

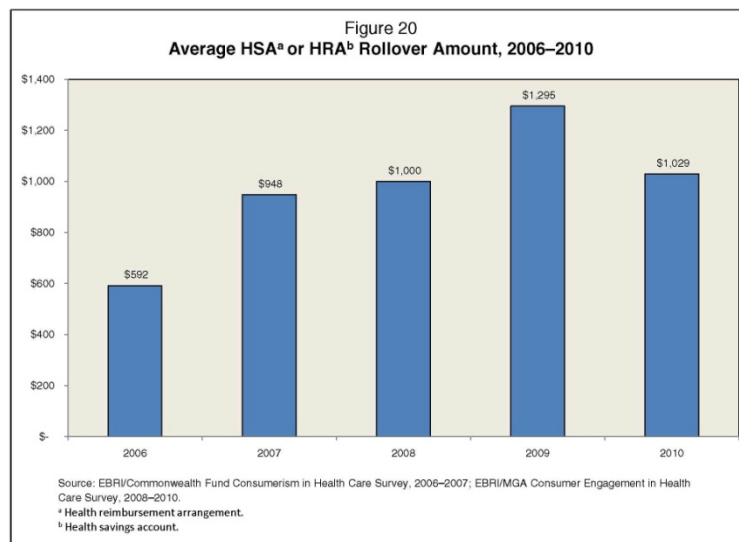
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HSA and HRA Rollovers in 2010

WASHINGTON—Total assets rolled over in health savings accounts (HSAs) and health reimbursement arrangements (HRAs) increased to \$4.2 billion in 2010, up from \$4 billion in 2009, according to latest research from the Employee Benefit Research Institute (EBRI).

This occurred even though there was a decline in the average rollover amount. Under rules governing HSAs and HRAs, workers with these plans can roll over unused funds in their accounts from year to year, potentially generating significant assets to pay for health costs.

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. Full results of EBRI's research are published in EBRI's January 2011 *Issue Brief* "Health Savings Accounts and Health Reimbursement Arrangements: Asset, Account Balances, and Rollover 2006–2010" available online at www.ebri.org



A breakout of HSA and HRA rollover activity in 2010:

Gender—Men rolled over more money than women. In 2010, men had an average rollover of \$1,061, while women had \$874.

Age—Older people rolled over more than younger ones. Individuals ages 55–64 had an average rollover of \$1,166, compared with \$1,003 for those 45–54, \$927 for those 35–44, and \$777 for individuals 21–34. Individuals ages 21–34 experienced the largest decline in rollover amounts, dropping from \$1,163 in 2009 to \$777 in 2010.

Household Income—Rollover amounts increased with household income. The average account balance was \$766 among individuals with less than \$50,000 in household income, \$860 among those with \$50,000–\$99,999, and \$1,224 among those with \$100,000 or more in household income.

Education—Rollovers increased with education. Individuals with a high school degree or less had an average rollover of \$799, while those with a college degree had an average rollover of \$1,034, and those with a graduate degree had an average rollover of \$999.

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