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New Research from EBRI:

Has Enrollment in HSA-Eligible Health Plans Stalled?

New research by EBRI finds very little growth in HSA-eligible health plan enrollment since 2014.

In its new *Issue Brief*, “Has Enrollment in HSA-Eligible Health Plans Stalled,” the Employee Benefit Research Institute (EBRI) finds that across five separate surveys, growth rates in Health Savings Account (HSA)-eligible health plan enrollment have been trending down. EBRI researchers examined estimates from the EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey, America’s Health Insurance Plans, Kaiser Family Foundation, Mercer, and the National Center for Health Statistics. The surveys consistently found that enrollment growth rates have been trending down since 2007—from as high as nearly 70 percent a decade ago according to one survey, to no more than 12 percent and as little as zero percent in 2017, according to the surveys.

“One factor that may be holding back growth in HSA-eligible health plan enrollments may be that employers don’t find the desired level of flexibility around the design of the health plan,” said Paul Fronstin, Director of EBRI’s Health Research and Education Program. “Combine that with recent low health insurance premium increases and low unemployment, and employers may be holding off on plans to move to HSA-eligible health plans.”

EBRI notes an important difference between studies that focus on HSA-eligible health plan enrollment and those that focus on growth in the number of HSA accounts. While the latter surveys may show increases in the number of accounts, many HSAs are unfunded, and a growing number are not receiving contributions, suggesting that the number of HSAs may include accounts owned by people who have disenrolled from an HSA-eligible health plan. As such, simply looking at the number of accounts may not be a good proxy to measure trends in HSA-eligible health plan enrollment.

The EBRI report, “Has Enrollment in HSA-Eligible Health Plans Stalled?” is published as the February 2018 *EBRI Issue Brief*, and is available online [here](#).

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