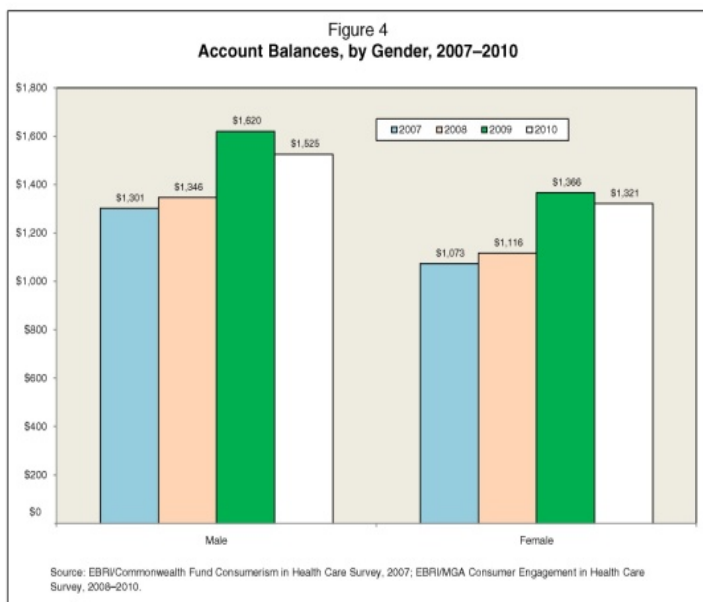


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## HSA and HRA Balances and Gender in 2010

WASHINGTON—What are the gender differences between men and women regarding health savings accounts (HSAs) and health reimbursement arrangements (HRAs)?



According to the latest research from the Employee Benefit Research Institute (EBRI) men carried a higher average account balance (\$1,525) in their HSA or HRA in 2010, compared to women (\$1,321). This may be due to the fact that men use less health care than women, which allows them to maintain a higher account balance, EBRI notes.

HSAs and HRAs are accounts that participants can use to pay for qualified medical expenses. They are fairly new health benefit plan options offered by some employers in order to give their workers more control over funds allocated for health care services.

The data on account balances is based on the 2010 EBRI/MGA Consumer Engagement in Health Care Survey, which also examines numerous other aspects about health care consumers who use these plans, in comparison with traditional health plans.

The findings are published in the January 2011 *EBRI*

*Issue Brief*, “Health Savings Accounts and Health Reimbursement Arrangements: Assets, Account Balances, and Rollovers, 2006–2010,” online at [www.ebri.org](http://www.ebri.org)

Other findings in the report:

- Men ages 21–34 have a higher account balance than women ages 21–34. The average account balance for men in that age group was \$1,441, while for women it was \$1,103.
- Among the next-older age group, ages 35–44, the differences are smaller: Men had an average account balance of \$1,496, while for women it was \$1,334.
- The difference in account balances between men and women disappears for those ages 55–64.

*Fast Facts from EBRI* is issued by the nonpartisan Employee Benefit Research Institute to highlight benefits information that may be of current interest. Established in 1978, EBRI is an independent nonprofit organization committed exclusively to data dissemination, policy research, and education on economic security and employee benefits. EBRI does not take policy positions and does not lobby.