

# 2008 Statistics

The following statistics are based on HSA Bank's customer base of more than 220,000 accounts as of December 31, 2008.

**96.7%**

of all accounts rolled funds over from 2008 to 2009.

Average balance rolled over:	<b>\$2,395</b>
Average monthly contribution:	<b>\$171</b>
Average monthly distribution:	<b>\$141</b>
Average monthly savings:	<b>\$30</b>

Health Savings Accounts  
~A tax-favored  
way to save  
for the future

## Spending Patterns

**31.3%** of accountholders were "savers"

*Savers are defined as those accountholders that did not spend any of their HSA balance in 2008*

Average balance rolled over: **\$3,110**

**14.8%** of accountholders were "moderate savers"

*Moderate savers are defined as those accountholders that saved 50-99% of 2008 contributions*

Average balance rolled over: **\$3,530**

**53.9%** of accountholders were "spenders"

*Spenders are defined as those accountholders that spent more than 50% of 2008 contributions*

Average balance rolled over: **\$1,430**

## HSA Bank's 2008 Benchmark Survey revealed:

- Nearly 73 percent of the respondents with a high deductible health plan (HDHP) chose that plan over a traditional health plan option.
- Respondents rated their overall health the same, regardless of the type of health plan they selected.
- Respondents with an HDHP opted to forego or delay treatment due to cost at the same rate as those with a traditional health plan.
- Respondents with an HDHP were 10 percent more likely to ask about the cost prior to making an appointment than those with a traditional health plan.
- Respondents with an HDHP were 7.5 percent more likely to ask about lower cost alternatives for treatment than those with a traditional health plan.
- Respondents with an HDHP chose a lower cost treatment alternative nearly 10 percent more often than those with any other type of health plan.

- Source: <http://www.hsabank.com/hsabankbenchmarkreport.pdf>

For more information about HSAs or HSA Bank, please contact us Monday through Friday, 7 a.m. - 7 p.m., CT at:

**HSA**<sup>®</sup>**BANK**<sup>®</sup>  
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