

At a Glance

Is HSA Engagement Impacted by the Length of Time a Participant is Enrolled?

Previous Employee Benefit Research Institute (EBRI) research has found that health engagement is higher among individuals enrolled in health plans with high deductibles as compared to individuals not enrolled in plans with high deductibles. To some degree, plans with high deductibles are more likely to attract a more engaged population, especially plans attached to a health savings account (HSA) in which workers have the opportunity to make choices that enable them to preserve tax-advantaged funds for future health care expenses. What has not been

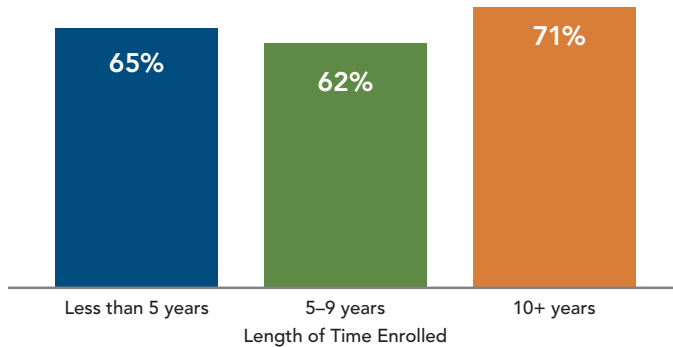
known is whether engagement increases the longer an individual has been enrolled in their health plan.

Why would we expect to see health engagement increase with time? When an individual initially enrolls in a new health plan, plan designs—especially those that differ from their prior coverage—can be confusing. As a result, it may take time for a participant to not only become familiar with their health plan, but it may take time for the various different incentives in a new health plan to impact member behavior. Researchers from EBRI recently completed

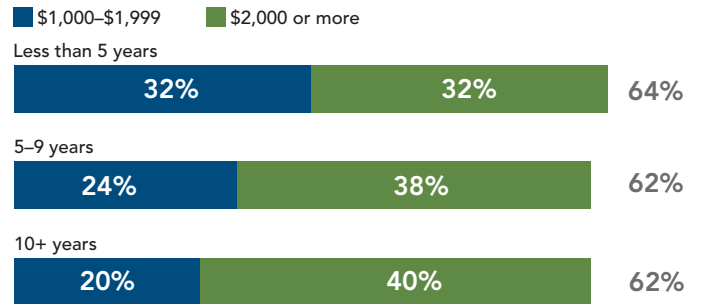
a study of health plan consumer engagement and found that not much changes in terms of participant behavior or expectations over time, except when it comes to HSAs.

- HSA participants enrolled for 10 years or more were slightly more likely than those enrolled less time to report that the HSA had empowered them to make better health care and financial decisions.
- The longer a participant had been enrolled in an HSA-eligible health plan, the more likely they were to contribute \$2,000 or more to their HSA.

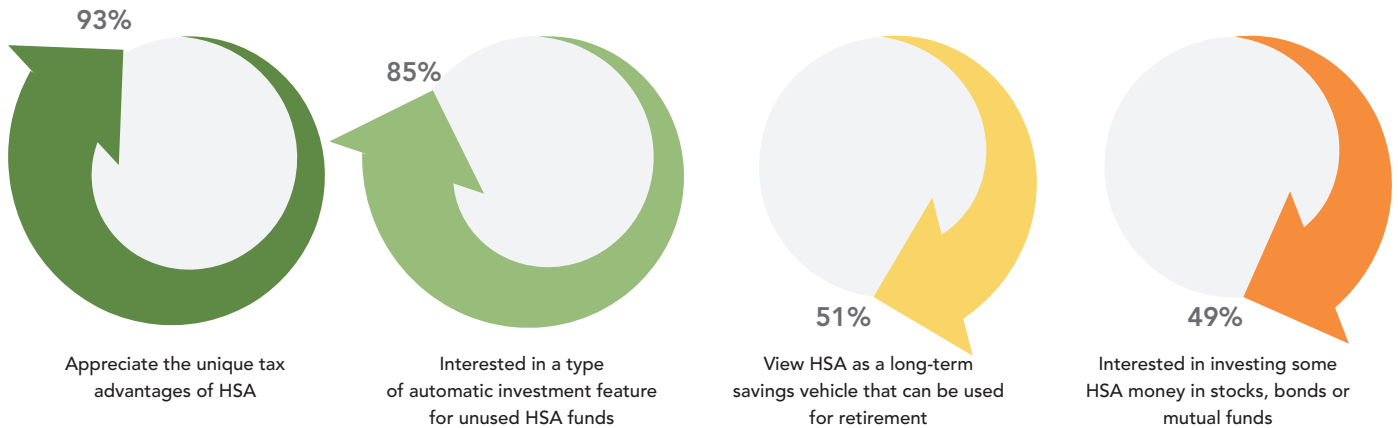
Having an HSA Empowered Enrollees to Make Better Healthcare and Financial Decisions (Percent That Strongly or Somewhat Agree)



Annual Contributions to Health Savings Account (HSA), by Length of Time Enrolled



Attitudes Toward Health Savings Accounts (HSAs), Among HSA Enrollees (Percent That Strongly or Somewhat Agree)



"The Impact of Length of Time Enrolled in a Health Plan on Consumer Engagement and Health Plan Satisfaction: Findings From the 2017 Consumer Engagement in Health Care Survey." Paul Fronstin, *EBRI Issue Brief 450*. (Employee Benefit Research Institute May 2018.)