

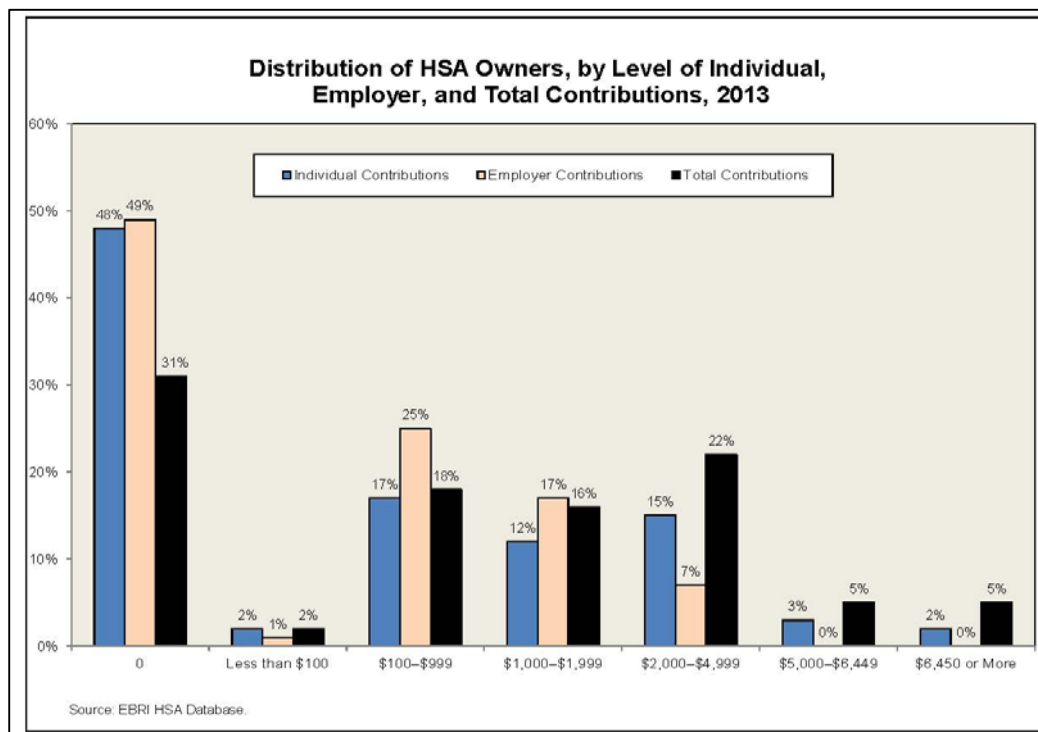
Most HSAs Receive Contributions in 2013, But Few Max Out

While nearly 70 percent of Health Savings Account (HSA)s received contributions in 2013, relatively few received the maximum contribution amount, according to a new analysis by the nonpartisan Employee Benefit Research Institute (EBRI).

Five percent had the maximum of \$6,450 contributed, although individuals ages 55 or older making catch-up contributions can contribute an additional \$1,000.

According to an analysis of the 1.5 million accounts in the EBRI HSA Database, just over one-half (52 percent) of HSA owners contributed to their account in 2013. Twelve percent made a contribution in the range of \$1,000–\$1,999 and 15 percent contributed between \$2,000 and \$4,999.

Similarly, just over one-half (51 percent) of HSA accounts had an employer contribution. One-quarter had an employer contribution of \$100–\$999; 17 percent received an employer contribution of \$1,000–\$1,999; and only 7 percent had an employer contribution of at least \$2,000.



The EBRI HSA Database contains data collected from various HSA providers, with total assets of \$2.7 billion as of December 31, 2013.

The complete EBRI report, “HSA Balances, Contributions, Distributions, and Other Vital Statistics—A First Look at Data from the EBRI HSA Database on the 10th Anniversary of the HSA” is published as the June 2014 *EBRI Issue Brief*, and is available [online here](#).

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