

HSAs are only for the healthy

- o No significant difference exists between having an HDHP or a non-HDHP and reporting average to excellent health (96.2% v. 92.2%)

[Source: Consumer Benchmark Survey, 4/08](#)

- o 50% of HSA-eligible members reported having a health status of very good/excellent, compared to 48% of non-CDHP members

[Source: 2008 CDHP Member Experience Survey Report, BCBSA, 11/08](#)

HSAs are only for the wealthy

- 66.3% of respondents had an annual household income of less than \$85,000
Source: Consumer Benchmark Survey, 4/08
- The same number of HSA-eligible and non-CDHP members (73 percent) have an income ranging between \$25,000 and \$100,000
Source: 2008 CDHP Member Experience Survey Report, BCBSA, 11/08
- 64% of members with an income of less than \$25,000 select an HSA compared to 50% of members with an income of more than \$100,000 select an HSA
Source: Building an Electronic Medical Banking Community, 3/09

HSAs are only for the young

- HSA Bank's average accountholder age is 44
- 50.2% of respondents were 45 years-old or older

[Source: Consumer Benchmark Survey, 4/08](#)

- 26% of HSA-eligible members are age 45-54, while 24% of non-CDHP members fall in that age bracket

[Source: 2008 CDHP Member Experience Survey Report, BCBSA, 11/08](#)

- 53% of HSA accountholders are 40 years old or older within the individual market

[Source: January 2009 Census, AHIP, 5/09](#)

People with HSAs are less likely to receive timely medical care

Hsa

- o No significant difference exists between respondents with an HDHP and those with a non-HDHP when deciding against a treatment due to cost
- o No significant difference exists between respondents with an HDHP and those with a non-HDHP when deciding to delay a treatment due to cost

Source: Consumer Benchmark Survey, 4/08

People with HSAs are less likely to receive timely medical care

Hsa

- Preventive Care: 69% of HSA-eligible plan members compared to only 62% of non-CDHP members
- Beyond preventive care, members sought medical care at the same rate regardless of the type of health plan
 - Diagnostic Imaging: 30% of HSA-eligible plan members compared to 31% of non-CDHP members
 - ER Visits: 14% of HSA-eligible plan members compared to 14% of non-CDHP members
 - Outpatient Procedure: 15% of HSA-eligible plan members compared to 15% of non-CDHP members
 - Inpatient Procedure: 6% of HSA-eligible plan members compared to 6% of non-CDHP members

[Source: 2008 CDHP Member Experience Survey Report, BCBSA, 11/08](#)

People with HSAs are less likely to receive timely medical care

Hsa

- Aetna HealthFund members are more likely to seek preventive care than PPO members
- Aetna HealthFund members have 10% lower primary care physician utilization for non-routine services and 15% lower specialist care utilization than PPO members
- Aetna HealthFund members access the same or higher levels of screenings for diabetes and breast and cervical cancer than PPO members
- Aetna HealthFund members utilize the prescription drugs necessary to treat chronic conditions such as diabetes, congestive heart failure, coronary artery disease and high cholesterol at similar or higher rates than PPO members

[Source: Aetna HealthFund CDHP Study, 3/09](#)

HSAs do nothing but shift costs from employers to employees

Hsa

- Costs for account-based health plans are lower than for any other plan type: \$319 per month for active employee-only coverage with an HSA versus \$402 per month for active employee-only coverage across all plan types
- The employee contribution percentage of the total cost for employees with an HSA plan is 14% to 22% while employees in other plans contribute 20% to 26% of the total cost based on coverage level

[Source: 2009 Health Care Cost Survey, Towers Perrin](#)

CDHPs are not gaining traction with employers



- o 47% of large employers offered a CDHP in 2008

[Source: Business Insurance, May 26, 2008](#)

- o 51% of companies have a CDHP in place in 2009.
An additional 8% expect to add a CDHP in 2010

[Source: The Effect of the Economic Crisis on Health Care Programs, Watson Wyatt, 2009](#)

Employees are very unhappy with CDHPs

HSA

- CDHPs have a satisfaction rating of 85% as compared to 92% for other plans
Source: Business Insurance, May 26, 2008
- Of the 537 respondents that have an HDHP, 72.6% chose that plan over a traditional plan
Source: Consumer Benchmark Survey, 4/08
- The percentage of companies with CDHP enrollments of more than 20% increased from 39% in 2008 to 43% in 2009

Source: The Effect of the Economic Crisis on Health Care Programs, Watson Wyatt, 2009