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More employers contributing to HSAs, HRAs

BY KATHRYN MAYER
February 18, 2014 • Reprints



Workers with [health savings accounts](#) and health reimbursement accounts are getting a little help from their employers.

So much, in fact, that the percentage of employers contributing to their employees' health accounts reached its highest level in years,

according to the Employee Benefit Research Institute.

Nearly three-quarters (71 percent) of workers with a HSA or an HRA reported that their employers contributed to the account in 2013, the highest level since EBRI began surveying health account holders in 2005.

That, and other findings about health accounts, comes from the latest annual EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey.

Contribution amounts from workers and employers — though still fairly constant — took a slight hit in the last year.

Among workers with employee-only coverage and an employer contribution, the percentage reporting that their employers contributed \$1,000 or more slipped from 28 percent to 23 percent in 2013. Similarly, on average, workers with employee-only coverage dropped their HSA contribution levels last year.

But health savings holders with family coverage kept contribution levels relatively steady. While both lower- and higher-income individuals lowered their contributions in 2013, lower-income individuals were less likely to contribute than higher-income individuals. Employer contribution levels among workers with family coverage were mostly unchanged, too.

According to EBRI's report, 11.8 million adults' ages 21–64 (9.7 percent of the population) were enrolled in a plan with an HRA or HSA in 2013.

An additional 9.3 million reported they were covered by an HSA-eligible plan but had not yet opened the account, meaning that about 21 million adults ages 21-64 with private insurance were either already in a CDHP or covered by an HSA-eligible plan. When their children were included, 26.1 million individuals with private insurance, representing 15 percent of the market,

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were either in a CDHP or an HSA-eligible plan, EBRI reported.

Last week, investment consulting firm **Devenir reported that HSAs grew** to an estimated \$19.3 billion in assets and 10.7 million accounts at year-end 2013 and have grown to more than \$20 billion in assets during January.

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