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Demand for Ohio High Deductible Insurance Plans Goes Up by [Tracy McManamon](#)

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New surveys by benefits consulting firm Mercer point out high-deductible health plans (HDHPs) are becoming popular among U.S. employers. The reason is that such plans help cut premiums by transferring a greater share of healthcare expenses to workers. Annual premiums for employer-sponsored family coverage went up by up to 9 per cent in 2011 according to the Kaiser Family Foundation/Health Research Educational Trust 2011 Employer Health Benefits Survey.

Ohio employers are also waking up to the potential cost savings of HDHPs which have higher deductibles and lower premiums than traditional health plans. If you are doing business in the Buckeye State and looking for Ohio health insurance for your workers, this is the perfect time to sponsor enrollment in an Ohio high deductible health plan.

Potential Cost Savings of HDHPs

Insured workers make payments up to a defined annual deductible amount before the HDHP plan pays for any benefits. The Internal Revenue Service (IRS) sets the minimum deductible for HDHPs.

High deductible plans include a Health Savings Account (HSA) and workers pay for more of their initial medical expenses with the money deposited by them and their employers into the HSA. Unused contributions to this account can be rolled over from year to year, allowing workers to build up a fund to pay for future medical expenses.

According to the 2011 Kaiser survey, workers have to pay an average deductible of \$1,908 in HDHPs covered by a health savings account. With traditional health plans, the deductibles are well under \$1,000. Thus, HDHPs are cutting costs for employers because the combination of high deductible and lower premiums is encouraging workers to be more careful about their medical expenses. The advantage of these plans is that the savings in premium expense can be contributed to the HSA and made to pay for out-of-pocket medical expenses.

Many HDHP Options for Ohio-based Employers

High deductible health plan and HSA plan sponsors should ensure that their Ohio high deductible health plan documents and communications are prompt and correctly updated to reflect the IRS HSA, HDHP 2012 indexed amounts. Leading Ohio health insurance companies such as Aetna, Medical Mutual of Ohio, UnitedHealthOne, Humana and Anthem Blue Cross Blue Shield offer several HSA-qualified HDHPs for employers to choose from. Getting professional guidance is the best option when it comes to obtaining HSA-based health insurance Ohio plans that meet employer corporate goals while providing as much benefits as possible for workers.

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