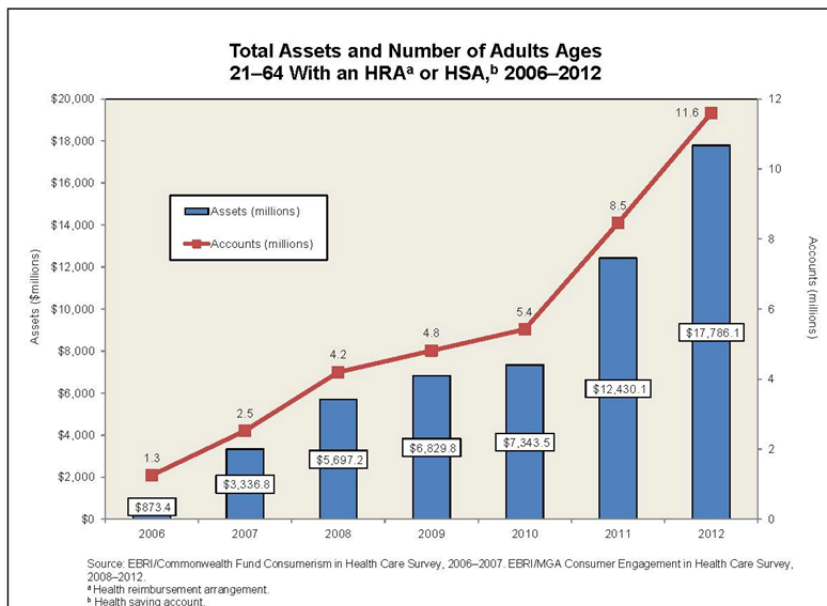


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Health Savings Accounts Recovering

After a slight drop during the recent recession, health savings accounts (HSAs) and health reimbursement arrangements (HRAs) are showing renewed growth, with the average account balance increasing over the past two years, according to new research by the nonpartisan Employee Benefit Research Institute (EBRI).

In 2012, there was \$17.8 billion in HSAs and HRAs, spread across 11.6 million accounts, according to the 2012 Consumer Engagement in Health Care Survey (CEHCS), sponsored by EBRI and Mathew Greenwald and Associates. This was up from 2006 (when there were 1.3 million accounts with \$873.4 million in assets) and 2011 (when 8.5 million accounts held \$12.4 billion in assets).



In 2007, assets doubled (101 percent) and the number of accounts nearly tripled (282 percent). While growth slowed in 2008–2010, it continued at relatively high rates, accelerated in 2011, and continued to increase at nearly 40 percent for both assets and the number of accounts in 2012.

These individual health accounts are a central element in so-called “consumer-driven” health plans, which first began to appear in the work place about 12 years ago. They are designed to give individuals more control over funds allocated for health care services, thereby encouraging health plan participants to spend the money more responsibly.

The full report is published in the January 2013 *EBRI Issue Brief* no. 382, [“Health Savings Accounts and Health Reimbursement Arrangements: Assets, Account Balances, and Rollovers, 2006–2012,”](#) online at www.ebri.org

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