



*Center for Policy
and Research*


2015 Census of Health Savings Account - High Deductible Health Plans

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TWEETS


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 Our report looks at enrollment trends in health savings account/high-deductible health plans


 **19.7 million:** The number of enrollees w/ health savings account/high-deductible health plans


 HSA/HDHPs offer consumers online access to info about health conditions, costs and health care quality


KEY TAKEAWAYS

 As of January 2015, responding plans accounted for 19.7 million HSA/HDHP enrollees, up from 17.4 million in 2014. On average, plans participating in both 2014 and 2015 saw a 22 percent increase in enrollment.

 The gender distribution of enrollees covered by HSA/HDHPs in the individual market is 50 percent male and 50 percent female, and roughly 56 percent of these enrollees are age 40 or over.

 Preferred provider organizations (PPOs) were the most popular HSA/HDHP product type, accounting for 72 percent of all enrollment. Most enrollment gains were in large group plans, with enrollment increasing from 74 percent to 78 percent between January 2014 and January 2015.

 Most responding companies reported offering members online access to HSA account information and consumer decision-support tools such as health education and cost information, physician-specific information, and personal health records.

 Based on the responding plans, the national average monthly premiums are \$486 for single coverage and \$1,142 for families.

Summary

An annual census conducted by America's Health Insurance Plans (AHIP) of United States health insurance companies shows that enrollment in health savings account/high-deductible health plans (HSA/HDHPs) totaled 19.7 million in January 2015. Not all insurers that sell HSA/HDHPs and employers offering HSA/HDHPs participated in the census. As a result, the enrollment figures in this report do not represent the entire market.

Background

Health savings account (HSA) plans give consumers incentives to manage their own health care costs by coupling a tax-favored savings account used to pay medical expenses with a high-deductible health plan (HDHP) that meets certain requirements for deductibles and out-of-pocket expense limits.¹ The funds in the HSA are owned by the individual and may be rolled over from year to year.

HSAs were authorized by the Medicare Prescription Drug Improvement and Modernization Act of 2003 and entered the market in January 2004. Since then, AHIP has conducted an annual census of health insurance plans to monitor and report on the HSA/ HDHP health insurance market.

Methodology

A data collection instrument was developed by AHIP to ascertain total enrollment, premiums, and other information on HSA/HDHPs as of January 2015. The instrument, which was in Excel format, was emailed to 109 AHIP member and non-member companies believed to sell HSA-eligible high-deductible health plans.

Data collection occurred from January through August 2015. Sixty-four health insurance companies responded, yielding a 59 percent response rate.

Sixty-three responding companies reported HSA/HDHP enrollment in the individual, small-group, and large-group markets. One company provided total

HSA/HDHP enrollment only, as they were unable to give detailed information on each market.

We analyzed the data to examine national trends in enrollment, distribution of enrollment by state, and individual versus group markets. In addition, we analyzed changes in enrollment for plans that responded in 2014 and 2015. Four companies could not provide their HSA/HDHP enrollment by state, representing approximately 4.7 million enrollees.

Thirty-seven responding companies provided information on average monthly premiums at the state level, representing 7.4 million enrollees. For this report, premium data were not published for states that had fewer than four companies contributing premium data for the state.

Data Limitations

While the rate of response was high, AHIP did not receive participation in the annual census from all health insurers that sell HSA/HDHP insurance coverage or administer HSA/HDHP coverage for self-insured group health plans. This census does not include coverage associated with health reimbursement arrangements (HRAs), which are most commonly offered in the large-group market.

Identifying trends over time is most accurate when using data from the same responders. For this study, 57 of the 77 plans that responded to the 2014 census also participated in the 2015 study.² In addition five plans were new respondents to the 2015 study. Twenty companies reporting data in 2014 did not report in 2015, which may have resulted in an understatement of the total HSA/HDHP enrollment.

Not all companies were able to provide data broken out by state or market type, and some companies were able to provide only total enrollment in their HSA/HDHPs. We believe that the census understates the number of individual purchasers choosing HDHP plans with health savings accounts because some market-specific data is unavailable for certain states reported in this study.

Despite these limitations, we believe that the report presents reliable estimates of enrollment in HSA/HDHP plans.

A [glossary](#) of health insurance terms is available at the end of this report.

Market Overview

As of January 2015, nearly 19.7 million people were enrolled in HSA/HDHPs. This represents an increase of approximately 2 million enrollees since January 2014, 4 million since January 2013, and 6 million since January 2012 (Tables 1 and 2).

Seventeen percent (N=11) of responding companies reported HSA/HDHP enrollment of up to 10,000 each (Figure 1) in January 2015. Thirty percent (N=19) of companies had HSA/HDHP enrollment of 10,001 to 50,000; 9 percent (N=6) of companies had enrollment of 50,001 to 100,000; 36 percent (N=23) of companies reported HSA/HDHP enrollment of 100,000 to one million, and 8 percent (N=5) reported enrollment higher than one million in January 2015.³ Since 2011, companies have been reporting higher levels of enrollment, e.g. more than 100,000.

In 2015, 78 percent 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 2).

Figure 1: Percent of Companies Reporting HSA-Qualified High-Deductible Health Plan Enrollment, by Enrollment Levels, 2011 to 2015.

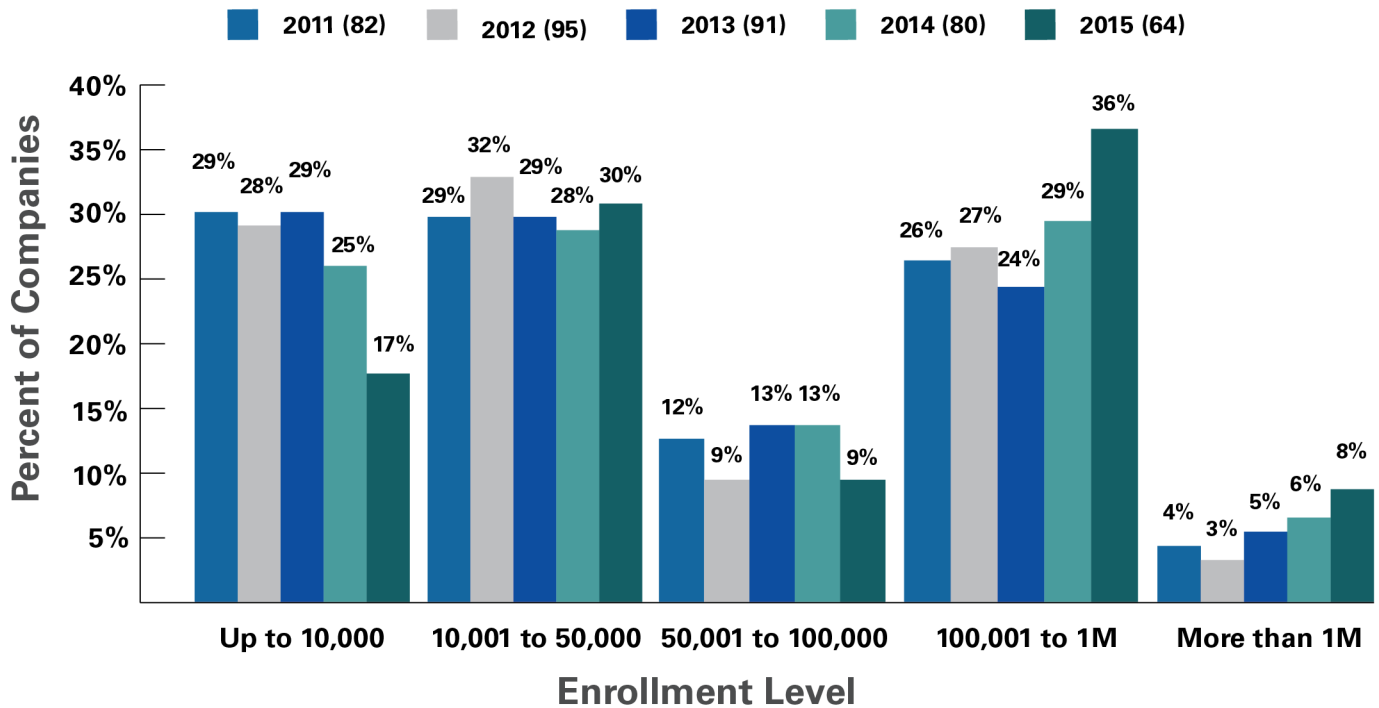
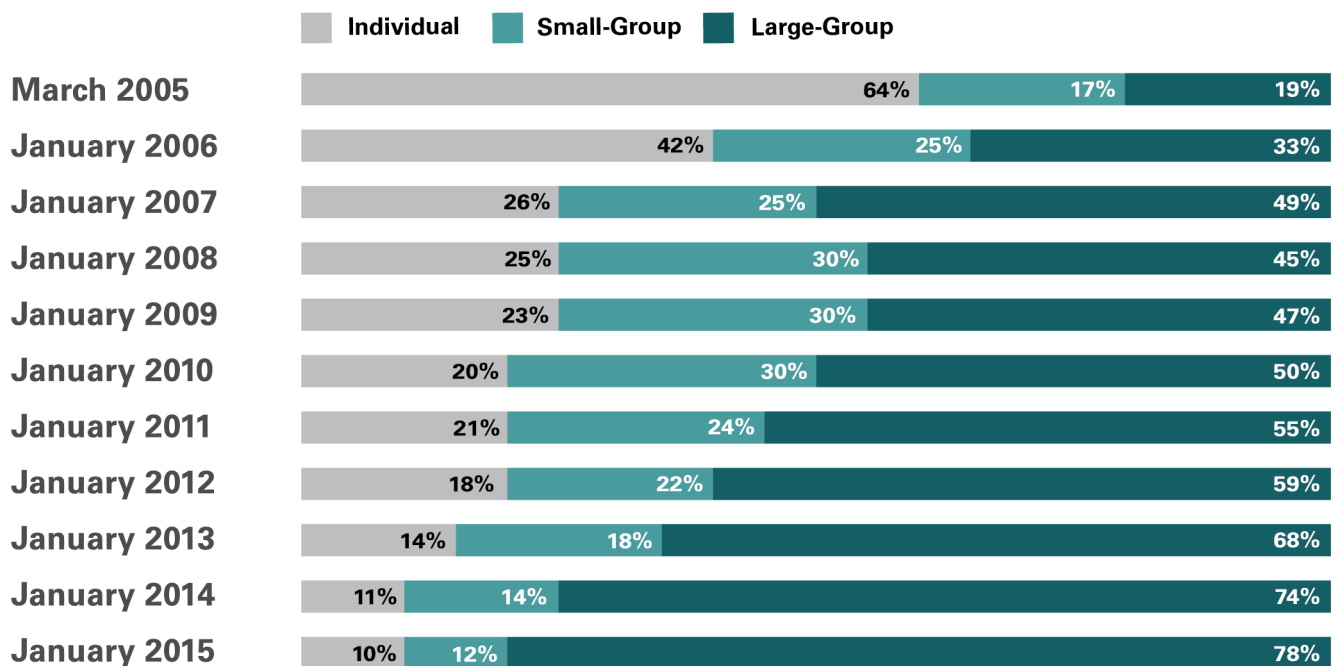


Figure 2: Percentage of Individuals in the Commercial Health Insurance Market Covered by an HSA-Qualified High-Deductible Health Plan, by Market Type, March 2005 to January 2015.

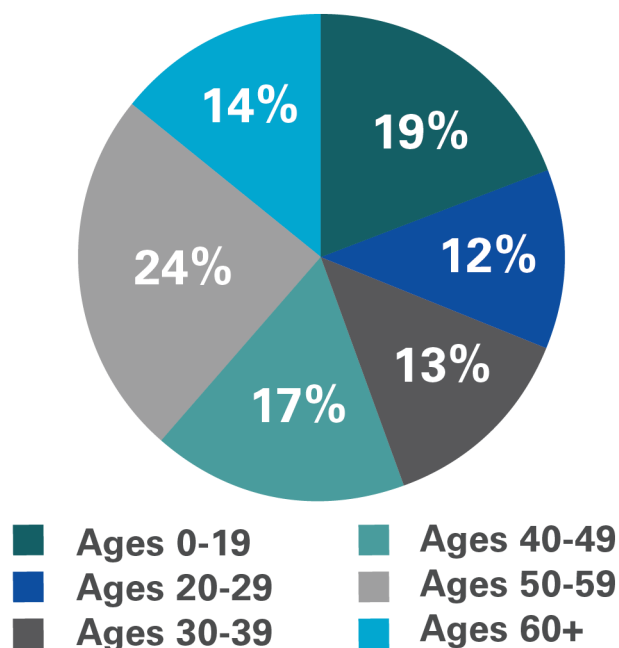


Individual Market

According to the census, nearly 2 million people were enrolled in HSA/HDHPs purchased in the individual market in January 2015. However, one responding company was not able to categorize their HSA/HDHP enrollment by market. Thus it is possible that actual individual market enrollment was slightly higher than 2 million. As with previous years, the gender distribution of enrollees covered by HSA-eligible HDHPs in the individual market was 50 percent male and 50 percent female.

In January 2015, 56 percent of all HSA/HDHP enrollees in the individual market (including dependents covered under family plans) were age 40 or over, while 44 percent were under age 40. Specifically, 19 percent of enrollees were younger than 20 years of age; 12 percent were between the ages of 20 and 29; 13 percent were between the ages of 30-39; 17 percent were between the ages of 40 and 49 years of age; 24 percent were between the ages of 50 and 59 years of age; and 14 percent were 60 years of age or older (Figure 3).

Figure 3: Age Distribution of People Covered by HSA/HDHPs, Individual Market, January 2015



Note: Does not total 100% due to rounding.

Group Markets

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 percent male and 48 percent female.

As of January 2015, large-group HSA/HDHP coverage had increased to 15.4 million people, up from 12.8 million people in 2014, and up from 9.6 million people in 2013. In the large-group market, the gender distribution of enrollees covered by an HSA/HDHP was 49 percent male and 51 percent female.

Consumer Decision-Support Tools for HSA/HDHP Enrollees

Many health plans offering HSA-qualified HDHPs have created online tools to help members manage their HSA accounts online. Online accounts allow members to access information about their health conditions, medical services, and health care costs (e.g., negotiated rates for procedures and drugs), and obtain clear information about the cost and quality of health services in their area.

Figure 4 illustrates the responses from roughly 54 health plans that answered the survey questions regarding consumer decision-support tools offered to some or all of their HSA/HDHP enrollees. Ninety-two percent of plans offered their enrollees access to information on health education and 88 percent of plans made

information about their physicians' hospital affiliations and medical education available to HSA/HDHP enrollees. Seventy-three percent of plans provided access to their HSA/HDHP enrollees' personal health records online. Seventy percent of plans provided access to hospital-specific quality data and 59 percent of plans provided physician-specific quality data. Member access to health savings account balances was available from 83 percent of responding plans and 65 percent of plans made health care provider cost information available to their HSA/HDHP enrollees.

State-by-State Enrollment

Census 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). See Figure 5.

Figure 4: Percentage of HSA-Qualified High-Deductible Health Plans with Online Access to Consumer Decision-Support Tools, January 2015

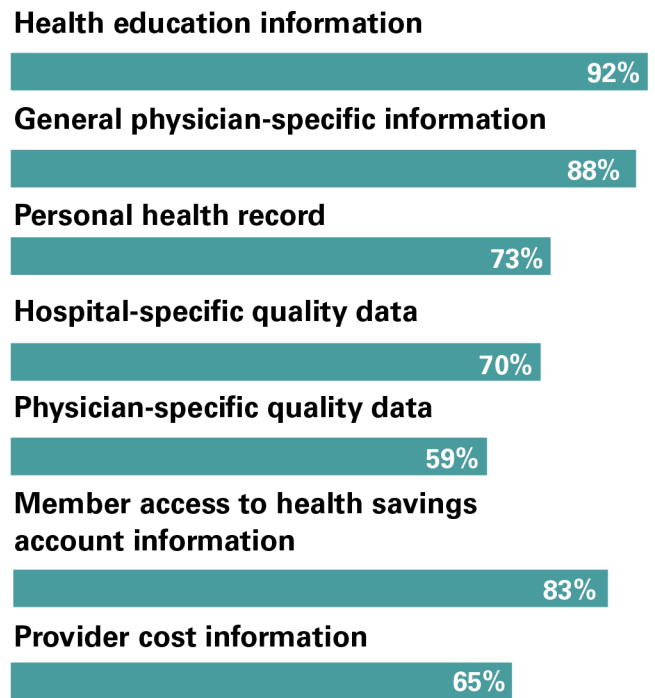


Figure 5: Number of Enrollees in HSA-Qualified High-Deductible Health Plans by State, January 2015.

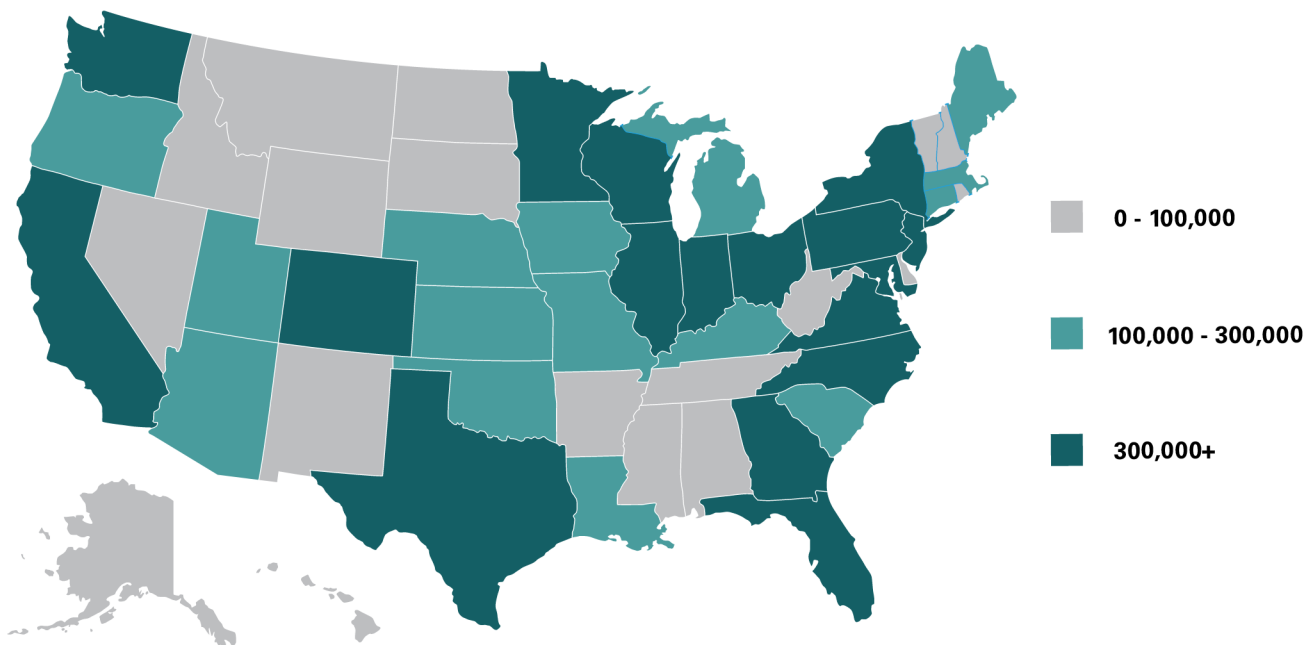


Table 1: HSA-Qualified High-Deductible Health Plan Enrollment, January 2015.

Total HSA-Qualified HDHP Enrollment	19,697,275
Total Covered Lives - Individual	2,042,520
Total Covered Lives - Small-Group	2,294,590
Total Covered Lives - Large-Group	15,357,063
Total Covered Lives - Uncategorized	3,102

Table 2: HSA-Qualified High-Deductible Health Plan Enrollment, March 2005 to January 2015

	Individual	Small-Group	Large-Group	Other Group	Uncategorized	TOTAL
Mar-05	556,000	147,000	162,000	88,000	77,000	1,031,000
Jan-06	855,000	510,000	679,000	247,000	878,000	3,168,000
Jan-07	1,106,000	1,057,000	2,044,000	291,000	34,000	4,532,000
Jan-08	1,502,000	1,816,000	2,777,000	13,000	10,000	6,118,000
Jan-09	1,832,000	2,429,000	3,752,000	0	0	8,013,000
Jan-10	2,053,000	2,970,000	4,986,000	0	0	10,009,000
Jan-11	2,358,497	2,779,208	6,299,460	0	0	11,437,165
Jan-12	2,470,840	3,019,347	7,939,023	0	72,865	13,502,075
Jan-13	2,029,646	2,590,037	9,597,759	0	1,237,631	15,455,073
Jan-14	1,974,895	2,505,931	12,813,021	0	749,177	17,368,764
Jan-15	2,042,520	2,294,590	15,357,063	0	3,102	19,697,275

Table 3: Total HSA/HDHP Enrollment By State, January 2015

United States	14,950,526	Missouri	251,605
Alabama	65,100	Montana	81,971
Alaska	42,681	Nebraska	133,667
Arizona	227,400	Nevada	74,611
Arkansas	78,367	New Hampshire	81,156
California	719,457	New Jersey	396,956
Colorado	329,025	New Mexico	38,524
Connecticut	289,967	New York	615,556
D.C.	28,277	North Carolina	391,951
Delaware	33,615	North Dakota	50,995
Florida	719,122	Ohio	841,970
Georgia	330,423	Oklahoma	112,604
Hawaii	652	Oregon	129,443
Idaho	84,678	Pennsylvania	843,182
Illinois	1,280,655	Rhode Island	14,267
Indiana	491,338	South Carolina	103,070
Iowa	177,733	South Dakota	44,974
Kansas	134,177	Tennessee	461,129
Kentucky	179,869	Texas	1,533,416
Louisiana	206,909	Utah	157,630
Maine	106,668	Vermont	54,874
Maryland	387,585	Virginia	416,484
Massachusetts	244,465	Washington	541,223
Michigan	267,548	West Virginia	30,542
Minnesota	834,594	Wisconsin	227,060
Mississippi	41,317	Wyoming	20,044

Table 4: Average Monthly Premiums, HSA/HDHP, January 2015

State	Single	Family	State	Single	Family
United States	\$486.36	\$1,141.82	Missouri	\$358.74	\$866.93
Alabama	\$451.97	\$783.55	Montana	\$335.65	\$270.49
Alaska	*	*	Nebraska	\$425.08	\$1,061.10
Arizona	\$377.89	\$755.49	Nevada	\$375.34	\$858.48
Arkansas	\$391.50	\$877.36	New Hampshire	\$530.60	\$1,387.59
California	\$514.14	\$1,175.46	New Jersey	\$496.62	\$826.78
Colorado	\$465.91	\$1,157.15	New Mexico	\$380.44	\$1,600.98
Connecticut	\$814.99	\$2,025.24	New York	\$377.75	\$823.84
D.C.	\$404.05	\$860.74	North Carolina	\$329.50	\$610.98
Delaware	\$258.68	\$704.75	North Dakota	*	*
Florida	\$391.38	\$731.94	Ohio	\$403.80	\$1,014.43
Georgia	\$410.88	\$1,023.90	Oklahoma	\$324.43	\$544.29
Hawaii	\$163.54	\$2,863.21	Oregon	\$277.65	\$998.10
Idaho	\$325.94	\$627.15	Pennsylvania	\$371.13	\$947.46
Illinois	\$348.57	\$875.83	Rhode Island	*	*
Indiana	\$450.37	\$1,140.34	South Carolina	\$229.65	\$676.97
Iowa	\$185.27	\$380.66	South Dakota	\$263.77	\$615.64
Kansas	\$299.89	\$660.27	Tennessee	\$541.46	\$1,164.46
Kentucky	\$380.24	\$977.97	Texas	\$385.10	\$809.54
Louisiana	\$388.18	\$863.66	Utah	\$276.89	\$714.90
Maine	*	*	Vermont	*	*
Maryland	\$274.15	\$614.83	Virginia	\$379.96	\$924.18
Massachusetts	*	*	Washington	\$360.81	\$856.95
Michigan	\$513.95	\$1,198.96	West Virginia	\$399.36	\$774.10
Minnesota	\$378.14	\$526.94	Wisconsin	\$432.49	\$1,147.97
Mississippi	\$423.71	\$806.62	Wyoming	\$351.63	\$2,319.80

* Premium information is excluded from the table if fewer than 4 companies reported premium data for a state. As not all plans were able to give an average premium across states, these estimates are representative of the plans that provided the information and not necessarily the true average for the state.

Glossary of Health Insurance Terms

Enrollee

An individual covered under an insurance policy, including dependents.

Small-Group Market

The market for health insurance offered to small businesses, usually 1-50 employees.

Large-Group Market

The market for health insurance offered to large businesses, usually 50 or more employees.

Individual Market

The market for health insurance offered to individuals and not through an employer.

Health Insurance Plan

A health insurance plan pays for medical services through premiums collected from the insured. Health plans offer many different insurance products. (See Insurance Product.)

Insurance Product

Describes the type of insurance plan, e.g. Health Maintenance Organization (HMO), Preferred Provider Organization (PPO), HSA-Eligible/High-Deductible Health Plan (HSA/HDHP), Indemnity, and Point-of-Service (POS).

Insurance Policy

In the individual market, policies are held by individuals. In the group market, policies are held by employers. Employees covered under group plans receive certificates of coverage.

Single Coverage

Health insurance that covers one person.

Family Coverage

Health insurance that covers more than one person.

Endnotes

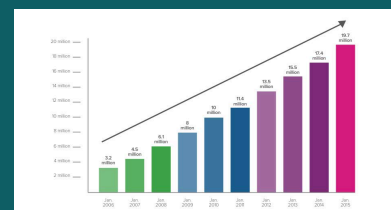
- 1 For 2014, the minimum annual deductible for self-only HSA/HDHP coverage is \$1,250, and the maximum out-of-pocket limit is \$6,350. For family HSA/HDHP coverage, the minimum deductible is \$2,500, and the maximum out-of-pocket limit is \$12,700. For 2015, the minimum annual deductible for self-only HSA/HDHP coverage is \$1,300, and the maximum out-of-pocket limit for self-only is \$6,450. For family HSA/HDHP coverage, the minimum deductible is \$2,600, and the maximum out-of-pocket limit is \$12,900. These amounts are indexed annually for inflation. Accessed 09/22/15 at <http://www.irs.gov/pub/irs-drop/rp-13-25.pdf> and <http://www.irs.gov/pub/irs-drop/rp-14-30.pdf>
- 2 The total number of responding plans in the 2014 report was 80, however, some of those plans were subsidiaries of other plans that also reported HSA data. We have adjusted this number to show total responding plans of 77 in 2014 to reflect how those plans submitted data and were defined in 2015.
- 3 Results for responding companies are reported by grouping data from all subsidiaries into one unit, regardless of the number of subsidiaries or number of states where the company does business.

Acknowledgments

AHIP would like to thank the health plans that participated in this year's census.

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