

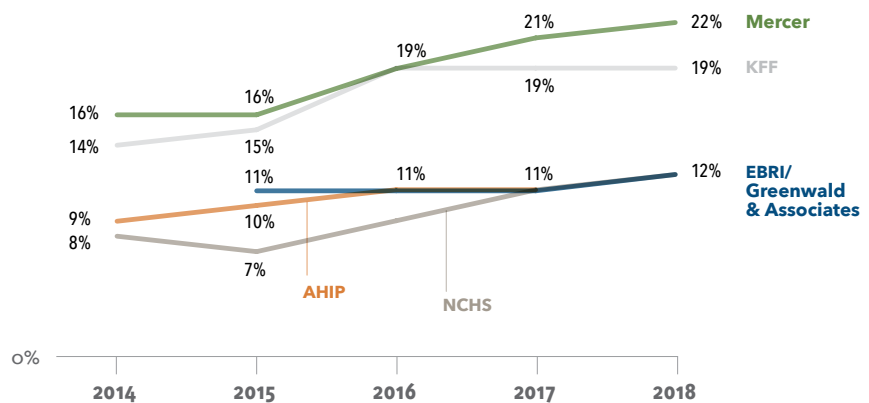
At a Glance | April 4, 2019

# HSA-Eligible Health Plans: How Many Are Enrolled in Them and How Is It Changing?

## GROWING, BUT SLOWING

We reviewed data compiled from five surveys to examine trends. Growth in HSA-eligible health plans continues, but at a slower rate than in the past. Several factors – such as the delay in the Cadillac tax, low insurance premium increases, and low unemployment – may be holding back growth in HSA-eligible health plan enrollments.

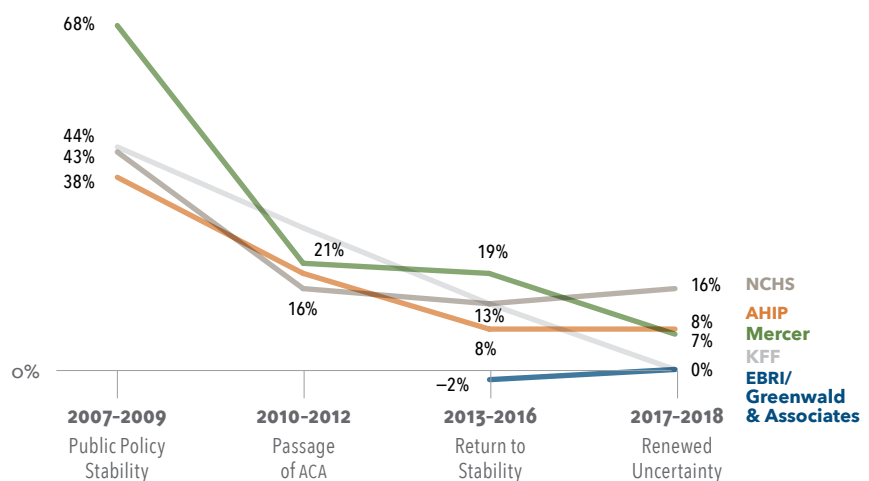
**Percentage of Enrollees in HSA-Eligible Health Plans<sup>1</sup>**  
2014–2018



## FEWER ENROLLEES

Growth rates in HSA-eligible health plan enrollment have been trending down across most of the surveys examined in this paper. Ultimately, changes to public policy may be needed to expand enrollment.

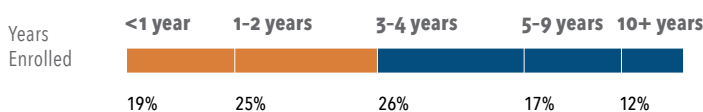
**Average Growth Rates in HSA-Eligible Health Plan Enrollment<sup>1</sup>**  
By Select Time Periods



## ANOTHER PERSPECTIVE

Despite surveys showing slowing growth, we find data that imply recent strong enrollment growth. Specifically, 44 percent of individuals were enrolled in their health plan less than three years. Five percent of HSA-eligible health plan enrollees switched to a new type of health plan.

**Length of Time Enrolled in an HSA-Eligible Health Plan**  
2018



**SOURCE:** Paul Fronstin. "Enrollment in HSA-Eligible Health Plans: Slow and Steady Growth Continued Into 2018," *EBRI Issue Brief*, no. 478 (Employee Benefit Research Institute, March 28, 2019).  
**1.** Surveys by EBRI/Greenwald & Associates, the National Center for Health Statistics (NCHS), the Kaiser Family Foundation (KFF), Mercer, and America's Health Insurance Plans (AHIP).