

Health Savings Account Owner Survey

OptumHealth, Inc., sponsored a national survey of 500 randomly selected health savings account (HSA) owners to measure their satisfaction, opinions, motivations and saving-and-spending behavior.

Participants had an HSA for at least one year, were covered by a high-deductible health plan in 2008-2009 and had an open and funded HSA at the time of the survey. They represented a full range of ages and incomes.

The survey was conducted online by an independent research firm, Modern Survey of Minneapolis, between Feb. 27, 2009 and March 20, 2009. Margin of error for the survey is 4 percentage points or better with 95 percent confidence.

Questions and Responses

	%Favorable	%Neutral	%Unfavorable
I opened an HSA to save money on taxes.	64	23	13
I opened an HSA in order to receive contributions from my employer.	55	17	28
I opened an HSA to save money for future health care expenses. It's like a 401(k) for my health.	81	11	8
HSA health plans were the only options I had at work.	20	18	62
I selected an HSA plan because it was the most affordable choice for health insurance.	56	26	18
I chose an HSA plan because I or my family are generally healthy and don't use a lot of medical care.	58	20	23
I would not have health insurance if it weren't for HSAs and high-deductible health insurance.	29	18	52
I selected an HSA plan because it lets me pay doctors at network-negotiated rates, and I know there's a cap on my out-of-pocket costs.	64	23	13
I would save more in my HSA if the IRS raised the contribution limits.	53	30	17
I am comfortable with saving my receipts to verify that I used my HSA for eligible medical expenses.	81	10	9
The economic news has spurred me to increase my savings in my HSA.	40	32	28
Because of the economy I have spent more out of my HSA in the past year than I had planned.	30	26	44

Key

Net agree: answered "strongly agree" or "agree"

Neutral: answered "neither agree nor disagree"

Net disagree: answered "strongly disagree" or "disagree"

Questions and Responses

	%Favorable	%Neutral	%Unfavorable
I switched to an HSA plan to save money on premiums.	54	24	22
I would recommend an HSA to a friend or family member.	74	22	4
My HSA health plan protects me against large medical bills due to illness or accident.	65	27	8
Having an HSA health plan has prompted me to be more conscious of how I spend money on health care.	75	20	6
I feel more in control of my health care spending because of my HSA.	67	22	10
My spending in my HSA health plan is about what I expected when I enrolled.	66	23	12
Individuals should be responsible for helping manage the cost of health care for themselves.	72	20	8
Individuals should research health care options and try to get the best price for them, just like they do for other major consumer purchases.	83	12	5
The rising cost of health care is a serious national issue.	94		5 2
HSAs should remain an option for Americans.	91		8 2
The continued availability of HSAs should be part of any health care reform passed by Congress and signed by President Obama.	78	19	3
More Americans should be able to have HSAs.	84	15	1
Individuals should be allowed to contribute more to their HSAs to help them save for medical care in retirement.	86	12	1
Overall, how satisfied are you with having an HSA?	82	13	5

About OptumHealth

OptumHealth, Inc. helps individuals navigate the health care system, finance their health care needs and achieve their health and well-being goals. The company's personalized health advocacy and engagement programs tap a unique combination of capabilities that encompass care solutions, behavioral solutions, specialty benefits and financial services. Serving 60 million people, OptumHealth is one of the nation's largest health and wellness companies. It is a business unit of UnitedHealth Group (NYSE: UNH). More information about OptumHealth can be found at www.optumhealth.com.

Health savings accounts are offered by OptumHealth BankSM, Member FDIC.

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