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New Research from EBRI:

Who Contributes—and How Much—to Health Accounts?

WASHINGTON—Nearly three-quarters of workers (71 percent) with a health reimbursement arrangement (HRA) or health savings account (HSA) reported that their employers contributed to the account in 2013, according to a new report by the nonpartisan Employee Benefit Research Institute (EBRI).

According to the 2013 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey (CEHCS), the percentage of employers contributing to their workers' health account, which has been steadily increasing since 2009, last year reached its highest level since the inception of the survey in 2005. While the study found that more employers were contributing, among workers with employee-only coverage and an employer contribution, the percentage reporting that their employers contributed \$1,000 or more slipped from 28 percent to 23 percent in 2013. However, among workers with family coverage, employer contribution levels were mostly unchanged.

EBRI also found divergent trends among HSA contributions by workers themselves: On average, workers with employee-only coverage dropped their HSA contribution levels last year, but those with family coverage kept contribution levels relatively steady. While both lower- and higher-income individuals lowered their contributions in 2013, lower-income individuals were less likely to contribute than higher-income individuals.

These findings come from the 2008–2013 EBRI/Greenwald & Associates Consumer Engagement in Health Care Surveys (CEHCS), and earlier EBRI surveys, that have tracked the growth of so-called “consumer-driven” health plans (CDHPs) since 2007. CDHPs consist of HSAs, health reimbursement arrangements (HRAs), and high-deductible health plans designed to bring aspects of consumerism to health insurance plans.

According to the 2013 CEHCS, 11.8 million adults ages 21–64 (or 9.7 percent of the U.S. population) were enrolled in a plan with an HRA or HSA. An additional 9.3 million reported that they were covered by an HSA-eligible plan but had not yet opened the account. Thus, overall, about 21 million adults ages 21–64 with private insurance, representing 17.3 percent of that market, were either already in a CDHP or covered by an HSA-eligible plan. When their children were included, 26.1 million individuals with private insurance, representing 15 percent of the market, were either in a CDHP or an HSA-eligible plan.

The full report, “Employer and Worker Contributions to Health Reimbursement Arrangements and Health Savings Accounts, 2006–2013,” is published in the February *EBRI Notes*, online at www.ebri.org

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