

“Unless we increase cost sharing for truly catastrophic medical needs – which no one is suggesting – these policies will miss the primary cost drivers in our healthcare system,” Gould said in the news release. “Roughly 80 percent of health care costs are driven by just 19 percent of the population – encouraging healthy people to cut back on health care simply misses the majority of costs.”

Because healthcare cost growth is so concentrated, with 5 percent of the population accounting for half of healthcare dollars, it is critical to focus instead on these very sick and chronically ill patients. Increasing cost sharing ignores this point by forcing individuals into less-comprehensive insurance, she said in the release.