
Summary: January 2006 Census Shows 3.2 Million People Covered By HSA Plans

Enrollment in Health Savings Account (HSA) Plans Tripled in Ten Months

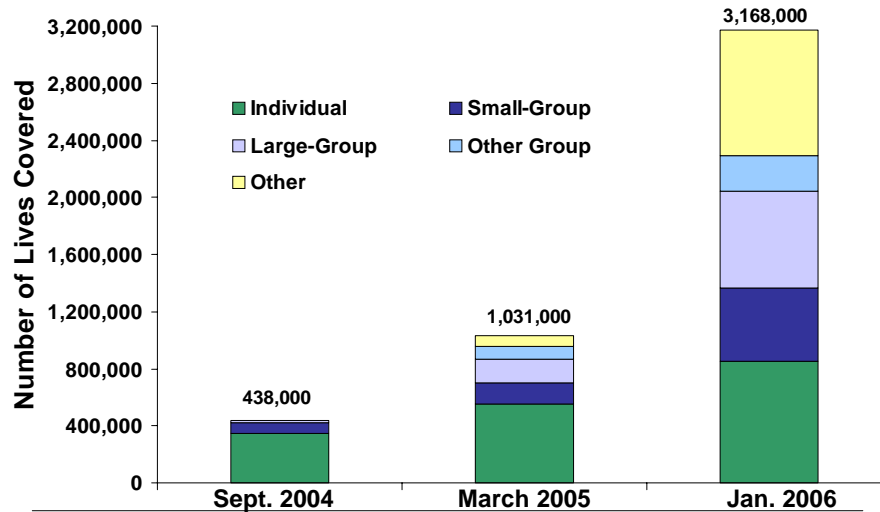
A periodic census by America's Health Insurance Plans (AHIP) of its member companies shows that the number of people covered by health savings accounts/high-deductible health plans (HSA/HDHPs) was almost 3.2 million in January 2006, more than triple the HSA/HDHP coverage of about one million reported by AHIP members in March 2005.

Other census findings included:

- HSA/HDHP coverage in the group market rose from 397,000 in March 2005 to 1.4 million in January 2006. Enrollment in the individual market rose from 556,000 in March 2005 to 855,000 in January 2006. (AHIP member companies reported coverage of an additional 878,000 people that could not be classified into either the group or individual market).
- In the individual market, 31 percent of new enrollees in HSA/HDHP plans were previously uninsured. In the small-group market, 33 percent of enrollment in HSA/HDHP plans was in small companies that previously did not offer coverage.
- Twenty-three (23) percent of new purchases of health insurance in the individual market were HSA/HDHP products. HSA/HDHP products accounted for 11 percent of new policies in the small-group market and 7 percent of new policies in the large-group market.
- Half (50 percent) of all people covered by HSA/HDHP plans in the individual market -- including dependents covered under family plans -- are aged 40 or older. In the small group market, 45 percent of people covered under HSA/HDHP plans in the small group market (including dependents) are 40 or older, and in the large group market 44 percent of enrollees are aged 40 or over.
- Over 90 percent of enrollees in HSA/HDHP plans were in PPO (preferred provider organization) products with both in-network and out-of-network coverage. HSA/HDHP enrollees generally have access to negotiated discount arrangements with health care providers through their PPO plans.

AHIP received participation from virtually all of its members in the HSA/HDHP market for this census. This census does not include coverage associated with health reimbursement arrangements (HRAs), which are most commonly offered in the large-group market.

Growth of HSA/HDHP Enrollment from September 2004 to January 2006



For further information, please contact Jeff Lemieux, Senior Vice President at AHIP's Center for Policy and Research at 202.778.3200 or visit www.ahipresearch.org.



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