Rising Deductibles

The gap between high deductible health plans continues to narrow as all plans trend toward higher deductibles.

10-Year CAGR Deductible:

- **HMO**: 11.6%
- **PPO**: 7.6%
- **POS**: 11.9%
- **HDHP**: 2.1%

Source: Kaiser Family Foundation 2016 Survey report – November 2016
HSA growth

Percentage of Covered Employees in HDHPs

Source: Kaiser Family Foundation 2016 Survey report – November 2016
Value / market driven plan design

- Secondary preventative care (Notice 2013-57)
- Chronic condition management (H.R. 5652)
- Embedded deductibles (S. 403)
- Working seniors (S. 403)
- Concierge and onsite models
4% of HSA members

~48 years old

~$74k median estimated household income*

$8,947 average HSA balance
  • $6,627 cash
  • $2,320 investments

85% used HSA to pay for health care

* Estimate based on data from the Census Bureau American Community Survey
Expanding market

19% Penetration of HSA plans among under-65, privately insured***

20% CAGR Market Growth*

*Devenir HSA Report 12/31/2016
**Management estimate
***Kaiser Family Foundation, 2016 Employee Benefits Survey