

# Pre-Deductible Coverage in the Individual Market: Better Access, More Affordable Care

Since passage of the Affordable Care Act (ACA), insurers have expanded the availability of pre-deductible coverage—health care services that are fully covered by the health insurance policy without any cost-sharing before the deductible is met. As a result, plan benefit designs deliver greater upfront value to consumers and encourage consumers to develop a relationship with a primary care physician—a key component of positive health outcomes.

A new BCBSA [research brief](#) looks at the pre-deductible coverage of qualified health plans (QHPs) sold on the individual market to assess how plans cater to a diverse population of consumers and how deductibles – and services provided before the deductible – have evolved in the individual market over time.

More than

## 80% OF PLANS

sold on the individual market provide pre-deductible coverage for common health care services



The median deductible for consumers fell from **\$1,000** in 2019 to **\$350** in 2022



## A 65% DROP

More than

## 65% OF BRONZE

plans cover primary care visits—and almost half cover specialty physician visits—without applying the deductible



## OVER 65%

of those receiving cost-sharing reductions were eligible for plans with a **94%** actuarial value, with average deductibles of **\$59**