

Healthy Growth for Health Savings Accounts

A growing number of employers are offering workers a high-deductible health plan with a savings account option—either health reimbursement arrangements (HRAs) or health savings accounts (HSAs)—plans that covered about 15 percent of the combined HRA/HSA-eligible privately insured market last year, according to a new report from the nonpartisan Employee Benefit Research Institute (EBRI).

As the number of people with account-based plans expands, total assets in these accounts can be expected to grow as well, according to the 2013 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey (CEHCS). In 2006, there were 1.3 million accounts with \$873 million in assets, and by 2012, 11.7 million accounts held \$18 billion in assets. According to findings from the 2013 CEHCS, there was \$23.8 billion in HSAs and HRAs in 2013, spread across 11.8 million accounts.

In 2007, assets nearly tripled (282 percent) and the number of accounts doubled (101 percent) from the year before, and 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.

A 2013 slowdown in growth in the number of accounts can be attributed to a reduction in the number of HRAs and a drop in assets in HRAs.

“Health Savings Accounts and Health Reimbursement Arrangements: Assets, Account Balances, and Rollovers, 2006–2013” can be found in the January 2014 EBRI *Issue Brief* [online here](#).

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