

**FOR IMMEDIATE RELEASE:** Feb. 15, 2012

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**New Research from EBRI:**

## **Employer Contributions to Health Accounts Falling as Individual Contributions Rise**

WASHINGTON—Enrollment in health savings accounts (HSAs) and health reimbursement arrangements (HRAs) continues to grow, but contribution patterns to these account-based health plans are changing, according to a new report from the nonpartisan Employee Benefit Research Institute (EBRI).

Collectively, HSAs and HRAs are known as “consumer-driven” health plans. According to the latest EBRI/MGA Consumer Engagement in Health Care Survey, there was \$12.4 billion in HSAs and HRAs, spread across 8.4 million accounts in 2011. This is up from 2006, when there were 1.3 million accounts with \$873.4 million in assets, and 2010, when 5.4 million accounts held \$7.3 billion in assets. This growth reflects the increasing number of employers that offer these account-based health plans.

The EBRI survey found that about two-thirds of workers with an HRA or HSA reported that their employer contributed to their account in 2011, a level that has remained steady since 2006. However, employer contribution levels have declined for some enrollees.

Specifically, for those with employee-only coverage in these plans, annual contributions from their employer have fallen since 2008: The percentage reporting that their employer contributed \$1,000 or more to the account dropped from 37 percent in 2008 to 24 percent in 2011. Employer contributions of \$1,000 or more to those with family coverage remained steady at 64 percent, EBRI found.

By contrast, individuals’ contributions to HSA plans have increased: the percentage contributing \$1,500 or more increased from 21 percent in 2006 to 44 percent in 2011.

“This may be due to the continued weak economy. Workers with employee-only coverage continued to respond by increasing their own contributions,” said Paul Fronstin, director of EBRI’s Health Research and Education Program, and author of the report. “Generally, lower-income individuals did not increase their contributions, whereas higher-income individuals did.”

The full report is published in the February 2011 *EBRI Notes*, “Employer and Worker Contributions to Health Savings Accounts and Health Reimbursement Arrangements, 2006–2011,” online at [www.ebri.org](http://www.ebri.org)

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PR 958