

REPORT

Deductible Season 2025

Deductible reset changes patient payment behaviors

47%

The average deductible has **increased 47%** over the past decade.¹

HDHP Enrollment has **grown by 43%** over the past five years.²

43%

51%

51% of private industry workers are enrolled in HDHPs.³



\$1,787

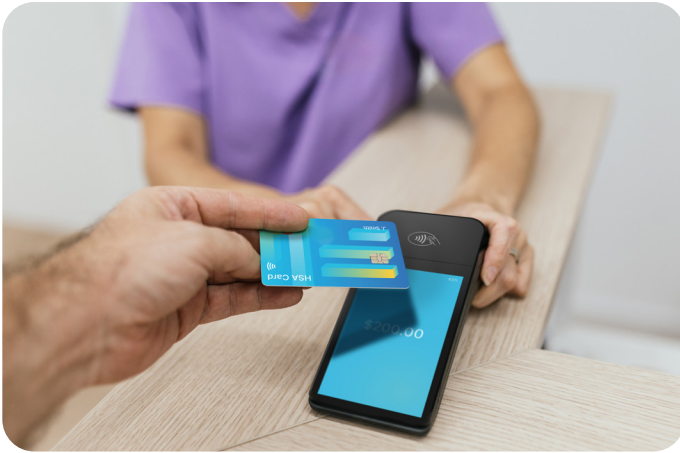
Average deductible for single coverage. In 2011, the average was \$991.⁴

Deductibles for the majority of insurance plans reset in January, creating additional collections challenges for healthcare providers. It's common to experience delays in collections, confusion from patients, increased financial burden, and more staff time spent responding to patient inquiries.

The impact is felt across the healthcare industry. This report examines trends impacting how healthcare providers respond during deductible season, changes in patient payment behaviors, and the financial impact on providers.

Trends: High-deductible health plans increase in popularity among consumers

Deductibles are higher today than they were 10 years ago. As a result, practices and billing companies feel the effects and spend more time dealing with patient collections, especially during the first quarter of the year.

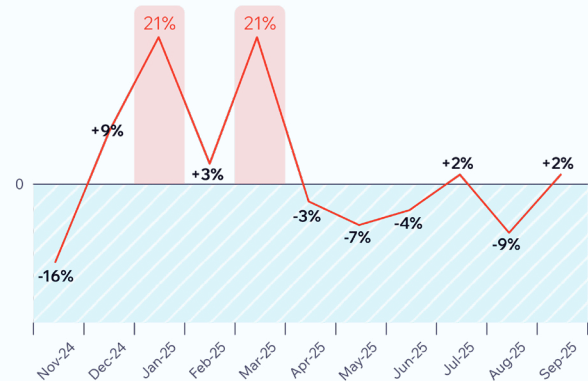


Financial impact of deductible season

Healthcare practices bill and collect more from patients during the first quarter of the year. Before patients meet their deductible, they owe more out-of-pocket for healthcare expenses. During this time, it is critical for providers to ensure the patient financial experience is clear, convenient, and transparent, or risk losing significant revenue.

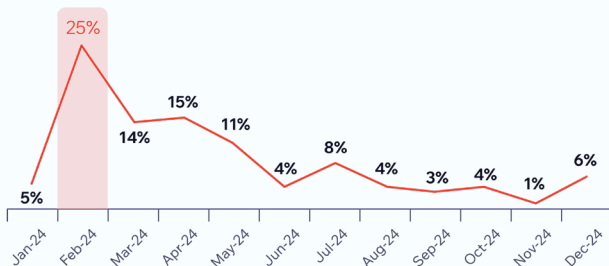
Month-over-month total patient collections: October 2024– September 2025

(Percent increase or decrease by dollar amount)

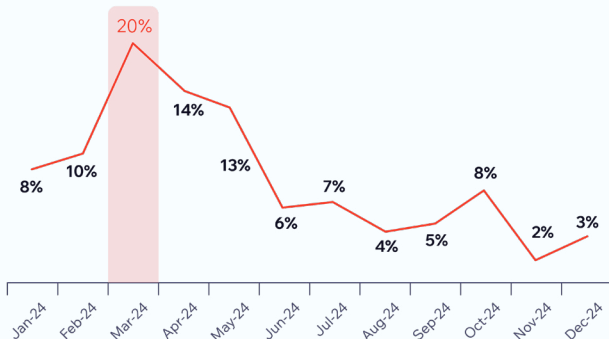


- Healthcare practices see the largest increase in total patient collections immediately after deductibles reset (December to January), and during the height of deductible season (February to March).

25% of healthcare organizations billed the highest dollar amount in February



In March, 20% of healthcare organizations collected the highest dollar amount for the year

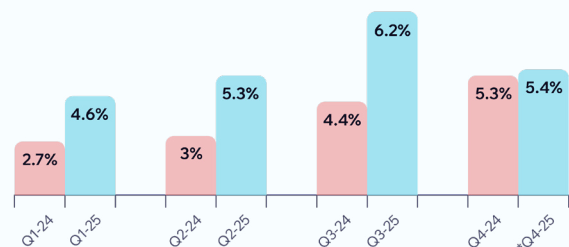


Addressing the problem

Affordability is a growing problem for patients – **60% cannot afford to pay a medical bill for an unexpected illness or injury in one installment.** Offering flexible payment options is one of the best ways for healthcare organizations to be proactive and maintain cash flow year-round. Data shows **80% of patients want the ability to pay for a medical bill in installments or as part of a payment plan.**¹

Percentage of payments completed with a payment plan

Year-over-year comparison



Conclusion

Healthcare organizations and patients feel the impact of deductible season financially. In the past five years, more flexible payment options have eased the burden for patients. Healthcare organizations are able to mitigate the challenges and remain financially secure by being proactive in administrative processes, adopting modern technology and support tools to ease the burden on office staff, and providing clear, convenient tools for patients to pay and understand their healthcare bills.

About Inbox Health

Inbox Health directly addresses one of the fastest-growing problems in healthcare—the challenge of patient A/R. Built for billing teams, Inbox Health automates patient billing and payments and modernizes the support experience. Inbox Health improves patient engagement by providing clear medical bills immediately after service, choice of payment methods and communication channels, and fast, empathetic support through the phone and live chat. By improving the patient experience, billers see an increase in profitability and collection speeds, reduce paper statement costs, and spend less time on the phone with patients.

Learn more at inboxhealth.com

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1. [Flywire Survey Uncovers Increasing Demand for Flexible, Patient-Centric Payment Solutions in U.S. Healthcare](#)

