

HEALTH SAVINGS ACCOUNTS

FROM POLICY *to* PAYCHECKS

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Health Savings Accounts *and* Federal Policy

- Permissible uses of HSA Funds
- Penalties for improper use
- When the plan covers (first dollar payments)
- Contribution limits



Practical Concerns and Limitations

- What problem are HSAs trying to solve?
- Are they within reach for the right populations?
- Do HDHP enrollees know they are in one? Do they understand the HSA?
- Will anyone be able to save enough?
- Do consumers truly have the tools and knowledge to “direct” their health plan?

