

2012 HSA Research Catalogue

Devenir closely follows the health savings account market, keeping track of the latest HSA research material available. Below you can find some of the key pieces of HSA research reports that we found valuable and insightful over the first half of 2012.

January

EBRI HSA & HRA: Assets, Account Balances, & Rollovers, 2006-2011 (1/9/12)

Link: [PDF](#)

Scope: Based off of the 2011 EBRI/MGA Consumer Engagement in Health Care Survey, which is an online survey of 4,703 privately insured adults ages 21–64. Much of the report measures HSAs & HRAs together.

Key Point:

- In 2011, average HSA/HRA account balance increased to \$1,470, a 9% increase from 2010.

Devenir 2011 Year-end HSA Research Report (1/31/12)

Link: [Executive Summary](#)

Scope: Year-end survey of the largest HSA custodians representing an estimated 80+% of the HSA marketplace with data collected on a calendar year basis. Full research report was only released to survey participants.

Key Points:

- Estimated \$12.4 billion in HSA assets amongst almost 6.8 million accounts as of 12/31/2011.
- An estimated \$10.9 billion was contributed in 2011 to health savings accounts.
- HSA investment assets reached an estimated \$960 million by year-end.

February

J.P. Morgan HSA 2011 Snapshot (2/13/12)

Link: [Download here](#)

Scope: The J.P. Morgan HSA 2011 Snapshot is an analysis of J.P Morgan HSA business, looking at account holder behavior and product usage trends. It is their 3rd annual HSA Program Snapshot.

Key Point:

- J.P. Morgan manages over 900,000 accounts and over \$1.5 billion in HSA assets as of February 2012.

April

Devenir Year-End HSA Credit Union Report (4/5/12)

Link: [PDF](#)

Scope: A summary of year-end 2011 credit union HSA statistics derived from National Credit Union Association's (NCUA) data.

Key Point:

- Health savings accounts continue to grow rapidly at credit unions, exceeding the growth experienced by the overall market.

May

AHIP January 2012 HSA Census (5/29/12)

Link: [PDF](#)

Scope: Survey of AHIP members conducted annually and is based on a January to January basis.

Key Point:

- Over 13.5 million people are covered by an HSA eligible health plan, a more than 18% increase YOY.

June

CDC Early Estimates of 2011 National Health Interview Survey (6/15/12)

Link: [PDF](#)

Scope: Estimates of health insurance coverage for U.S. population based on data from the 2011 National Health Interview Survey (NHIS), along with estimates from the 1997–2010 NHIS. Data analyses for the 2011 NHIS were based on 101,577 persons in the Family Core.

Key Point:

- In 2011, 29.0% of persons under age 65 with private health insurance at the time of interview were enrolled in a high deductible health plan (HDHP), including 9.2% who were enrolled in a consumer-directed health plan (CDHP).