Default Rates Don’t Protect Patients, Don’t Reduce Costs, and Don’t Ensure Access

California hospitals are working hard to reduce costs for struggling families.

CA Insurers

- Share of national health care spending attributable to hospitals down by 17% since 1980
- 91% of California’s health plan market controlled by 6 companies
- Premiums up 23.7% for employer-sponsored coverage between 2014 and 2017
- 2x: percentage of workers in high-deductible health plans between 2010-2018

Health insurance prices rising fast

Unadjusted percentage change from previous year

Sources: U.S. Bureau of Labor Statistics monthly consumer price index reports; www.modernhealthcare.com

Default rates compound the problem:
- $ the potential for more narrow networks
- a “thumb on the scale” for insurers
- reduced access to a full range of health care services