

Is Enrollment in HSA-Eligible Health Plans Growing or Not?

It can be challenging to determine how many people are actually enrolled in Health Savings Account (HSA)-eligible health plans and how that number has been changing.

There are just a handful of surveys used to determine the number of people enrolled in HSA plans. Estimates from EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey, America's Health Insurance Plans, Kaiser Family Foundation, Mercer, and National Center for Health Statistics place enrollment by policyholders and dependents as low as 21.4 million and as high as 33.7 million depending on those sampled (Figure 1). But one thing is consistent across these surveys: there has been very little growth in HSA plan enrollment since 2014.

Figure 1
Surveys on HSA-Eligible Health Plan Enrollment

Survey	2017 HSA-Eligible Health Plan Enrollment Estimate		Years	Sample
	(Millions)	(Percent of Total Enrollment)		
EBRI/Greenwald & Associates, Consumer Engagement in Health Care Survey (CEHCS)	21.4	11%	2005-2017	Individuals under age 65 with any private health insurance (calculated from survey of adults)
America's Health Insurance Plans (AHIP),* Survey of Health Savings Account - High Deductible Health Plans	20.2	11%	2005-2016	Health insurers
Kaiser Family Foundation (KFF), Employer Health Benefits Survey	31.5	19%	2006-2017	Employers with three or more workers
Mercer, National Survey of Employer-Sponsored Health Plans	33.7	20%	2006-2017	Employers with 10 or more workers
National Center for Health Statistics (NCHS), National Health Interview Survey (NHIS)	21.9	10%	2010-2017	Individuals under age 65 with any private health insurance (calculated from survey of adults)

* 2016 estimates are used in the table above because 2017 estimates are not yet available.

Several factors may be holding back enrollment into HSA-eligible health plans.

- The looming Cadillac tax should have accelerated enrollment growth into HSA-eligible health plans, but there is no evidence of that.
- Recent low health insurance premium increases combined with low unemployment may have caused employers to hold off on plans to move to HSA-eligible health plans.
- The findings of new research relating to the some of the impacts of HSA-eligible health plans may be holding back growth. Recent research has found that HSA-eligible health plans may be associated with a reduction in appropriate preventive care and medication adherence. These

findings may cause employers to hold back from adopting HSA-eligible health plans. They may also cause employers that offer HSA-eligible health plans as a choice to hold back from moving to only offering HSA-eligible health plans.

- Growth in HSA-eligible health plans may be held back because what constitutes an HSA-eligible health plan does not provide employers their desired level of flexibility around the design of the health plan.

It is important to note the difference between studies that focus on HSA-eligible health plan *enrollment* and those that focus on *growth in the number* of HSA accounts, as these latter studies find evidence of recent growth. [Devenir](#), for example, collects data from about 100 HSA providers and tracks the number of accounts universally. It shows that the number of accounts increased from 16.8 million at the end of 2015 to 20 million at the end of 2016. Researchers at the Employee Benefit Research Institute ([EBRI](#)) find that 41 percent of enrollees are relatively new. Both Devenir and [EBRI](#) find that a significant percentage of accounts were unfunded and EBRI found that the percentage of HSAs not receiving any contributions appears to be trending up. The number of HSAs may include people who have disenrolled from an HSA-eligible health plan, and as a result, is not a good proxy to measure trends in HSA-eligible health plan enrollment.

The EBRI report, “Has Enrollment in HSA-Eligible Health Plans Stalled?” is published as the February 2018 *EBRI Issue Brief*, and is available online [here](#).

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