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Betsy Jaffe
Director, Marketing and Public Relations
Employee Benefit Research Institute
press-media@ebri.org
202.775.6347

HSA-Eligible Health Plan Enrollment Slows

Public Policy Changes May Be Needed to Expand Enrollment

Washington, D.C. – March 28, 2019 — Recent research by the Employee Benefit Research Institute (EBRI) finds that growth in both the number of Health Savings Accounts (HSAs) and those enrolled in HSA-eligible health plans has slowed. From 2017–2018 the percentage of consumers enrolled in an HSA-eligible health plan was either flat or modestly increased, depending on the source. For instance:

- EBRI/Greenwald & Associates’ Consumer Engagement in Health Care Survey and the National Health Interview Survey conducted by the National Center for Health Statistics found an increase in enrollment from 11 percent to 12 percent between 2017 and 2018.
- The National Survey of Employer-Sponsored Health Plans conducted by Mercer found an increase from 21 percent to 22 percent.
- The Employer Health Benefits Survey conducted by the Kaiser Family Foundation found no change over the period.

The EBRI *Issue Brief*, “***Enrollment in HSA-Eligible Health Plans: Slow and Steady Growth Continued Into 2018***,” addresses existing inconsistencies in the way enrollment trends are measured, noting that there are just a handful of surveys used to determine the number of people enrolled in HSA-eligible health plans. Furthermore, the surveys vary materially in the way they collect enrollment data, potentially resulting in over- or underreporting.

“There are a number of questions that can be asked about the various surveys,” notes Paul Fronstin, Director of the Health Research and Education Program, EBRI. “Some may be underestimating the privately insured marketplace, while others may be overestimating the employment-based marketplace. In fact, it is possible that a combination of both is occurring.”

Accurately measuring growth in HSA-eligible health plan enrollment is important as employers, the industry, and policymakers attempt to understand the characteristics of HSA-eligible health plans that may be contributing to the growth, or hindrance, of HSAs.

“Several factors may have caused employers to hold off on plans to move to HSA-eligible health plans, including the delay in the Cadillac tax, recent small health insurance premium increases, and low unemployment,” said Fronstin. “Research findings also indicate some of the characteristics of HSA-

eligible health plans may be curtailing enrollment growth. For instance, growth in HSA-eligible health plan enrollments may be held back because the elements of an HSA-eligible health plan may not provide employers with the desired level of flexibility in health plan design. Ultimately, changes to public policy may be needed to expand enrollment.”

“Enrollment in HSA-Eligible Health Plans: Slow and Steady Growth Continued Into 2018” is available online at www.ebri.org.

About EBRI:

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