

EBRI Policy Forum

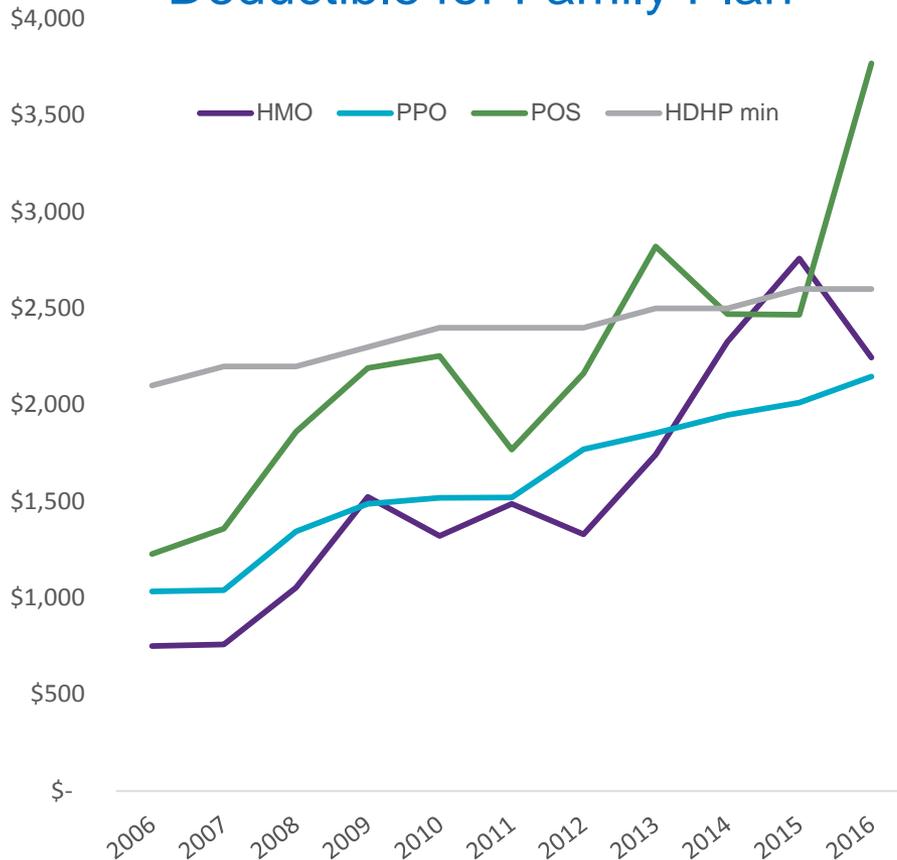
July 12, 2017

Jon Kessler – President and CEO

HealthEquity®

Rising Deductibles

Deductible for Family Plan



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

10-Year CAGR Deductible:

11.6% HMO

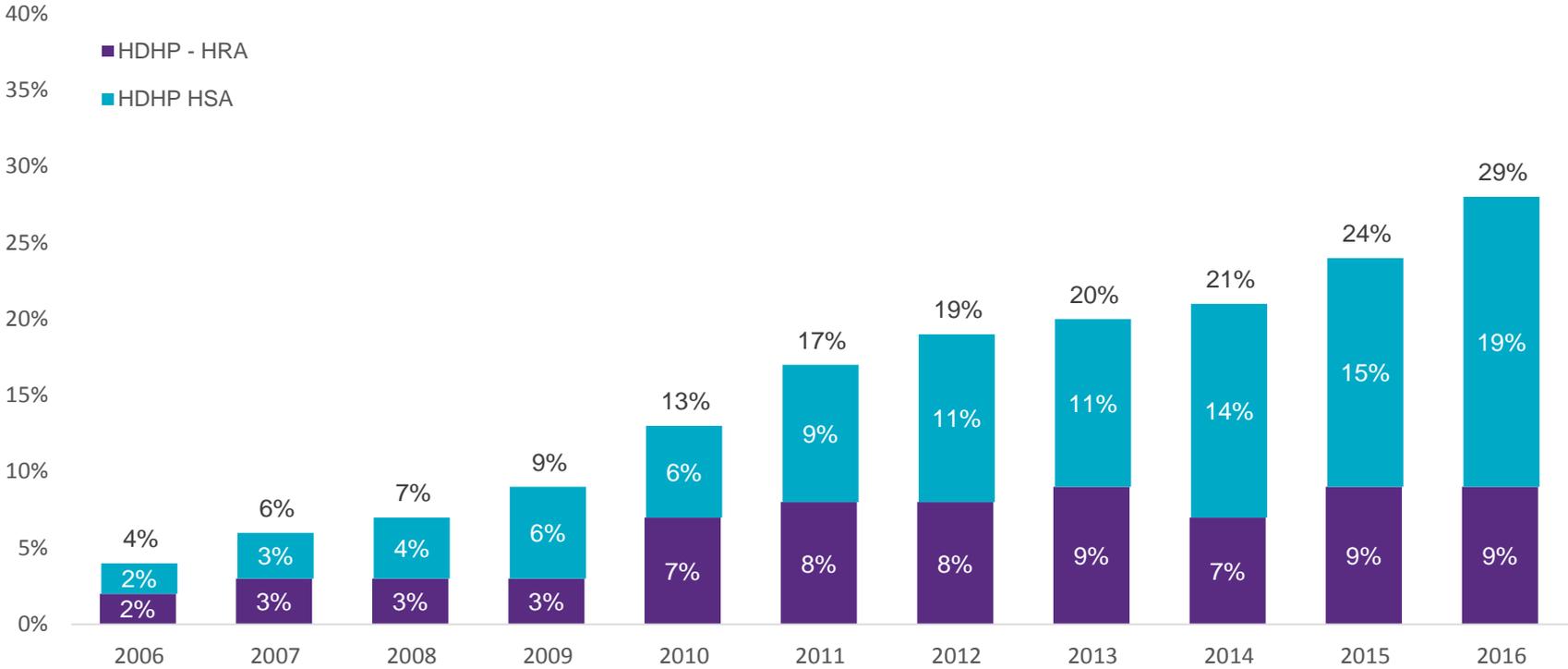
7.6% PPO

11.9% POS

2.1% HDHP

HSA growth

Percentage of Covered Employees in HDHPs



Value / market driven plan design

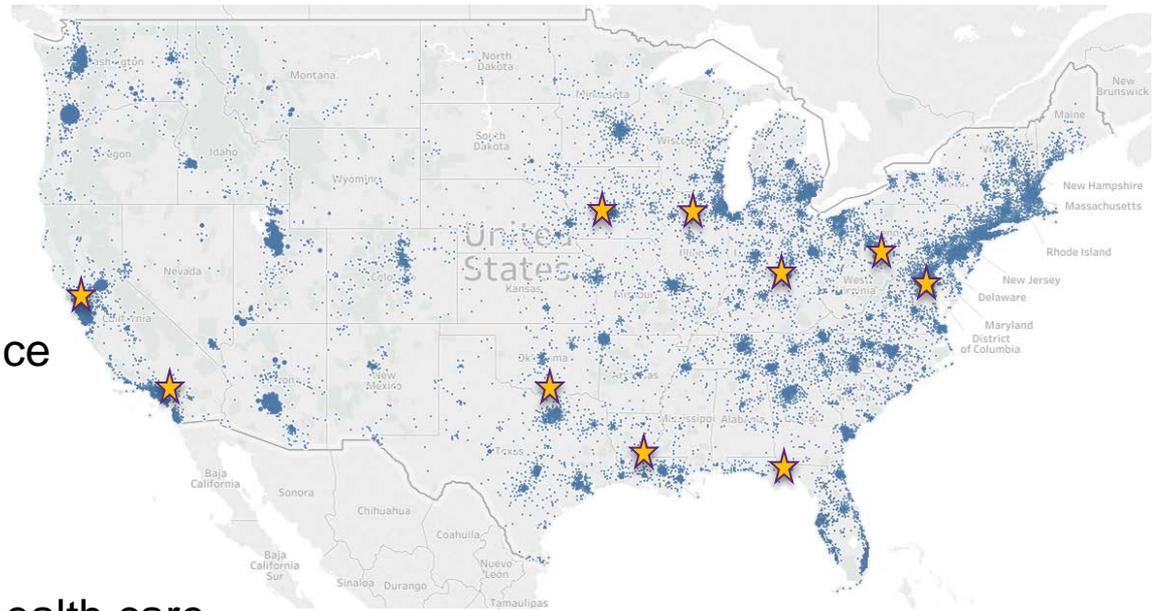
- Secondary preventative care (Notice 2013-57)
- Chronic condition management (H.R. 5652)
- Embedded deductibles (S. 403)
- Working seniors (S. 403)
- Concierge and onsite models



HealthEquity HSA maximum contributors

Max. Contributing HSAs Distribution by Zip Code

- 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



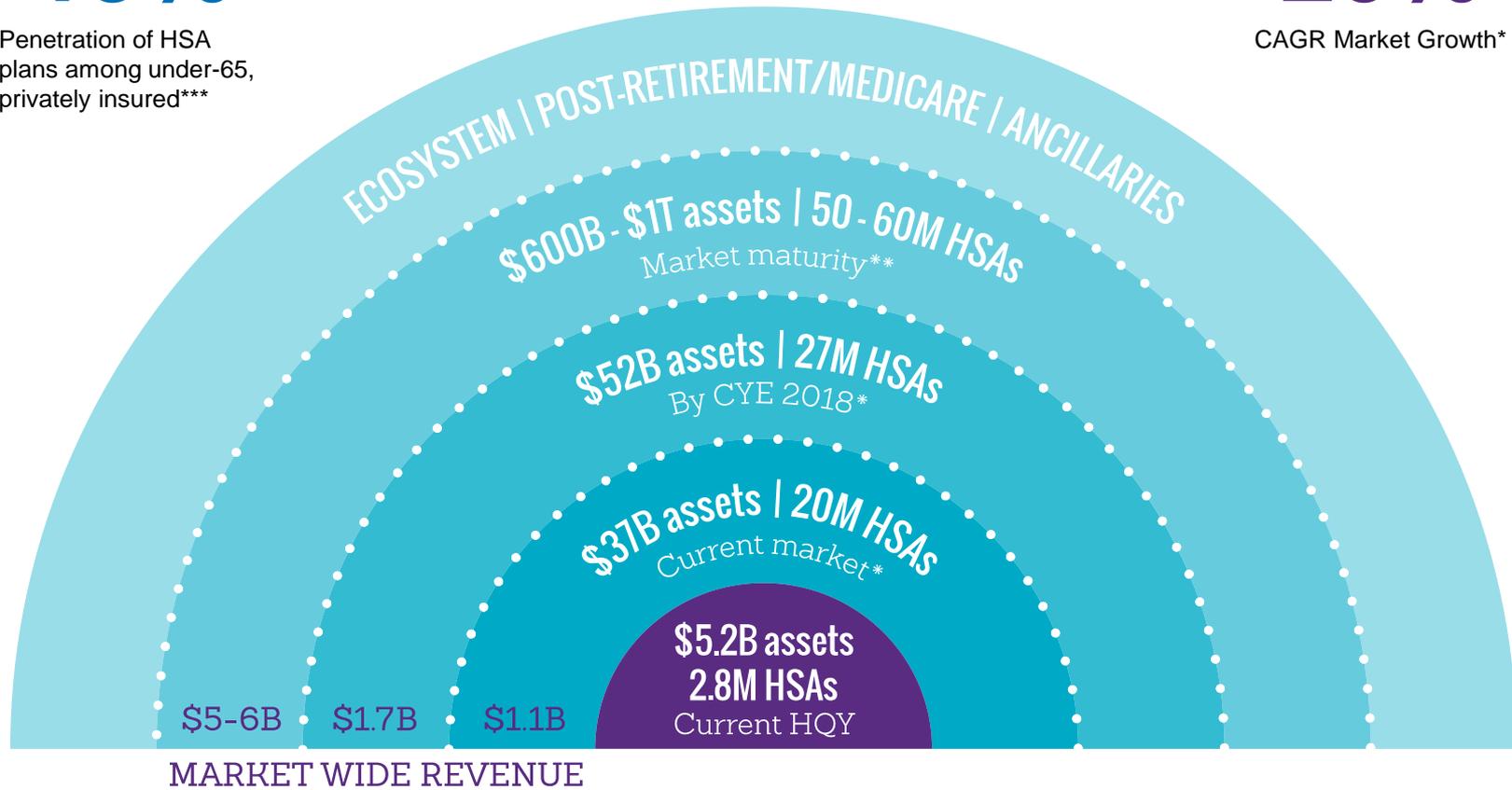
Expanding market

19%

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

20%

CAGR Market Growth*



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