



Center for Policy
and Research

Health Savings Accounts Off To A Fast Start In The Individual Market

Center for Policy and Research
America's Health Insurance Plans
January 2005

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HSA/HDHP Sales As of 3rd Quarter 2004

	Total Covered Lives
Individual Market	346,000
Small Group Market	79,000
Large Group Market	13,000
Total	438,000

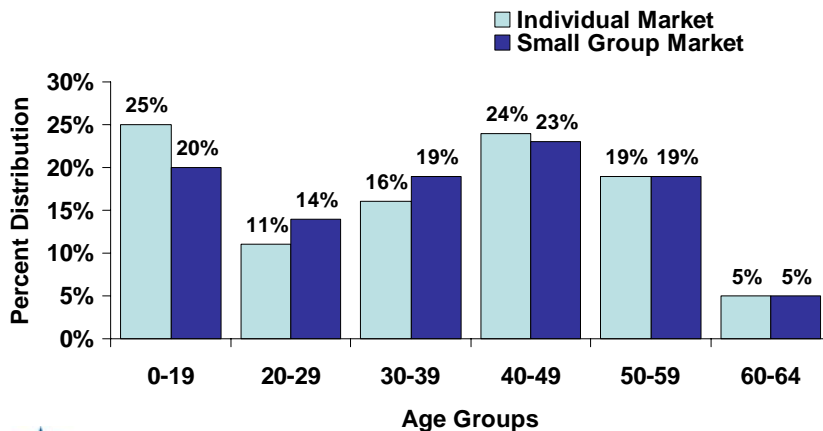


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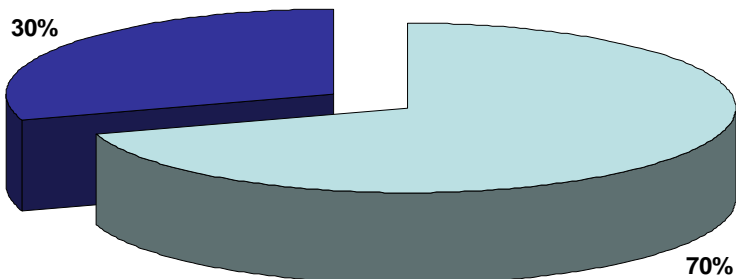
Data as of 3rd Q 2004

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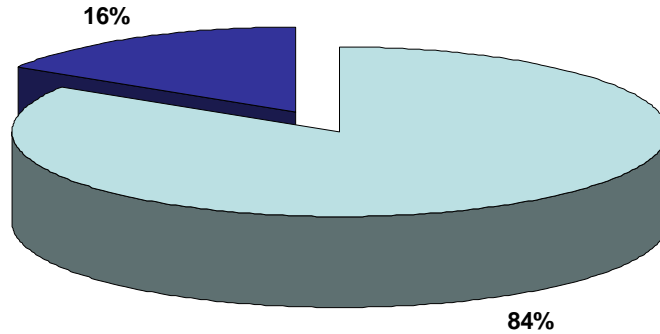
Age Distribution of Covered Lives HSA/HDHP Sales



30% of HSA/HDHP policies sold in the individual market were purchased by persons previously uninsured.



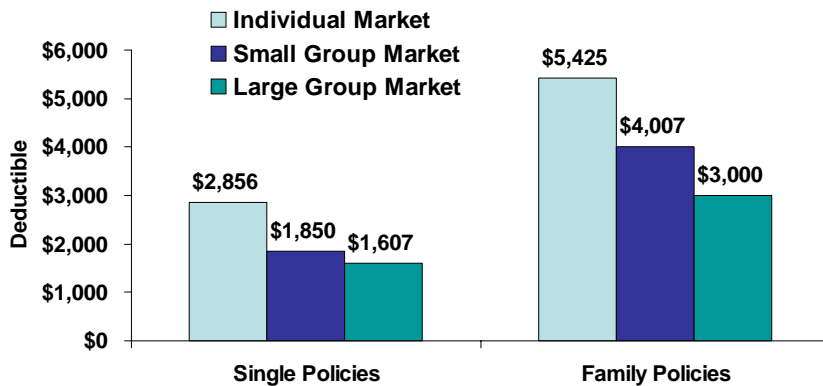
16% of Small Group HSA/HDHP policies were sold to employers that previously offered no health care coverage.



Data as of 3rd Q 2004

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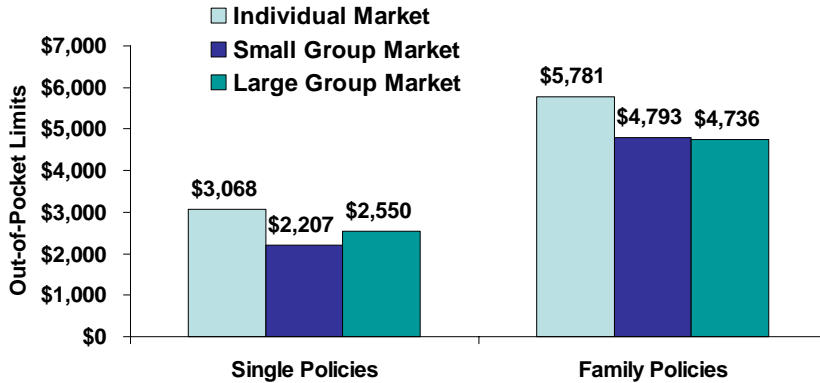
Average Annual Deductible Best Selling HSA/HDHP



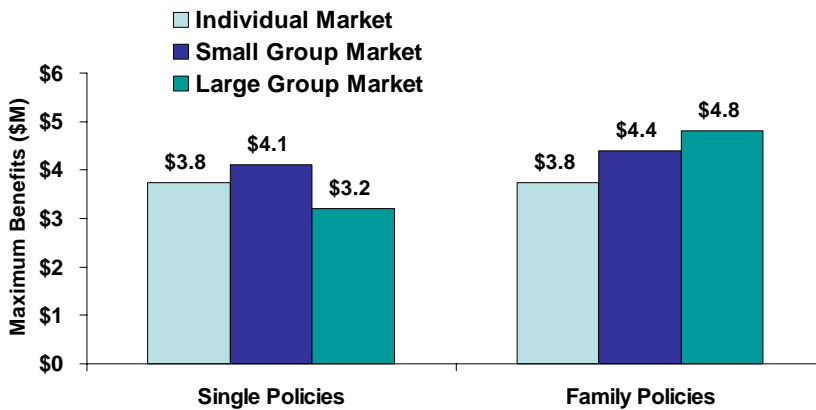
Data as of 3rd Q 2004

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Average Annual Out-of-Pocket Limit Best Selling HSA/HDHP



Average Annual Lifetime Maximum Benefit - Best Selling HSA/HDHP (\$M)





Health Savings Account Official Web Portal

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- Launched December 17, 2004
 - Designed to inform consumers and small businesses regarding HSAs
 - Currently contains information from 75 AHIP members selling HSA's
 - Over 500,000 hits to the web site to date

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Key Features of HSAdecisions.org

- **HSA Locator:** Consumers can find insurers offering HSAs by name, state, group, or product offerings
- **Consumer information:** Includes educational materials, glossaries, on-line library of documents and forms for HSAs
- **HSA News:** Links to current events, quarterly newsletter, and “HSA Champions” success stories promoting benefits of HSAs

75 AHIP Members Are Actively Selling HSA/HDHPs in Individual and Employer Markets

