birth control and pregnancy-related services that men do not, said Woolhandler, who also is a co-founder of a physicians' group that advocates for a single-payer national health insurance system.

The Harvard team's findings are consistent with data from earlier studies, but this study framed the results differently by focusing on men and women, said Ken Thorpe, an Emory University health policy professor who has studied the topic.

He said that so far, fewer than 3 percent of Americans with private health insurance use the consumer-driven health plans studied by the Harvard researchers.

Such plans are offered by some insurers and are increasingly popular with employers. Various versions include health savings accounts and health reimbursement accounts in which patients pay low premiums but have high deductibles.

The deductible for medical expenses is typically at least \$1,050, but often is as high as \$5,000 before insurance kicks in.

The study's conclusions were questioned by some health-care consultants who advise companies on employee benefits. They said not all plans are designed the same — many don't make employees responsible for vaccinations or other preventive health services, and many cover varying degrees of initial costs.

"They're making an assumption" about how a plan is designed, said Rick Wellner, a senior vice president with Aon Consulting in Charlotte, N.C.

Consumer-driven plans are premised on the idea that patients will be more fiscally responsible with how they use medical services if they must pay off the first thousand dollars or more of their

own annual health-care bills. President Bush has championed them as a way to control rising U.S. health-care costs.

Findings from the Harvard study showed median health-care costs for these age groups: \$463 for men ages 18-44; \$1,266 for women that age; \$1,849 for men ages 45-64; and \$2,871 for women 45 to 64.

For men ages 45-64, about 63 percent exceeded the threshold. For women in that age group, about 74 percent did.

The Harvard study was based on the 2003 federal Medical Expenditure Panel Survey of nearly 33,000 people. The researchers inflated reported dollar figures to 2006 levels.

The research is being published in the April issue of the Journal of General Internal Medicine.
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