

For Immediate Release: July 6, 2017
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Reminder:

**EBRI to Hold July 12 Policy Forum
on HSA-Eligible Health Plan Enrollment**

The nonpartisan Employee Benefit Research Institute (EBRI) will hold a half-day policy forum Wednesday, July 12, in Washington, DC, on latest developments with HSA-eligible plan enrollment.

This forum will examine new EBRI research on enrollment in HSA-eligible health plans and HSAs, the impact of financial incentives to increase enrollment in HSA-eligible health plans, and trends in HSA balances, contributions and distributions (using data from the EBRI HSA Database).

The policy forum will include four panels. The first panel will provide an overview of HSA-eligible health plans and HSAs. The second will discuss ways to grow HSA-eligible health plan enrollment by enhancing the account. The third will discuss ways to grow HSA-eligible health plan enrollment by enhancing the HSA-eligible health plan. Employers with various perspectives on HSA-eligible health plans will make up the fourth panel.

There is no cost for attending this event, which will be held 9:30 am–12:30 pm on Wednesday, July 12, at the 20 F Street Conference Center, 20 F Street, NW, Washington DC. A light lunch will be available immediately afterwards. Attendees can register [online here](#). Live streaming and replay info is available [online here](#). For more information, contact David Smith at smith@ebri.org, 202/572-7422. The current agenda:

Welcome and Introduction

- Harry Conaway, EBRI

Panel 1 – Recent Research on HSA-Eligible Health Plans and HSAs

- Paul Fronstin, EBRI
- Barbara Gniewek, PWC

Panel 2 – Expanding HSA-Eligible Health Plan Enrollment by Enhancing HSAs

- Roy Ramthun, HSA Consulting Services
- Jon Kessler, Health Equity
- Jessica Duhamel, Fidelity

Panel 3 – Expanding HSA Enrollment by Enhancing HSA-Eligible Health Plans

- Mark Fendrick, Univ. of Michigan¹
- David Kasper, Cigna
- Adam Beck, AHIP

Panel 4 – Employer Panel

- Mike Callender, FedEx
- Bob Foley, Mutual of Omaha

Background:

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) allows individuals enrolled in high-deductible health plans meeting certain requirements to open and fund health savings accounts (HSAs). In 2016, enrollment in these HSA-eligible health plans was estimated to be between 20.2² and 23.6³ million policyholders and their dependents.

One-quarter of smaller employers and 61 percent of larger employers offered an HSA-eligible health plan in 2016.⁴ Growth in HSA-eligible health plans is expected to continue as employers adopt these plans as both a choice and on a stand-alone basis. In the absence of policy changes, employers' adoption of HSA-eligible health plans may be plateauing.⁵

Furthermore, public policy changes may also drive future growth. Both The American Health Care Act, passed by the U.S. House of Representatives in April 2017, and the Better Care Reconciliation Act unveiled in the U.S. Senate in June 2017 would raise the limit on HSA contributions, lower the excise tax on distributions for non-qualified expenses, create a grace period for opening an HSA, and make it easier for spouses to make catch-up contributions.

The Employee Benefit Research Institute is a private, nonpartisan, nonprofit research institute based in Washington, DC, that focuses on health, savings, retirement, and economic security issues. EBRI conducts objective research and education to inform plan design and public policy, does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public, private, for-profit and nonprofit organizations. For more information go to www.ebri.org or www.asec.org

Notes

¹ See http://vbidcenter.org/wp-content/uploads/2014/07/HDHP-white-paper_final.pdf for background material.

² See https://www.ahip.org/wp-content/uploads/2017/02/2016_HSASurvey_Draft_2.14.17.pdf

³ See https://www.ebri.org/pdf/briefspdf/EBRI_IB_433_CEHCS.25May17.pdf

⁴ See Figure 6 in <https://www.mercer.com/newsroom/national-survey-of-employer-sponsored-health-plans-2016.html>

⁵ See <https://www.pwc.com/us/en/health-industries/health-research-institute/behind-the-numbers/reports/hri-behind-the-numbers-2018.pdf>