

Demographics of Golden Rule HSA Buyers January – November 2004



Markets

- Individual
- Self- Employed
- Small Employers (under 50 employees)



HSA Features

- **HSA checkbook**
- **4% interest**
- **Available in 25 states**



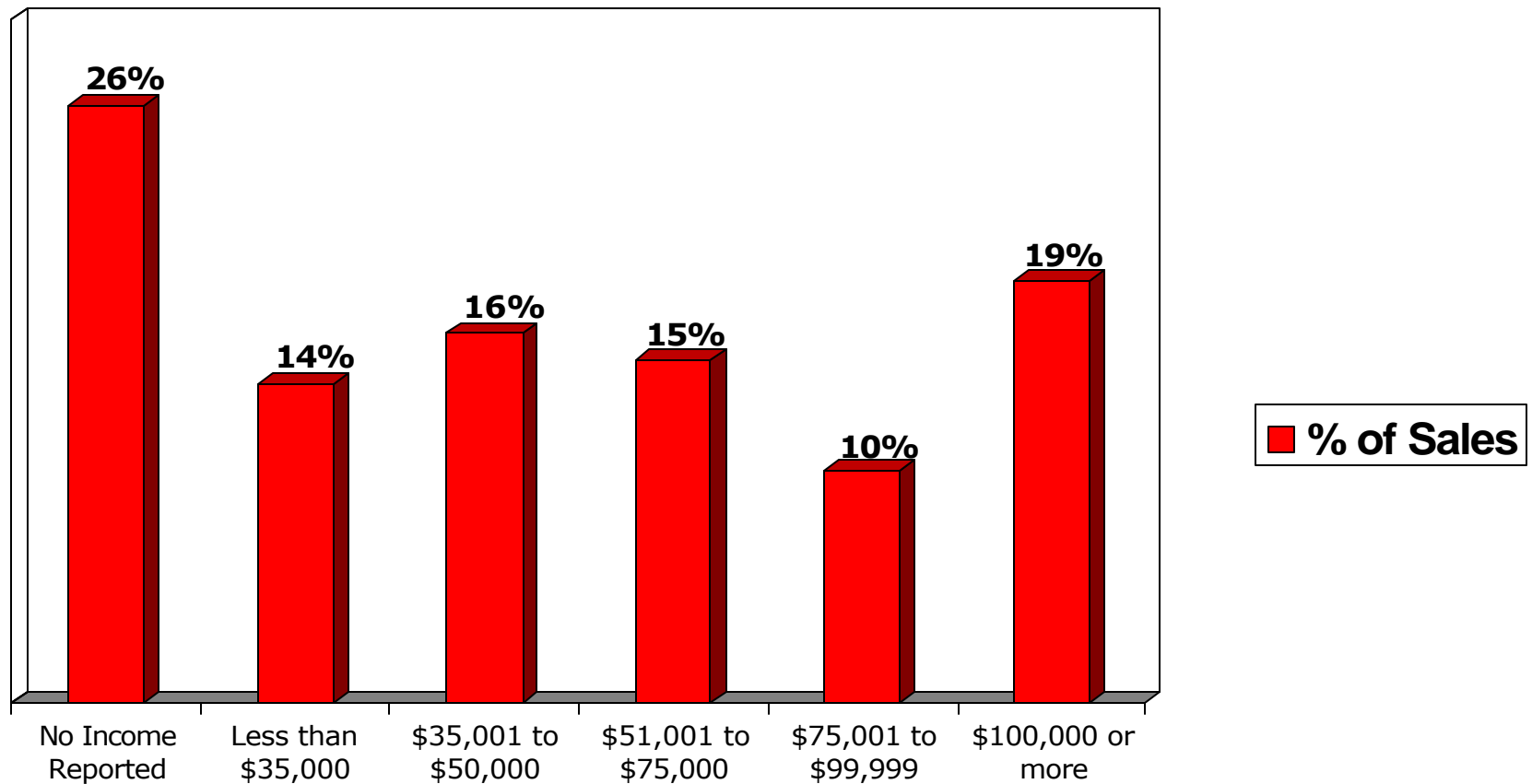
Facts

- Just over \$115 million in HSA accounts
- 17.8% of buyers were previously uninsured



Income of Buyers

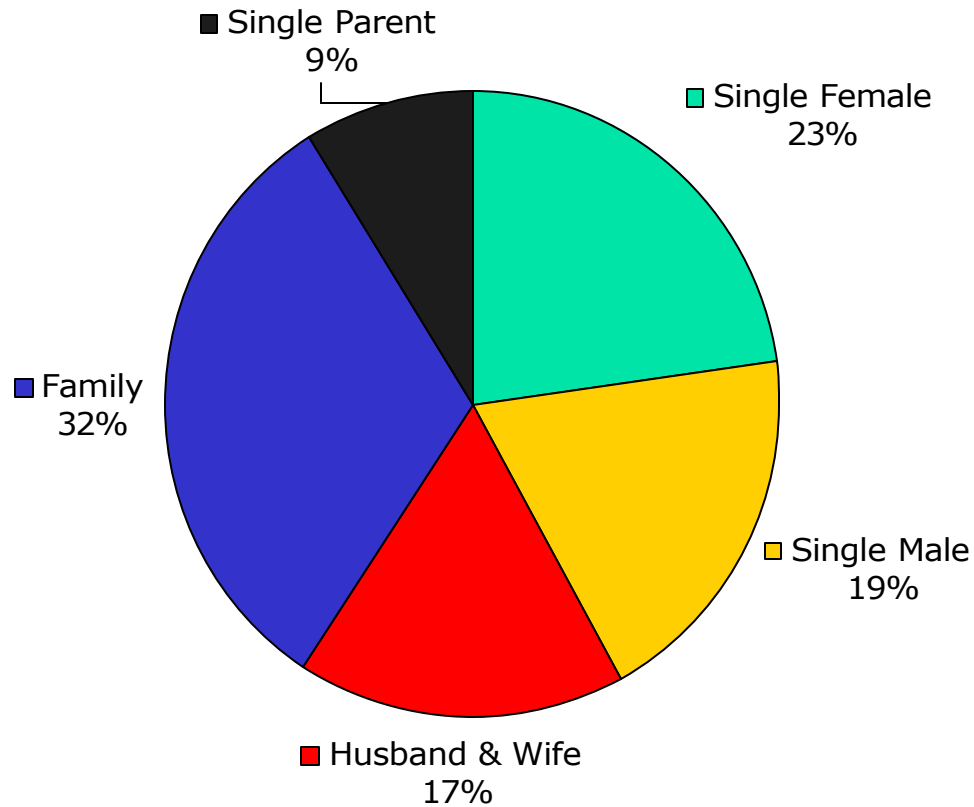
- *30% of Purchasers Earn Under \$50,000*





Family Status

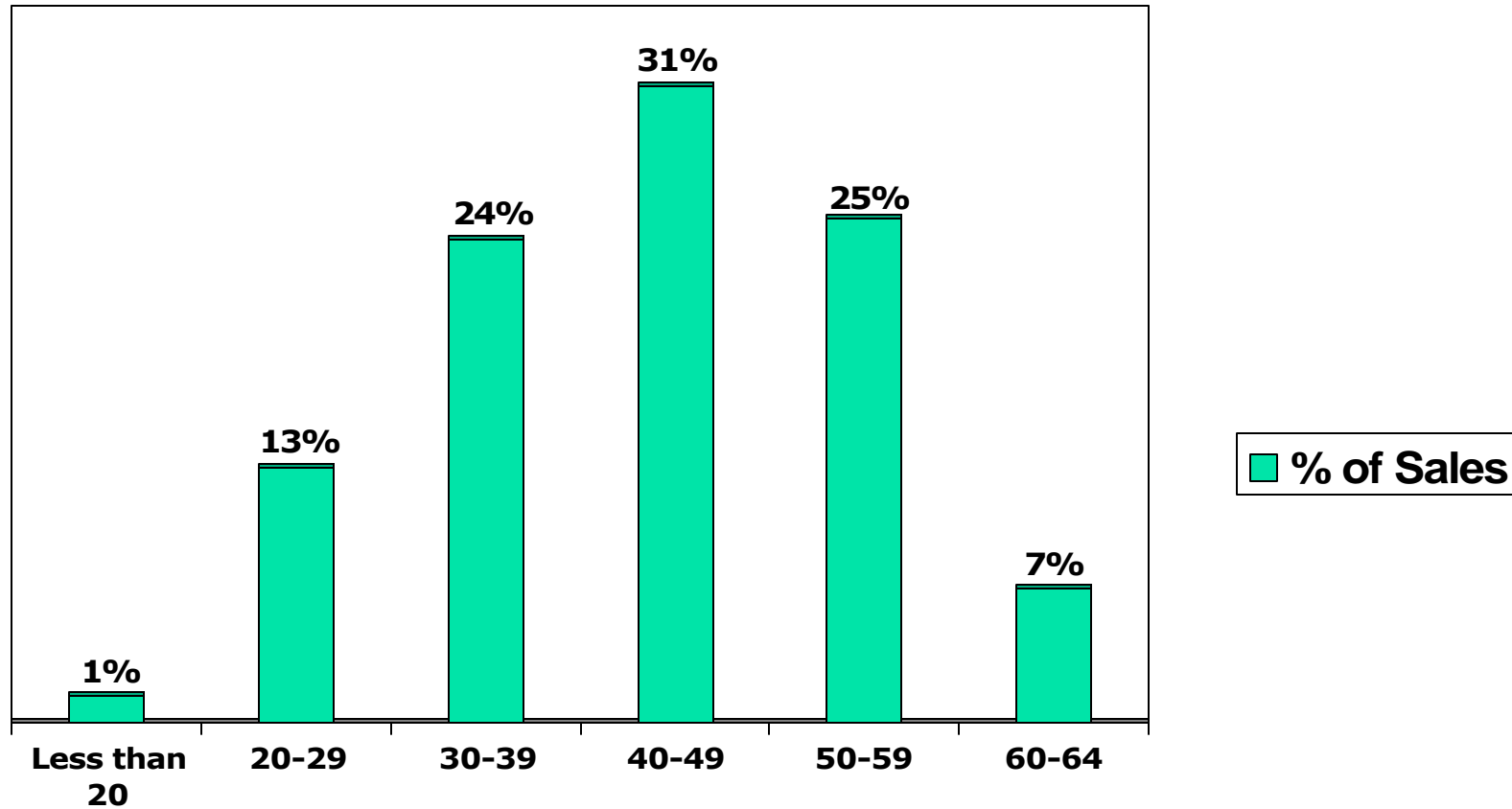
■ *58% of Purchasers Buy Family Coverage*





Age of Buyers

■ *63% of Purchasers Are Over Age 40*





HSA Issues in 109th Congress

- **President Bush's HSA Proposal:**
 - Above the line deduction for people who purchase individual HSA plans.
 - Lower Income Families
 - \$1,000 government contribution in HSA
 - \$2,000 tax credit for high deductible plan
 - Small Businesses
 - Tax credit for companies on the first \$500 contribution per worker with family coverage and the first \$200 contribution per worker with individual coverage
- **Rx Stand Alone Benefit:**
 - This will increase the cost of the insurance.
- **FSA/HRA Commingling:**
 - Not needed. Employers can do this already.