

## **Employee Benefit Research Institute Policy Forum: HSA-Eligible Health Plan Enrollment**

**Wednesday, July 12, 2017**

9:30am–12:30pm, followed by light lunch

20 F Street Conference Center

20 F Street, NW, Washington DC

The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 (MMA) allows individuals enrolled in high-deductible health plans meeting certain requirements to open and fund health savings accounts (HSAs). In 2016, enrollment in these HSA-eligible health plans was estimated to be between 20.2<sup>1</sup> and 23.6<sup>2</sup> million policyholders and their dependents.

One-quarter of smaller employers and 61 percent of larger employers offered an HSA-eligible health plan in 2016.<sup>3</sup> Growth in HSA-eligible health plans is expected to continue as employers adopt these plans as both a choice and on a stand-alone basis. In the absence of policy changes, employers' adoption of HSA-eligible health plans may be plateauing.<sup>4</sup>

Furthermore, public policy changes may also drive future growth. Both The American Health Care Act, passed by the U.S. House of Representatives in April 2017, and the Better Care Reconciliation Act unveiled in the U.S. Senate in June 2017 would raise the limit on HSA contributions, lower the excise tax on distributions for non-qualified expenses, create a grace period for opening an HSA, and make it easier for spouses to make catch-up contributions.

This policy forum will examine the latest EBRI research on enrollment in HSA-eligible health plans and HSAs. It will examine the impact of financial incentives to increase enrollment and trends in HSA balance, contributions and distributions (using data from the EBRI HSA Database).

The policy forum will have four panels. The first panel will provide an overview of HSA-eligible plans and HSAs. The second will discuss ways to grow HSA-eligible health plan enrollment by enhancing the account. The third will discuss ways to grow HSA-eligible health plan enrollment by enhancing the HSA-eligible health plan. Employers with various perspectives on HSA-eligible health plans will make up the fourth panel.

There is no cost for attending this event. Please register [online here](#). If you can't attend the Policy Forum in person, you can "attend" via a live online stream or an online replay. Click [here](#) to access both the live stream and replay (password: EBRI).

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## Agenda

### Welcome and Introduction

- Harry Conaway, EBRI

### Panel 1 – Recent Research on HSA-Eligible Health Plans and HSAs

- [Paul Fronstin, EBRI](#)
- Barbara Gniewek, PWC

### Panel 2 – Expanding HSA-Eligible Health Plan Enrollment by Enhancing HSAs

- Roy Ramthun, HSA Consulting Services
- [Jon Kessler, Health Equity](#)
- Jessica Duhamel, Fidelity

### Panel 3 – Expanding HSA Enrollment by Enhancing HSA-eligible health plans

- Mark Fendrick, Univ. of Michigan<sup>5</sup>
- [Kelly Dill, Cigna](#)
- [Adam Beck, AHIP](#)

### Panel 4 – Employer panel

- Mike Callender, FedEx
- Bob Foley, Mutual of Omaha

For more information, contact David Smith at [smith@ebri.org](mailto:smith@ebri.org), 202/572-7422

## Notes

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<sup>1</sup> See [https://www.ahip.org/wp-content/uploads/2017/02/2016\\_HSASurvey\\_Draft\\_2.14.17.pdf](https://www.ahip.org/wp-content/uploads/2017/02/2016_HSASurvey_Draft_2.14.17.pdf).

<sup>2</sup> See [https://www.ebri.org/pdf/briefspdf/EBRI\\_IB\\_433\\_CEHCS.25May17.pdf](https://www.ebri.org/pdf/briefspdf/EBRI_IB_433_CEHCS.25May17.pdf).

<sup>3</sup> See Figure 6 in <https://www.mercer.com/newsroom/national-survey-of-employer-sponsored-health-plans-2016.html>.

<sup>4</sup> See <https://www.pwc.com/us/en/health-industries/health-research-institute/behind-the-numbers/reports/hri-behind-the-numbers-2018.pdf>.

<sup>5</sup> See [http://vbidcenter.org/wp-content/uploads/2014/07/HDHP-white-paper\\_final.pdf](http://vbidcenter.org/wp-content/uploads/2014/07/HDHP-white-paper_final.pdf) for background material.