



NEWS RELEASE

HEALTH SAVINGS ACCOUNT OWNERS: SATISFIED WITH THEIR ACCOUNTS, WANT TO KEEP THEM AS SAVINGS OPTION FOR AMERICANS

Survey Finds HSAs Are Used Most by Those Making Less Than \$75,000 a Year

GOLDEN VALLEY, Minn. (May 13, 2009) — Health savings account (HSA) owners are overwhelmingly satisfied with their accounts, and 91 percent believe such accounts should remain an option for Americans, according to a nationwide survey released today by [OptumHealth Inc.](#) More than 80 percent of respondents cite their ability to save for future health care expenses as the primary reason for opening and depositing money into their HSAs. The survey also found that 70 percent of HSA participants make \$75,000 a year or less in income.

“HSAs have very strong support across a broad range of income levels and are helping people be better health care consumers,” said Chad Wilkins, chief executive officer for OptumHealth Financial Services.

OptumHealth’s survey found 82 percent of HSA owners are satisfied with their accounts; 78 percent believe the continued availability of HSAs should be part of any health care reform that may occur; and 74 percent agreed they would recommend an HSA to a friend or family member. Three out of 10 respondents said that they wouldn’t have health insurance if it were not for their HSAs.

The study also showed that HSA owners are engaged with their financial and physical well-being. For example, 64 percent of the respondents said they inquired about generic options for medication and 47 percent indicated they asked their care providers about charges.

HSA owners also agree that people need to become more engaged in their health care. The survey found that 83 percent of respondents agreed people should research health care options and try to get the best price — just like they do for other major consumer purchases; 72 percent of respondents said that individuals should be responsible for helping to manage their own health care costs.

Employers are increasingly turning to consumer directed health plans (CDHPs) and HSAs to provide health coverage to their employees and dependents. According to a Watson Wyatt Worldwide and National Business Group on Health survey, 51 percent of companies now have a CDHP in place, a 9 percent increase from last year. *Inside Consumer-Directed Healthcare* reported that the number of HSAs grew about 40 percent year-over-year as of January 2009 and average savings balances grew 45 percent.

“With increased employer demand, more HSA use by consumers and the positive responses from our survey, it is clear that these accounts are valued as a tool to help people meet their health care needs,” Wilkins said.

The survey was conducted online by an independent research firm between Feb. 27, 2009, and March 20, 2009, with a random national sample of 500 HSA owners.

The survey measured satisfaction level, motivations for having an HSA and effects the accounts had on engaging people in managing a portion of their health care savings and spending. Participants had an HSA for at least one year, were covered by a high-deductible health plan and had an active HSA at the time of the survey. Margin of error for the survey was 4 percentage points or better with 95 percent confidence.

HSAs are tax-free health spending and savings accounts available to individuals and families who have qualified high-deductible health insurance policies as determined by IRS regulation. OptumHealth Bank, Member FDIC, is one of the largest administrators of HSAs, with about 500,000 accounts and nearly \$800 million in HSA deposits and investments.*

About OptumHealth

OptumHealth Inc. helps individuals navigate the health care system, finance their health care needs and achieve their health and well-being goals. The company's personalized health advocacy and engagement programs tap a unique combination of capabilities that encompass care solutions, behavioral solutions, specialty benefits and financial services. Serving 60 million people, OptumHealth is one of the nation's largest health and wellness businesses, and is a UnitedHealth Group (NYSE: UNH) company. More information about OptumHealth can be found at www.optumhealth.com.

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** Health savings accounts are provided by OptumHealth Bank, Inc., Member FDIC.*