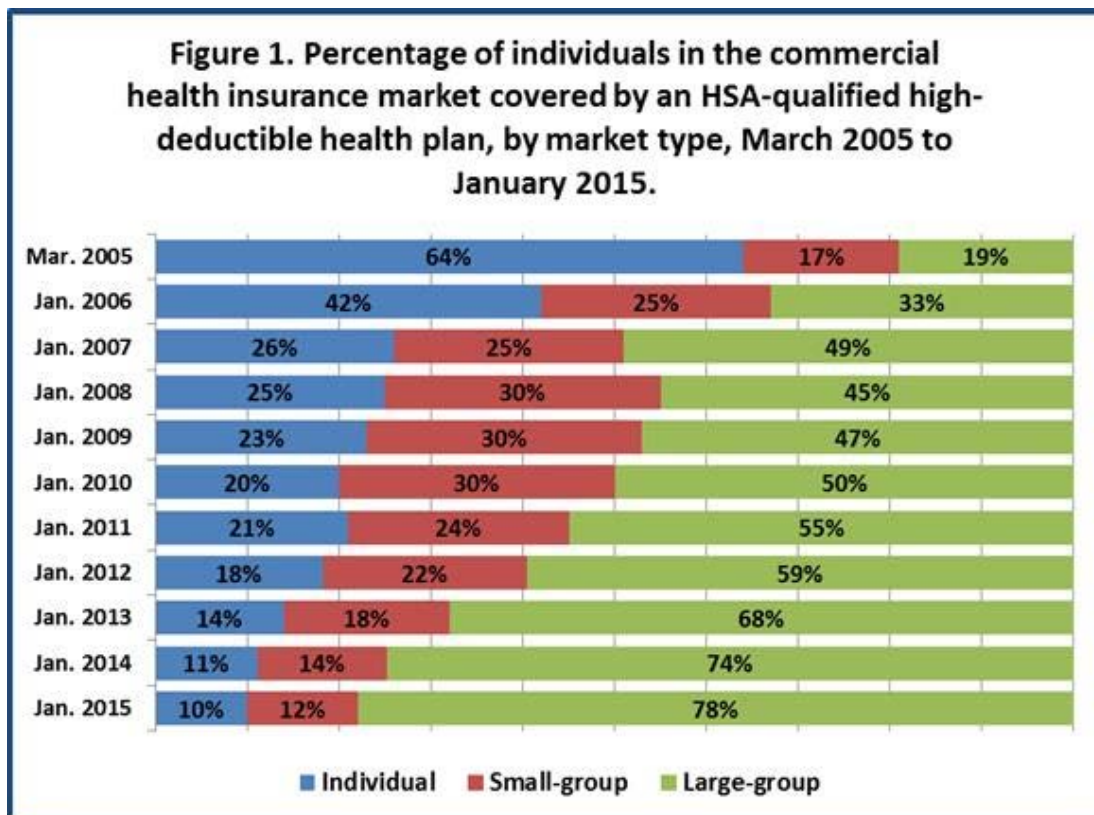




Enrollment Trends with Health Savings Accounts and High-Deductible Health Plans

According to a recent report from the AHIP Center for Policy and Research from November 2015, as of January 2015 nearly 19.7 million people were enrolled in health savings account/high-deductible health plans (HSA/HDHPs). This represents an increase of approximately two million enrollees since January 2014, four million since January 2013, and six million since January 2012. According to the report, in 2015, 78% of all individuals enrolled in an HSA-qualified HDHP were in the large-group market. This percentage has been increasing each year since March 2005 while the share of enrollees in the small-group and individual markets with HSA-qualified HDHPs has been decreasing (Figure 1).



According to the report, nearly 2 million people were enrolled in HSA/HDHPs purchased in the individual market in January 2015. As with previous years, the gender distribution of enrollees covered by HSA-eligible HDHPs in the individual market was 50% male and 50% female. In January 2015, 56% of all HSA/HDHP enrollees in the individual market (including dependents

covered under family plans) were age 40 or over, while 44% were under age 40.

Companies offering HSA/HDHP products in the small-group market reported enrollment of 2.3 million as of January 2015. In general, small-group coverage was defined by responding companies as coverage offered by employers with 50 or fewer employees. In the small-group market, the gender distribution of enrollees covered by an HSA/HDHP was 52% male and 48% female. Ninety-two percent of plans offered their enrollees access to information and 88% of plans made information about their physicians' hospital affiliations and medical education available to HSA/HDHP enrollees. Member access to health savings account balances was available from 83% of responding plans and 65% of plans made healthcare provider cost information available to their HSA/HDHP enrollees.

Respondents reported state-by-state enrollment for nearly 15 million lives with HSA/HDHP coverage as of January 2015. States with the largest reported HSA/HDHP enrollment levels were Texas (1,533,416), Illinois (1,280,655), Pennsylvania (843,182), Ohio (841,970), and Minnesota (834,594). Sixty-four health insurance companies were surveyed. The full report is available online at www.ahip.org/epub/2015-HSA-Census/

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