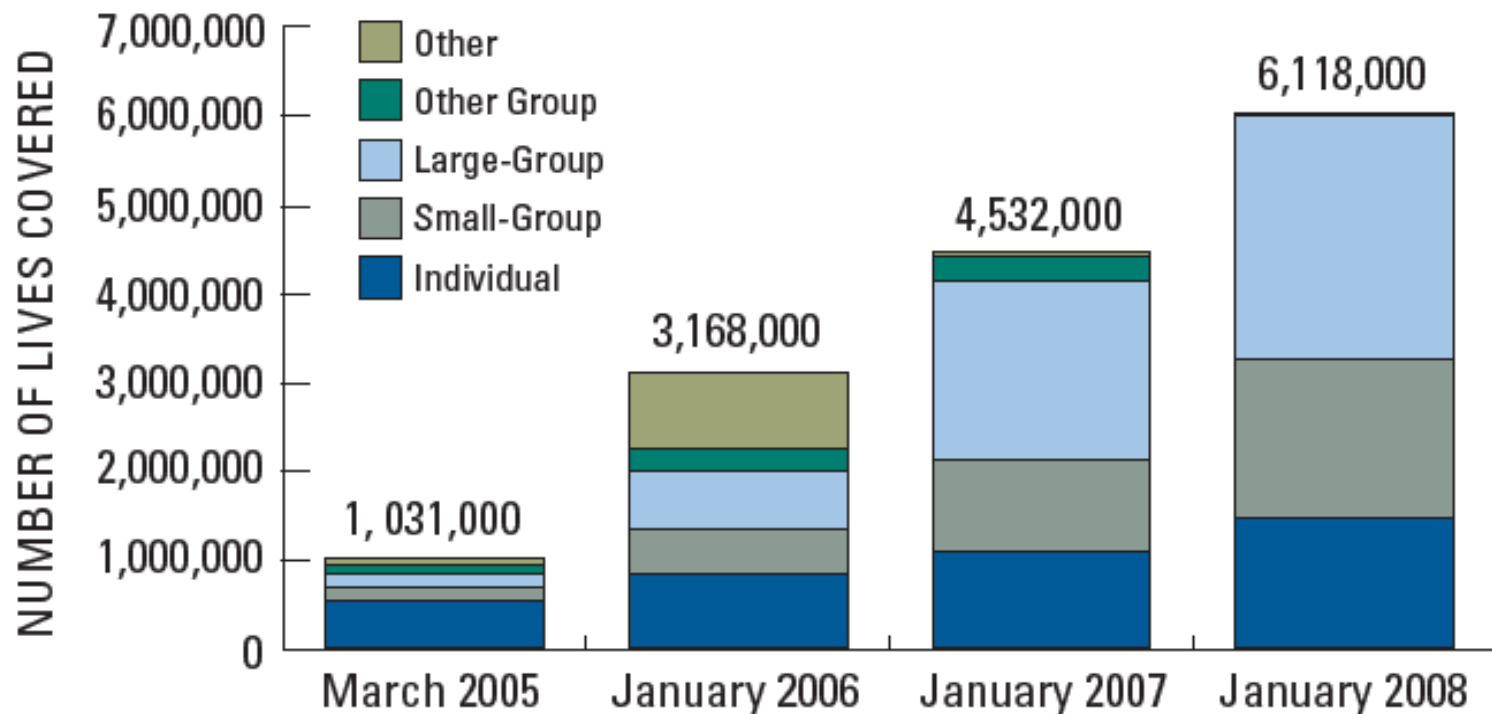


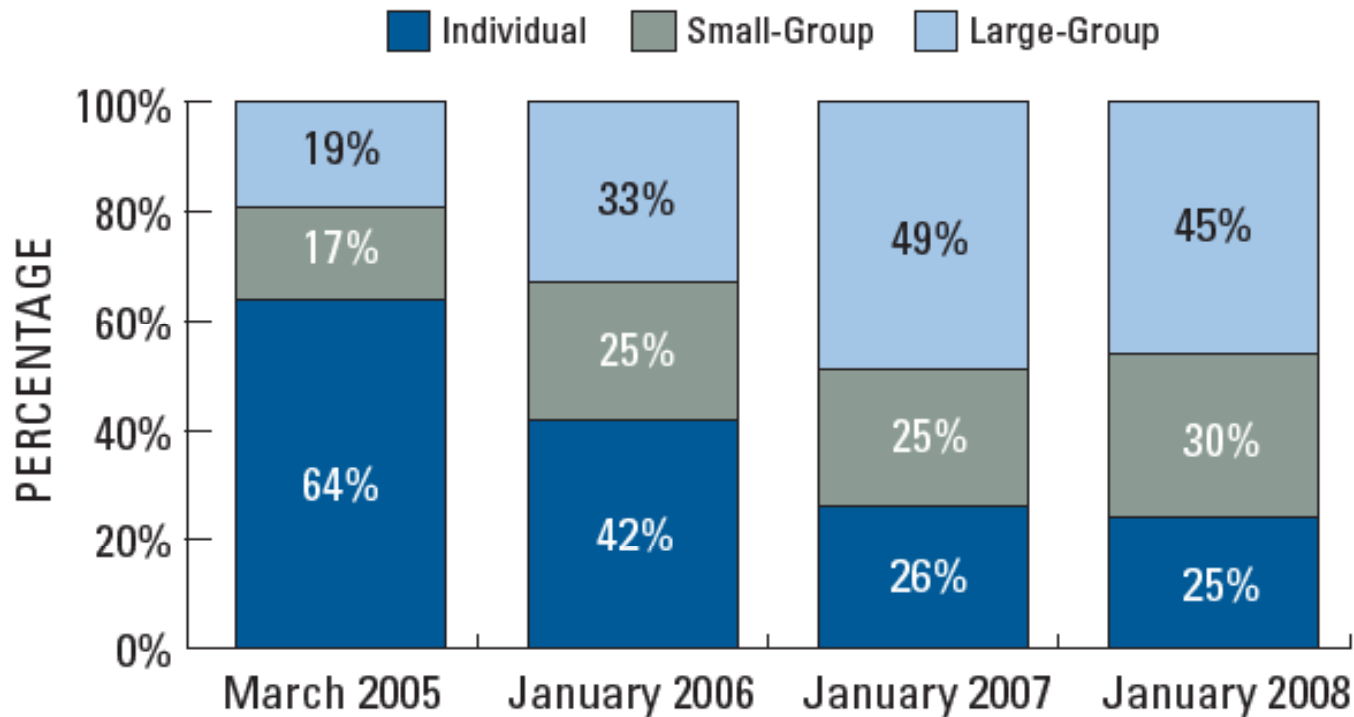


**America's Health  
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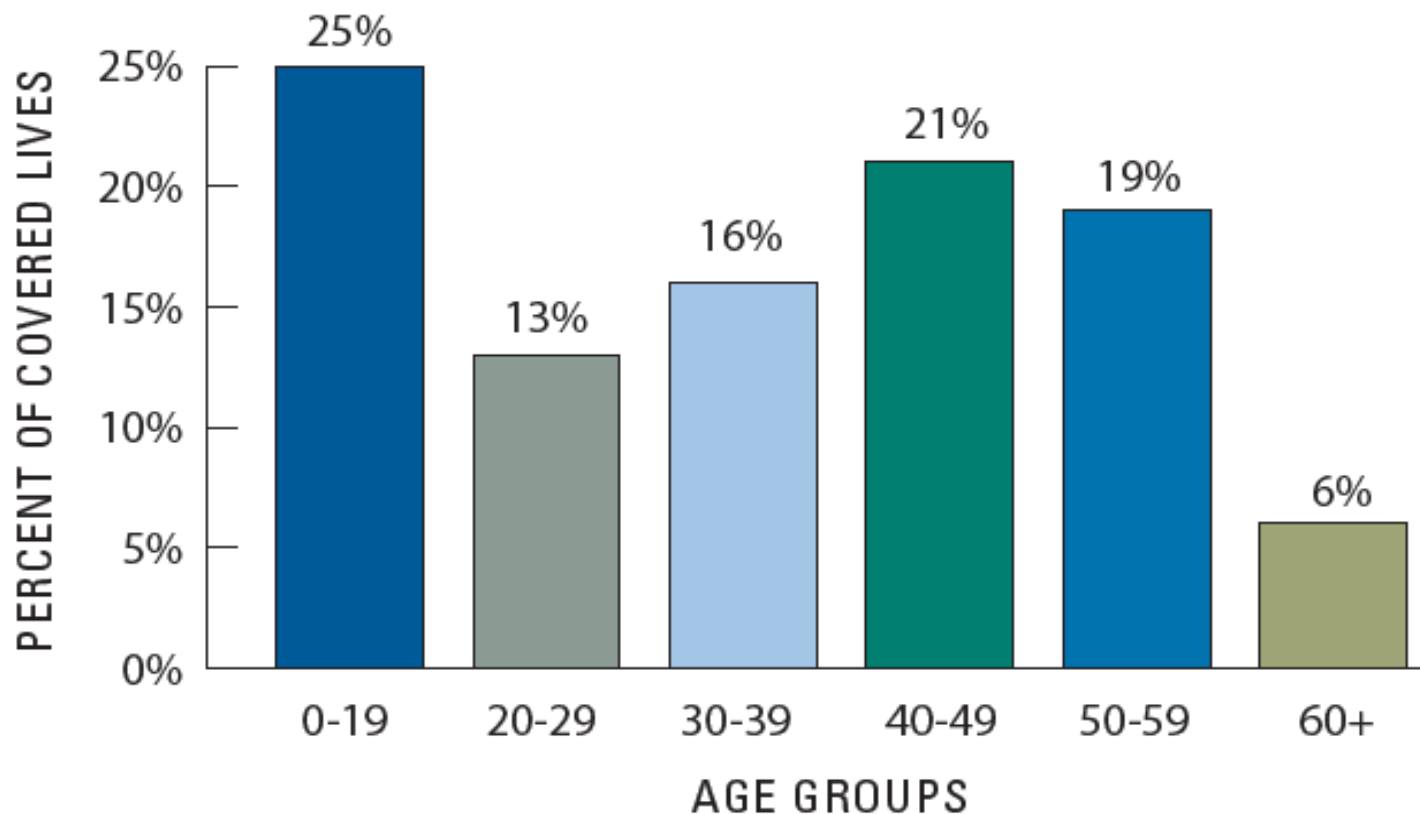
# Growth of HSA/HDHP Enrollment from March 2005 to January 2008



# 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)
ALABAMA	40,050	1.5%
ALASKA	12,068	3.0%
ARIZONA	103,611	3.1%
ARKANSAS	44,154	3.0%
CALIFORNIA	638,999	3.1%
COLORADO	217,906	7.1%
CONNECTICUT	135,141	5.8%
D.C.	29,995	8.7%
DELAWARE	16,651	3.0%
FLORIDA	396,611	4.1%
GEORGIA	165,111	2.9%
HAWAII	888	0.1%
IDAHO	35,760	3.9%
ILLINOIS	383,922	4.7%
INDIANA	217,274	5.1%
IOWA	97,705	5.0%
KANSAS	56,206	3.2%
KENTUCKY	100,320	4.1%

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)
LOUISIANA	189,732	9.0%
MAINE	18,211	2.3%
MARYLAND	121,890	3.2%
MASSACHUSETTS	37,985	0.9%
MICHIGAN	187,561	2.9%
MINNESOTA	325,074	9.2%
MISSISSIPPI	23,422	1.5%
MISSOURI	88,112	2.4%
MONTANA	25,779	4.7%
NEBRASKA	76,429	6.4%
NEVADA	22,631	1.5%
NEW HAMPSHIRE	35,033	3.8%
NEW JERSEY	119,980	2.1%
NEW MEXICO	8,645	0.9%
NEW YORK	127,665	1.1%
NORTH CAROLINA	128,143	2.5%
NORTH DAKOTA	10,317	2.5%
OHIO	352,759	4.8%

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)
OKLAHOMA	39,187	2.1%
OREGON	63,714	2.9%
PENNSYLVANIA	130,335	1.6%
RHODE ISLAND	13,042	1.9%
SOUTH CAROLINA	116,816	4.8%
SOUTH DAKOTA	9,260	1.9%
TENNESSEE	120,606	3.5%
TEXAS	357,699	2.9%
UTAH	70,021	4.2%
VERMONT	29,515	7.5%
VIRGINIA	105,669	2.1%
WASHINGTON	101,254	2.5%
WEST VIRGINIA	9,937	1.0%
WISCONSIN	210,026	5.6%
WYOMING	13,730	4.2%
Uncategorized	135,556	
<b>United States</b>	<b>6,118,107</b>	<b>3.4%</b>

\*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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\*Source: 2008 AHIP HSA/HDHP Census

## 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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\*Source: 2008 AHIP HSA/HDHP Census



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## Percentage of HSA/HDHP Plans Covering Preventive Benefits “First-Dollar” (By Market)

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<u>Type of Coverage</u>	<u>Percent of Companies</u>
Individual Market	59%
Small Group	96%
Large Group	99%
Jumbo Group	99%
All Markets	84%

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## Percent of Plans That Do Not Impose Cost-Sharing for Preventive Benefits

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<u>Type of Coverage</u>	<u>Percent of Market</u>
Individual Market	75%
Small Group	73%
Large Group	76%
Jumbo Group	83%
All Markets	76%



**TABLE 1. PERCENT OF HSA/HDHP POLICIES PURCHASED THAT PROVIDE “FIRST-DOLLAR” COVERAGE FOR PREVENTIVE CARE, BY MARKET, 2007**

	Individual	Small Group	Large Group	Jumbo Group	All Markets
Percent of Companies Offering, Weighted by Enrollment	59%	96%	99%	99%	84%
Number of Responding Companies, by Market	25	35	33	13	36
Responding Companies' Enrollment in HSA/HDHPs	607,735	491,809	351,235	291,186	1,741,965

Source: America's Health Insurance Plans.

**TABLE 2. IMMUNIZATIONS TYPICALLY RECOMMENDED AS A PREVENTIVE BENEFIT**

Common Preventive Benefits	Infant	Child	Adolescent	Adult Male	Adult Female
Diphtheria, Tetanus and acellular Pertussis (DTaP)	✓	✓			
Haemophilus Influenzae Type b (Hib)	✓				
Hepatitis A & B	✓				
Human Papillomavirus (HPV)			✓		
Influenza	✓			✓	✓
Measles, Mumps, Rubella (MMR)		✓	✓	✓	✓
Meningococcal	✓		✓		✓
Pneumococcal	✓		✓	✓	✓
Polio (IPV)	✓	✓			✓
Rotavirus	✓				✓
Tetanus-Diphtheria-Pertussis	✓		✓	✓	✓
Varicella-Zoster (chickenpox and shingles)	✓	✓	✓	✓	✓

Source: America's Health Insurance Plans.

Note: Recommendations for preventive immunizations can be found at <http://www.cdc.gov/vaccines/>.

**TABLE 3. SCREENINGS TYPICALLY RECOMMENDED AS A PREVENTIVE BENEFIT**

Common Preventive Benefits	Infant	Child	Adolescent	Adult Male	Adult Female
High Blood Pressure Screening				✓	✓
Obesity Screening (BMI)	✓	✓	✓	✓	✓
Vision		✓			
Newborn Screening (PKU, sickle cell, hemoglobinopathies, hypothyroidism, head circumference)	✓				
Cholesterol Screening				✓	✓
Colorectal Cancer Screening (stool blood test (FOBT), flexible sigmoidoscopy, double contrast barium enema, colonoscopy)				✓	✓
Prostate Cancer Screening (prostate-specific antigen (PSA) and digital rectal exam (DRE))				✓	
Bone Mineral Density (BMD) Test					✓
Screening for Depression and Alcohol Misuse, Behavioral Counseling Interventions				✓	✓

Source: America's Health Insurance Plans.

Note: Recommendations for preventive care can be found at <http://www.ahrq.gov/clinipocket/gd.pdf>.

**TABLE 4. TYPES OF PREVENTIVE BENEFITS COVERED ON A "FIRSTDOLLAR" BASIS, PERCENT OF HSA/HDHPS BY MARKET, 2007**

Common Preventive Benefits	Individual	Small Group	Large Group	Jumbo Group	All Markets
Infant/Child Well Care	100%	100%	100%	100%	100%
Colonoscopies	89%	81%	75%	81%	83%
Immunizations	100%	100%	100%	100%	100%
Mammograms	100%	100%	100%	100%	100%
Pap Smears	100%	100%	100%	100%	100%
Physicals/Annual Checkups	100%	100%	100%	100%	100%
Prostate-specific Antigen (PSA)	100%	100%	88%	92%	89%
Smoking Cessation	96%	85%	26%	35%	26%

Source: America's Health Insurance Plans.

TABLE 5. ANNUAL DOLLAR MAXIMUMS FOR PREVENTIVE BENEFITS COVERED ON A "FIRST-DOLLAR" BASIS IN HSA/HDHPS, BY MARKET, 2007

Maximums	Individual	Small Group	Large Group	Jumbo Group	All Markets
None	39%	59%	46%	71%	52%
Up to \$250	4%	16%	19%	22%	13%
\$300	10%	4%	8%	0%	6%
\$500	36%	18%	26%	7%	24%
\$750 and Up	11%	3%	1%	0%	5%
Total	100%	100%	100%	100%	100%

Source: America's Health Insurance Plans.

TABLE 6. COST-SHARING FOR PREVENTIVE BENEFITS IN HSA/HDHP PLANS, BY MARKET, 2007

	Individual	Small Group	Large Group	Jumbo Group	All Markets
No Cost-Sharing	75%	73%	76%	83%	76%
Coinurance or Copayment	25%	27%	24%	17%	24%
Total	100%	100%	100%	100%	100%

Source: America's Health Insurance Plans.

TABLE 7. PERCENT OF ENROLLEES IN HSA/HDHP PLANS WITH DESIGNATED PRESCRIPTION DRUG COVERAGE AS A PREVENTIVE BENEFIT ON A "FIRST-DOLLAR" BASIS, 2007

Individual	1%
Small Group	3%
Large Group	6%
Jumbo Group	27%
All Markets	7%

Source: America's Health Insurance Plans.