

For Immediate Release

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New Survey Reveals Employees Are More Active in Managing Their Health after Enrolling in a Health Savings Account

Results also provide insights into HSA members' views on the ACA

NEW YORK, Dec. 11, 2013 – Employees who contribute to health savings accounts (HSAs) generally become more engaged in managing their health after enrolling, according to a survey conducted by [Buck Consultants](#), A [Xerox Company](#) (NYSE: XRX).

For example, 51 percent of respondents set aside more money for potential medical costs than before they had HSAs. Twenty-nine percent have more discussions with their doctors about the cost of care and 13 percent more actively manage their chronic disease.

“In fact, respondents indicated greater engagement with each of 11 health management activities measured,” said Travis Klavohn, Director, Consumer Health Solutions, [BenefitWallet™](#), A Xerox Solution. “Remarkably, these results are consistent across our three surveys conducted over a five-year period.”

The survey, which polled more than 23,000 members of [BenefitWallet](#), identifies behaviors, opinions and demographics of individuals who own HSAs.

The *BenefitWallet: 2013 Member Survey Report* found that the vast majority (90 percent) of HSA members obtain medical coverage through their employer. More employers are contributing to HSAs (75 percent) than not (25 percent).

HSA members are responsible for a greater portion of their health costs, so they expect tools to help them make informed, rational decisions. When ranking important HSA product features, 44 percent of respondents ranked the ability to view claims on the HSA site as most important. They ranked paying medical claims on the HSA member portal second at 35 percent.

“HSA members are making wiser health care decisions,” said Klavohn. “They are evaluating costs more closely before receiving care, shopping for lower priced drugs and choosing less costly services. They attribute their changed behavior to owning an HSA.”

HSA Members' Views on the Affordable Care Act (ACA)

The survey also reports on respondents' perceptions regarding the impact of the ACA:

- **Choosing a health insurance exchange plan** – 42 percent of respondents indicate they remain undecided as to whether they will obtain health insurance on exchanges, while 35 percent of respondents are unlikely to do so, and 23 percent likely will.
- **Medical costs** – 46 percent think the ACA will increase the overall cost of medical insurance, 14 percent think it will decrease costs and 12 percent feel it will have no impact.
- **Out-of-pocket costs** – 46 percent of respondents believe the ACA will increase their personal out-of-pocket medical costs, 13 percent believe it will decrease their costs and 13 percent feel it will have no impact.

“HSA members’ concern about ACA-driven cost increases aligns with their heightened consumerism, since the top eight out of 11 actions that occurred after enrolling in an HSA involved saving, monitoring costs and shopping wisely,” said Ruth Hunt, a principal and health engagement leader for Buck Consultants. “HSA owners may fear the unknowns that could be out of their control vs. their experience with HSAs. Employers can reassure employees regarding the continued availability of tools and resources: ‘if you like your HSA, you can keep your HSA.’”

BenefitWallet, A Xerox Solution, was one of the first HSA products in the market in 2004. Since then it has grown to be one of the nation’s leading administrators of HSAs. With more than 1 million accounts administered and \$1.4 billion in HSA assets, it is one of the largest health savings account providers in the nation.

About the Survey

The *BenefitWallet: 2013 Member Survey Report* is the third bi-annual survey report on HSA members. It was conducted online by Buck Consultants. A sample of BenefitWallet members was polled and over 23,000 participated in the survey.

This report is available at no cost. Media can request a copy by contacting Ed Gadowski at +1-910-253-9816. All other interested parties can receive a copy by visiting <http://query.buckconsultants.com/benefitwallet-2013-member-survey>.

About Buck Consultants

Buck Consultants, A Xerox Company, is a leader in human resource and benefits consulting with more than 1,500 professionals worldwide. Founded in 1916 to advise clients in establishing and funding some of the nation’s first public and private retirement programs, Buck is an innovator in the areas of retirement benefits, health and welfare programs, talent and human resources solutions, compensation, and employee communication. News and other information about Buck Consultants are available at <http://www.buckconsultants.com>.

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