

## What's a High Deductible Health Plan?

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A High Deductible Health Plan (HDHP) has a higher annual deductible than typical health plans and a maximum limit on the sum of the annual deductible and out-of-pocket medical expenses that you must pay for covered expenses. Out of pocket expenses include copayments and other amounts, but do not include premiums ([\*IRS Publication 969-2010\*](#)).