

ON AIR



Health Freedom Minute

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Why Health Economist Likes High-Deductible Policies

I've long pushed for a cash-based model of care combined with high-deductible, affordable, major medical indemnity policies for catastrophic and insurable events. This is a first-party payment system. No interference from any third-party payers. Not government. Not a health plan. It's a contract between you and the indemnity insurance company.

With the check the company sends you in hand, you choose your doctor, your hospital, your medication and your treatment.

Economist Stephen Parente calls high-deductible health plans the best solution to lowering health care costs. It gives people skin in the game. True, but even better is an indemnity insurance policy that gives you the cash to shop for the best and most affordable care that you need.

“Here’s Why This Healthcare Economist Likes High-Deductible Plans,” Kristina Fiore and Gregory Laub, MedPage Today, April 29, 2026: <https://www.medpagetoday.com/special-reports/features/121027>

Presented daily by Twila Brase, President and Co-founder
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*The Health Freedom Minute is now heard in 48 states:
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