



## Press Release

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# Health Savings Account Enrollment Reaches Eight Million

## *HSA accountholders come from all income levels*

**Washington, DC** – Eight million Americans are covered by Health Savings Account (HSA)-eligible insurance plans, an increase of more than 31 percent since last year, a new census released today by America's Health Insurance Plans (AHIP) finds. Health Savings Accounts were authorized starting in January 2004. Since then, AHIP has conducted a periodic census of its members participating in the HSA/high-deductible health plan (HDHP) market.

Another report released today found HSA accountholders have a broad range of incomes across the country. The report, *Estimated Income Characteristics of HSA Accountholders in 2008*, used a geo-coding technique to estimate the income characteristics of HSA accountholders.

“HSA plans provide coverage to a number of consumers of all ages and incomes across the country, and they represent an important choice for employers and individuals when looking at the portfolio of coverage options available,” said Karen Ignagni, President and CEO of AHIP.

Key findings from the census include:

- There was an increase of approximately 1.9 million Americans enrolled in an HSA plan since January 2008. Previous AHIP census reports found that 6.1 million were enrolled in January 2008, 4.5 million were enrolled in January 2007, 3.2 million were enrolled in January 2006, and 1.0 million were enrolled in March 2005.
- 30 percent of individuals covered by an HSA plan were in the small group market, 47 percent of individuals covered by an HSA plan were in the large-group market, and the remaining 23 percent were in the individual market.
- A majority of HSA enrollees are covered by Preferred Provider Organization (PPO) products (83 percent) and Health Maintenance Organization (HMO) products (10 percent). In the individual market, almost 92 percent of enrollees in HSA plans were in PPO products, while approximately 85 percent of enrollees in large-group and 76 percent of enrollees in small-group HSA plans were in PPO plans.



- States with the highest levels of HSA/HDHP enrollment were California (854,000), Florida (524,000), Illinois (497,000), Texas (476,000), Ohio (464,000), and Minnesota (388,000).

Key findings from the income characteristics analysis include:

- Households with a wide range of incomes hold HSA accounts, with almost half (49 percent) of accountholders living in neighborhoods with median incomes under \$50,000 (incomes based on 2000 Census data).
- Average total deposits (including personal deposits, employer contributions, and interest) for all HSA accounts were \$1,634 and average total withdrawals (including fees) were \$1,063.

For more information about the 2009 census and the income report, please visit [www.AHIPResearch.org](http://www.AHIPResearch.org).

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*America's Health Insurance Plans – Providing Health Benefits to More Than 200 Million Americans*