

High Deductible Health Plan (HDHP)

This plan gives you the most control on how your healthcare dollars are spent. A HDHP has a higher deductible, but a lower monthly premium and a special HSA account to help you save money for healthcare expenses.

HDHPs typically have lower premiums, but you will pay more out-of-pocket for healthcare. Most HDHPs pay for several preventive care visits, but you will pay out-of-pocket for other types of care and prescriptions at the contracted amount set by your insurance and provider.



Learn more about health insurance at hub.arkansasbluecross.com/health-insurance-basics

