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Subject: Group Health Deductibles and Workers' Compensation

Conference Session: Group Health Deductibles and Workers' Compensation

Previous research offers evidence that a sizable proportion of workers with work-related injuries do not file for workers' compensation, suggesting that filing for workers' compensation may involve some costs to the worker, whether actual or perceived.

However, as high deductibles increase out-of-pocket costs for injured workers receiving medical treatment through their group health plan, they may find filing for workers' compensation coverage more attractive, especially since medical care under workers' compensation has no cost-share component.

In this conference session, Dr. Olesya Fomenko will present the Institute's research on the relationship between deductibles in group health and filing in workers' compensation.

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