



High-Deductible Health Plan Primary Care Coverage Talking Points

- High out-of-pocket costs are causing patients to delay seeking care, which is especially problematic in the middle of a pandemic.
- Patients need access to primary care for key preventive services, help managing their chronic conditions, and to address acute medical needs that, if left untreated, could result in an ER visit, hospitalization, or other avoidable outcomes.
- The CARES Act allowed high-deductible health plans to temporarily waive the deductible for telehealth services due to the public health emergency. While this waiver was very helpful in increasing patients' access to care, not all care can be delivered virtually and not all patients are comfortable using telehealth.
- Congress should pass legislation to similarly allow high-deductible health plans to temporarily waive the deductible for critical primary care services.
 - This would ensure that patients and their physicians can choose the most appropriate modality of care.
 - This would help address the alarming trend of patients delaying care and experiencing lapses in chronic care management due to COVID-19.
- **Congress should pass legislation that allows high-deductible health plans to waive the deductible for critical primary care services during the COVID-19 pandemic.**