Insurance Deductibles Are New Driver of Seasonal Volume

**About** In Q1 2016, HIDA investigated a spike in fourth quarter medical supply spending reported by our members and their customers. We conducted seven primary research studies of providers, including hospitals, physician offices, laboratories, and skilled nursing facilities, and conducted a literature review to understand this emerging phenomenon.

**Providers Reporting Q4 Volume Increase in 2015**

<table>
<thead>
<tr>
<th>Provider Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician offices</td>
<td>70%</td>
</tr>
<tr>
<td>Hospital outpatient</td>
<td>66%</td>
</tr>
<tr>
<td>Hospital inpatient</td>
<td>56%</td>
</tr>
<tr>
<td>Laboratories</td>
<td>54%</td>
</tr>
</tbody>
</table>

**% With Volume Increase +6% Or More**

- **Physician Offices**: 40%
- **Labs**: 25%
- **Hospital Inpatient**: 24%
- **Hospital Outpatient**: 20%

**Insurance Seen As Leading Cause of Q4 Volume Increase**

- **56%**: Individuals seeking additional care because they met their deductible
- **30%**: Respiratory illness
- **18%**: Influenza
- **18%**: Individuals delaying seeking care because of higher costs

**More Consumers Face High Deductibles:**

- Change in employer-sponsored plan enrollment: 2009–2014
  - **High Deductible Health Plan (HDHP)**: +225%
  - **Health Maintenance Organization (HMO)**: -29%
  - **Preferred Provider Organization**: -16%

Source: HIDA Research & Analytics, 2016