

At a Glance | June 13, 2019

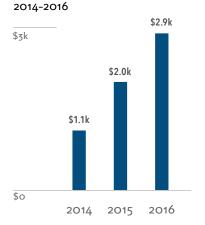
Larger HSA Balances Result in Increased Use of Health Care Services and Spending

HSA TRENDS

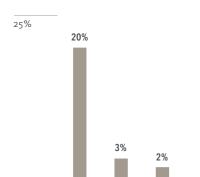
The average HSA balance more than doubled between 2014 and 2016 among enrollees with employee-only coverage.

The percentage of accounts with no balance at the beginning of the year fell considerably after two years of contributions. Only 2 percent of HSAs started 2016 with a zero balance.

Average HSA Balance at Beginning of Year After Two Years of Contributions



Percentage of HSAs With Zero Balance at Beginning of Year After Two Years of Contributions 2014-2016



2014

2015

2016

HEALTH CARE SERVICES USAGE

Individuals with \$3,000 or more in their HSA at the beginning of the year made an additional 50 visits to primary care physicians and specialists per 100 plan enrollees.

Their spending was about \$20 higher for primary care office visits and \$28 higher for specialist visits. Spending associated with outpatient services was \$551 higher.

Inpatient services, prescription drug fills, and radiology related to cardiovascular disease were not affected by HSA balances.

Spending Impact of a Beginning-of-Year HSA Balance of \$3,000 or More

Change in Use of Health Care Services for Every 100 Enrollees, 2016

Reduc	tion Increase	Sp	Spending Impact	
Primary care physician visits	••••••••••••+21	A	\$20	
Specialist visits	+29	A	\$28	
X-rays	•••••••• +11	A	\$9	
CT scans	••• +3	A	\$17	
Blood test, panel	••••••• +9	_	\$1	
EKG, echocardiogram, stress test	•• +2	_	\$8	
MRI	•• +2	_	\$35	
Musculoskeletal surgery	• +1	_	\$83	
Outpatient costs	NA	_	\$551	

Source: Paul Fronstin and M. Christopher Roebuck. "Do Accumulating HSA Balances Affect Use of Health Care Services and Spending?" EBRI Issue Brief, no. 482 (Employee Benefit Research Institute, May 23, 2019).