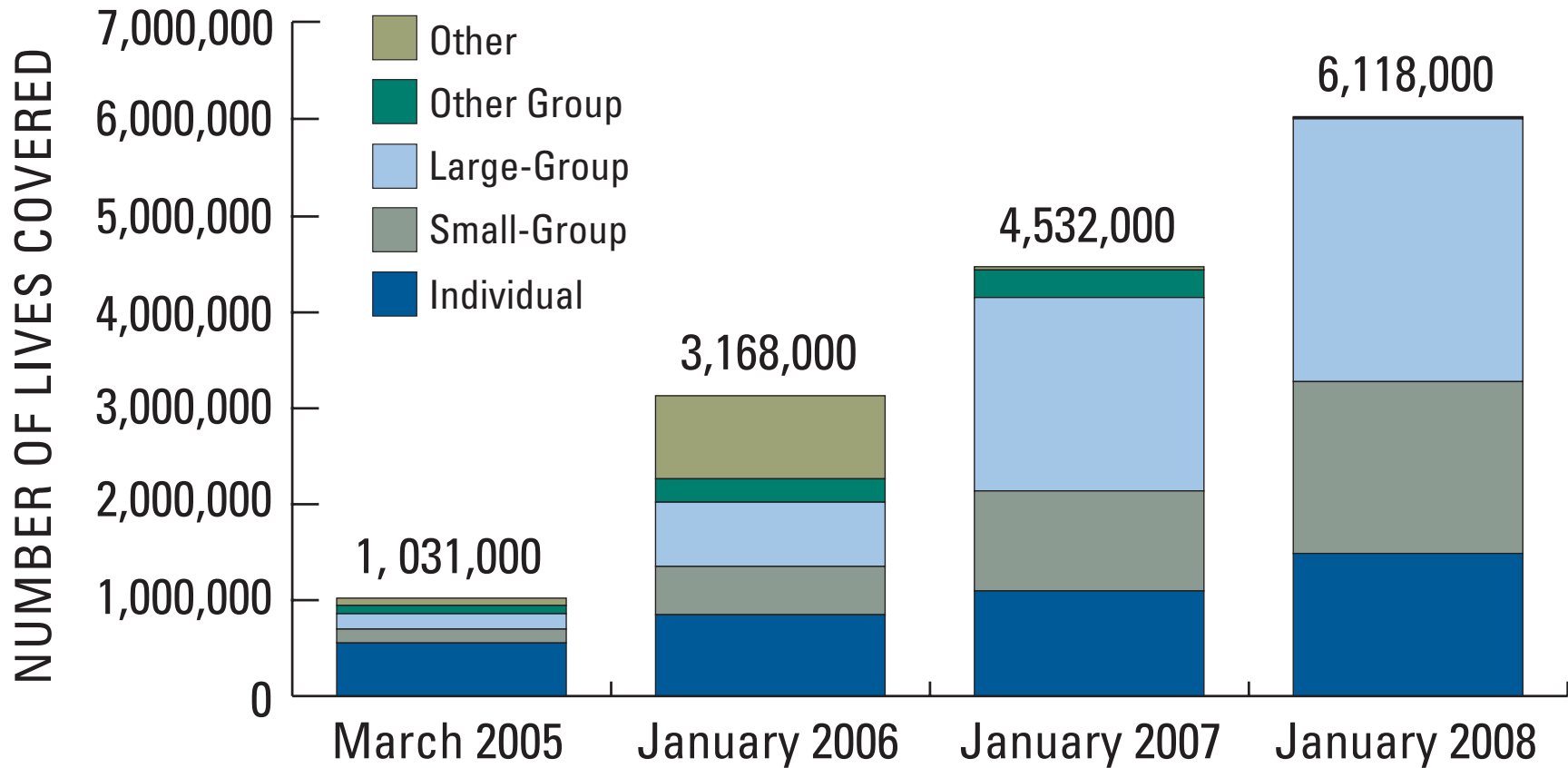
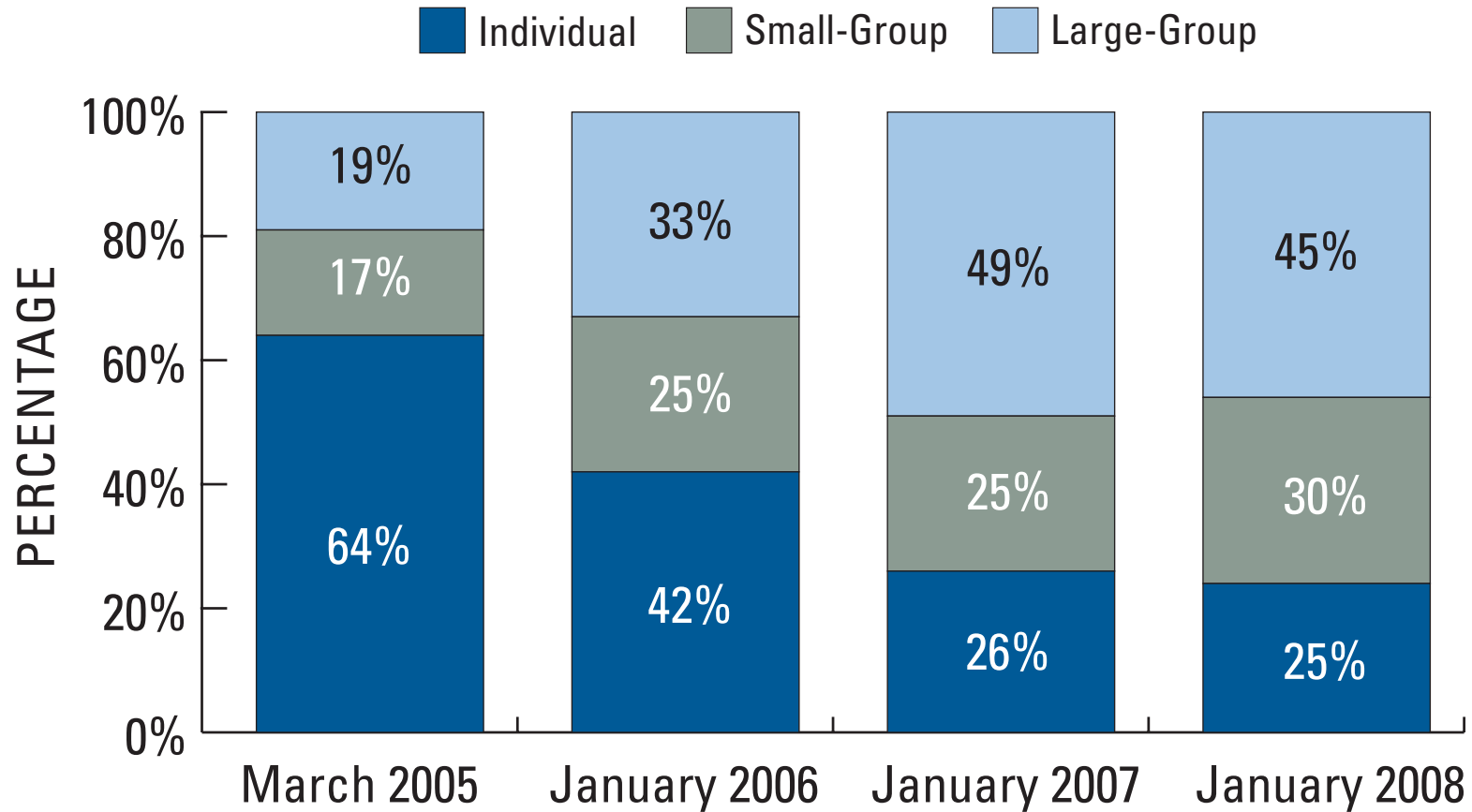


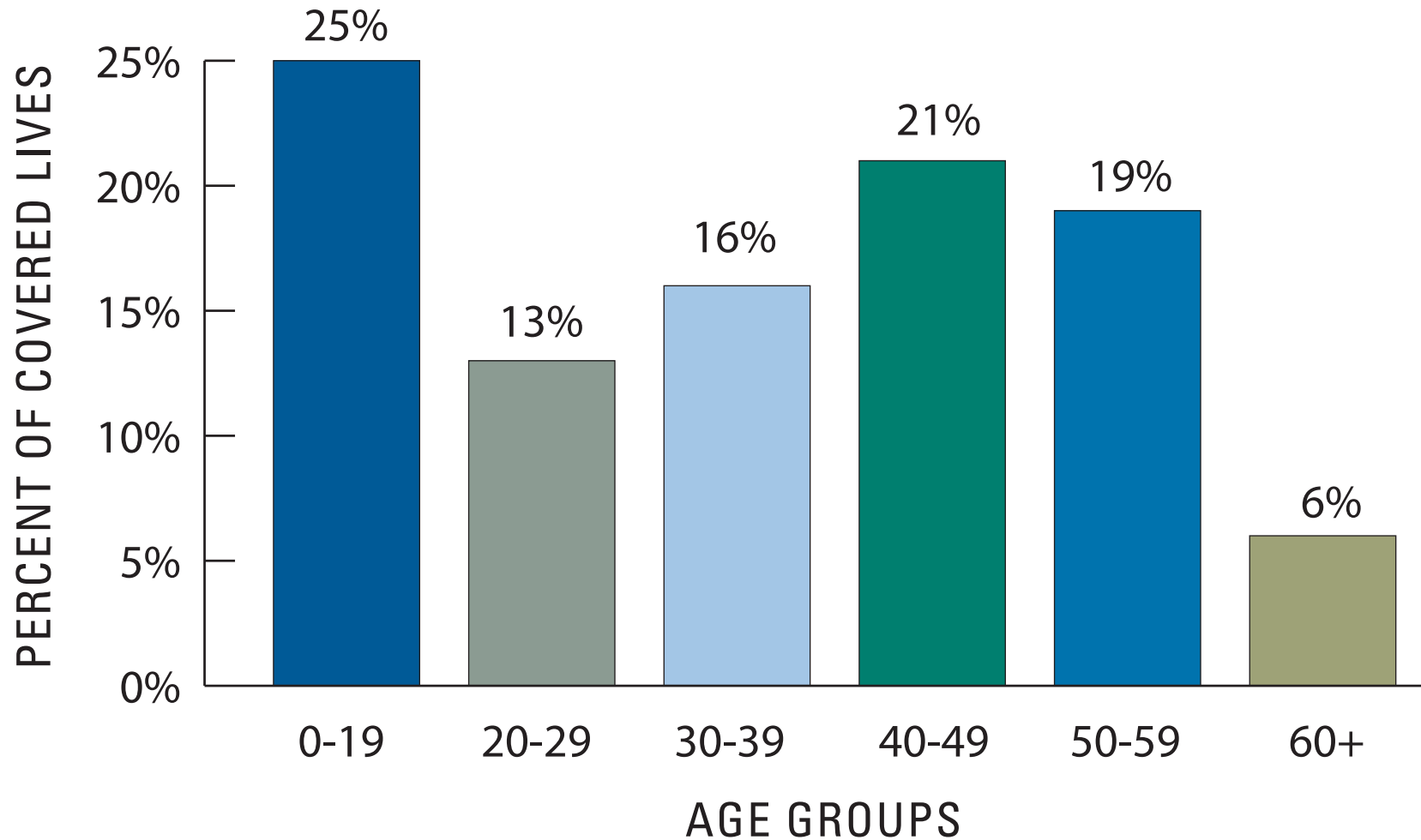
# Growth of HSA/HDHP Enrollment from March 2005 to January 2008



# Percentage of Lives Covered by an HSA/HDHP, by Market Type



# Age Distribution of People Covered by HSA/HDHPs, Individual Market



Note: Most enrollees in the 0-19 age group were dependents covered under family plans.

Source: 2008 AHIP HSA/HDHP Census

# HSA/HDHP Plans Enrollment (Covered Lives)



	March 2005	January 2006	January 2007	January 2008
Individual Market	556,000	855,000	1,106,000	1,502,000
Small-Group Market	147,000	510,000	1,057,000	1,816,000
Large-Group Market	162,000	679,000	2,044,000	2,777,000
Other Group*	88,000	247,000	291,000	13,000
Other**	77,000	878,000	34,000	10,000
<b>Total</b>	<b>1,031,000</b>	<b>3,168,000</b>	<b>4,532,000</b>	<b>6,118,000</b>

\*For this census, companies reported enrollment in the large- and small-group markets according to their internal reporting standards, or by state-specific requirements for each state. The “other group” category contains enrollment data for companies that could not break down their group membership into large- and small-group categories within the deadline for reporting.

\*\*The “other” category was necessary to accommodate companies that were able to provide information on the number of people covered by HSA/HDHP policies, but were not able to provide a breakdown by market category within the deadline for reporting.

Sources: 2005–2008 AHIP HSA/HDHP Census Reports

# HSA/HDHP Enrollment Levels, by Number of Responding Companies



Enrollment (Covered Lives)	March 2005	January 2006	January 2007	January 2008
100,000+	2	7	11	14
25,000+	11	15	26	37
10,000+	16	35	39	48
5,000+	23	44	51	62

Note: Each responding company may have multiple subsidiaries operating in many states. However, results for enrollment levels by company are reported only for the overall company, grouping data from all subsidiaries into one unit.

Sources: 2005–2008 AHIP HSA/HDHP Census Reports

# Description of HSA/HDHP Policies, Individual Market — Best-Selling Product



	Single	Family
Average Annual Deductible*	\$2,600	\$4,846
Average Annual Out-of-Pocket Limit	\$3,661	\$7,057
Average Lifetime Maximum Benefit**	\$3.9 Million	\$3.9 Million
Percentage of Policies with Unlimited Lifetime Maximum Benefit	21%	23%

\*Policies generally cover preventive care services before the deductible is reached.

\*\*Among plans with a lifetime maximum benefit.

Source: 2008 AHIP HSA/HDHP Census

# Individual HSA/HDHP Premiums, by Age — Best-Selling Product



	Age 20-29	Age 30-54	Age 55-64
Average Annual Premium, Single Policy	\$1,519	\$2,278	\$3,724
Average Annual Premium, Family Policy	\$3,825	\$5,125	\$7,170

# Description of HSA/HDHP Policies, Small-Group Market — Best-Selling Product



	Single	Family
Average Annual Deductible*	\$2,244	\$4,356
Average Annual Out-of-Pocket Limit	\$3,462	\$6,690
Average Lifetime Maximum Benefit**	\$3.9 Million	\$3.9 Million
Percentage of Policies with Unlimited Lifetime Maximum Benefit	33%	35%
Average Annual Premium	\$3,189	\$8,125

\*Policies generally cover preventive care services before the deductible is reached.

\*\*Among plans with a lifetime maximum benefit.

Source: 2008 AHIP HSA/HDHP Census



# Description of HSA/HDHP Policies, Large-Group Market — Best-Selling Product



	Single	Family
Average Annual Deductible*	\$2,046	\$3,998
Average Annual Out-of-Pocket Limit	\$3,194	\$6,110
Average Lifetime Maximum Benefit**	\$3.6 Million	\$3.7 Million
Percentage of Policies with Unlimited Lifetime Maximum Benefit	35%	38%
Average Annual Premium	\$3,185	\$8,241

\*Policies generally cover preventive care services before the deductible is reached.

\*\*Among plans with a lifetime maximum benefit.

Source: 2008 AHIP HSA/HDHP Census

# Total Enrollment in HSA/HDHP Plans and as a Percentage of Total Enrollment in Private Health Insurance, by State, January 2008



State	Total Enrollment in HSA/HDHP Plans (number) of covered lives	Estimated HSA/HDHP Enrollment as a Percentage of Total Enrollment in Private Health Insurance (under age 65)	State	Total Enrollment in HSA/HDHP Plans (number) of covered lives	Estimated HSA/HDHP Enrollment as a Percentage of Total Enrollment in Private Health Insurance (under age 65)	State	Total Enrollment in HSA/HDHP Plans (number) of covered lives	Estimated HSA/HDHP Enrollment as a Percentage of Total Enrollment in Private Health Insurance (under age 65)
ALABAMA	40,050	1.5%	LOUISIANA	189,732	9.0%	OKLAHOMA	39,187	2.1%
ALASKA	12,068	3.0%	MAINE	18,211	2.2%	OREGON	63,714	2.9%
ARIZONA	103,611	3.1%	MARYLAND	121,890	3.2%	PENNSYLVANIA	130,335	1.6%
ARKANSAS	44,154	3.0%	MASSACHUSETTS	37,985	0.9%	RHODE ISLAND	13,042	1.9%
CALIFORNIA	638,999	3.1%	MICHIGAN	187,561	2.9%	SOUTH CAROLINA	116,816	4.8%
COLORADO	217,906	7.1%	MINNESOTA	325,074	9.2%	SOUTH DAKOTA	9,260	1.9%
CONNECTICUT	135,141	5.8%	MISSISSIPPI	23,422	1.5%	TENNESSEE	120,606	3.5%
D.C.	29,995	8.7%	MISSOURI	88,112	2.4%	TEXAS	357,699	2.9%
DELAWARE	16,651	3.0%	MONTANA	25,779	4.7%	UTAH	70,021	4.2%
FLORIDA	396,611	4.1%	NEBRASKA	76,429	6.4%	VERMONT	29,515	7.5%
GEORGIA	165,111	2.9%	NEVADA	22,631	1.5%	VIRGINIA	105,669	2.1%
HAWAII	888	0.1%	NEW HAMPSHIRE	35,033	3.8%	WASHINGTON	101,254	2.5%
IDAHO	35,760	3.9%	NEW JERSEY	119,980	2.1%	WEST VIRGINIA	9,937	1.0%
ILLINOIS	383,922	4.7%	NEW MEXICO	8,645	0.9%	WISCONSIN	210,026	5.6%
INDIANA	217,274	5.1%	NEW YORK	127,665	1.1%	WYOMING	13,730	4.2%
IOWA	97,705	5.0%	NORTH CAROLINA	128,143	2.5%	Uncategorized	135,556	
KANSAS	56,206	3.2%	NORTH DAKOTA	10,317	2.5%	<b>United States</b>	<b>6,118,107</b>	<b>3.4%</b>
KENTUCKY	100,320	4.1%	OHIO	352,759	4.8%			

\*Some responding companies were unable to categorize all of their HSA/HDHP enrollment by state within the deadline for this census.  
Sources: 2008 AHIP HSA/HDHP Census. US Census Bureau Current Population Survey (CPS), Annual Social and Economic (ASEC) Supplement 2006

# Health Savings Accounts: Average Amount of Time Accounts Were Open as of January 2008



## *Information based on 480,354 accounts*

6 Months or Less	23%
7 to 12 Months	17%
13 to 18 Months	16%
More Than 18 Months	44%
Total	100%

## *Information based on 463,260 accounts*

Overall Average	16 Months
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# Health Savings Accounts: 12-Month Average Account Balances, Calendar Year 2007



## *Information based on 517,073 accounts*

\$0	13%
Less than \$1,000	50%
\$1,001 to \$2,500	20%
\$2,501 to \$5,000	10%
\$5,001 to \$10,000	5%
More Than \$10,000	2%
Total	100%

## *Information based on 801,393 accounts*

Overall Average	\$1,382
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# Health Savings Accounts: Average Annual Amounts Spent, Calendar Year 2007



*Information based on 636,039 accounts*

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Overall Average	\$1,083
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