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Employees and Employers Reveal High Satisfaction and Improved Cost Control with HSAs, Surveys Report

DALLAS: September 24, 2009 – Most employers and account holders utilizing Health Savings Accounts (HSAs) and HSA-qualified health plans are satisfied with their coverage, spend less, and are more engaged in managing health benefits, separate surveys released today indicate.

The tax-favored health care savings accounts are designed to help individuals pay for current qualified health care expenses and save for future medical and retiree health care expenses.

“With the vigorous debate over health care reform, and more specifically health insurance reform, the survey results indicate that employers and account holders more effectively control costs and are satisfied with their coverage by utilizing HSAs,” said Tom Hricik, national director, [ACS/HSA Solution](#). “The survey results also indicate that HSAs are being used by account holders as an important vehicle to save for future medical expenses.”

The surveys, completed in the spring of 2009, examined employer and account holder selection and use of HSAs as well as health plan participation, behaviors related to plan usage, and satisfaction with product features.

Significant findings include:

- Eighty-four percent of account holders said their HSA-qualified plans are affordable.
- Seventy-two percent of account holders said they pay the same or less than with a traditional type of health plan.
- After moving to an HSA, more than half of account holders said they more closely monitor their health care costs. Forty-eight percent read their medical bills more closely than when they did not have an HSA, 46 percent have a better understanding of where their money goes, and approximately 40 percent more closely evaluate costs before electing medical services.
- Eighty-one percent of account holders said the ability to personally control health care costs is an important factor that caused them to select an HSA.

- Of the employers offering HSAs for more than three years, 86 percent indicated that plan costs were the same or less than the previous year.
- Ninety-six percent of employers claimed that HSAs allow the company to continue offering group-sponsored health insurance.

ACS is recognized as the top HSA administrator in the nation, in terms of number of HSA accounts, by industry publications that track the HSA marketplace. The surveys were conducted by [Buck Consultants](#), an independent subsidiary of ACS. BNY Mellon serves as the custodian of the ACS|HSA Solution accounts.

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The Employer Survey and the Account Holder Survey are available at no cost to the media by contacting Ed Gadowski at 201-902-2825. They are also available to other interested parties at no cost from Buck's Global Survey Resources, 500 Plaza Drive, Secaucus, NJ, 07096-1533. Telephone: 1-800-887-0509.

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