

Survey indicates employees may be less willing to choose health plans with higher up-front costs.

The [AP](#) (12/10) reported, "Years of rising healthcare premiums are making US workers less willing to choose plans with higher up-front costs, according a survey by consulting firm Watson Wyatt." The survey of "more than 2,400 workers employed by large US companies last spring" showed that "workers are significantly less willing to pay higher premiums to keep out-of-pocket expenses like deductibles and copays lower this year compared with 2007." In fact, data indicated that "19 percent of employees surveyed this year were willing to opt for higher premiums, compared with 38 percent last year." Cathy Tripp, national leader of consumerism for Watson Wyatt, noted that some employees are now realizing that they "have for years overpaid for coverage," while "others employees are simply choosing the option that leaves the most money in their paychecks." The survey also revealed that, although "66 percent of workers took steps to improve their personal care, up from 61 percent in 2007," 17 percent of respondents said they "skipped a doctor's visit this year to save costs."