

How Many Are Eligible for Account-Based Health Plans?

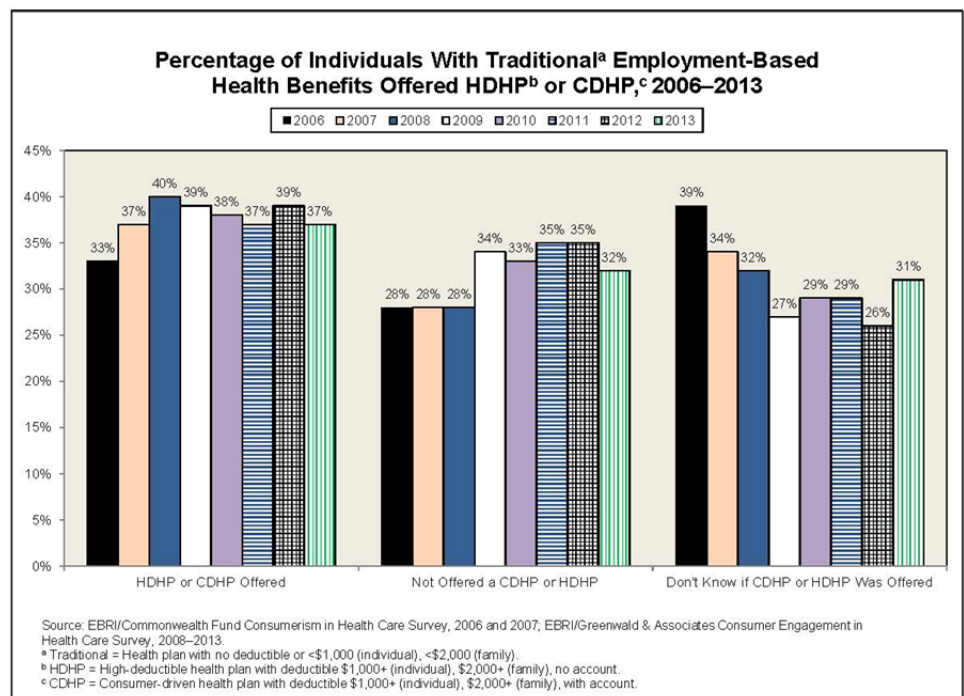
A new report finds that a significant percentage of workers with traditional health benefits were eligible for account-based health plans.

According to the 2013 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey (CEHCS), among individuals with traditional, employment-based health benefits and a choice of health plans, 37 percent were eligible for a health reimbursement arrangement (HRA) or a health savings account (HSA)-based plan in 2013, about the same percentage as has been eligible for such plans since 2007.

The report notes that 11.8 million adults ages 21–64 (9.7 percent of the U.S. population) were enrolled in a plan with an HRA or HSA. An additional 9.3 million reported that they were in an HSA-eligible plan but had not opened such an account. Thus, overall, about 21 million adults ages 21–64 with private insurance, representing 17.3 percent of that market, were either in a CDHP or an HSA-eligible plan but had not opened the account.

When their children were included, 26.1 million individuals with private insurance, representing 15 percent of the market, were either in a consumer-driven health plan (CDHP) or an HSA-eligible plan.

The full report, “Employer and Worker Contributions to Health Reimbursement Arrangements and Health Savings Accounts, 2006–2013,” is published in the February *EBRI Notes*, online at www.ebri.org



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