

News & Information

CCH® BENEFITS – 8/14/08

Consumer-Driven Marketplace Continues To Grow

From Spencer's Benefits Reports: According to Mercer, the percentage of all employers offering a consumer-driven health plan (CDHP) grew by one percentage point, from 6% to 7%, in 2007. Mercer also found that enrollment in CDHPs jumped from 3% to 5% of all covered employees, reflecting growing enrollment in existing plans, as well as the establishment of new plans. Here is a spotlight of other CDHP and health savings account (HSA) news:

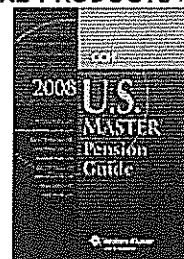
- According to a survey from HSA Bank, high-deductible health plan (HDHP) respondents are more likely to be engaged consumers who ask about costs prior to making an appointment, seek information about generic prescription alternatives, and select lower cost treatment alternatives. The survey also found that nearly 73% of the respondents with an HDHP chose that plan over a traditional health plan option.
- The National Federation of Independent Business (NFIB) has partnered with eHealth, Inc., to release eHealth's BusinessHSA, an online health insurance platform for small businesses. Designed primarily for small businesses that cannot afford group health insurance, BusinessHSA is an online platform that allows employers to cofund and administer their contributions to employees' HSAs.
- UMB Financial Corporation's HSA customers now will be able to use their HSAs at drugstore.com, due to a new financial partnership. The online company's Web site will automatically track purchases and provide HSA-only receipts and other resources to help CDHP users record expenses for tax purposes.
- Wells Fargo & Company has announced that HSA deposits increased 41% since last year, totaling more than \$250 million for the first time. The more than 150,000 Wells Fargo HSA customers now hold more than \$264 million in HSA deposits.

For more information on this and related topics, consult the CCH Pension Plan Guide, CCH Employee Benefits Management, and Spencer's Benefits Reports.

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