

ECFC Benefits by the Numbers



162.7

million Americans benefit from consumer-directed accounts, including HSAs, FSAs, and HRAs.



30

million Americans rely on FSAs to receive the healthcare they need.

Source: 2018 Aite Health Benefit Accounts Market Forecast



14

million Americans had an HRA in 2018.

Source: Centers for Medicare and Medicaid Services (CMS)



24%

of large employers offered HRAs in 2018.

Source: Willis Towers Watson 2018 Employer Survey Report



46%

of employers offer FSAs with a carryover provision.

Source: SHRM 2018 Benefits Report



\$500

in unused funds can be carried over by employees into the following plan year.

Source: IRS



26

million Americans had an HSA in 2018, up from 22 million in 2017.

Source: 2018 EBRI/Greenwald & Associates Consumer Engagement in Health Care Survey



\$51.4

billion were held in HSA accounts in 2018, up 20% from 2017.

Source: Devenir HSA Research Report 2018



\$1,921

was the average HSA employee contribution in 2017.

Source: Devenir HSA Research Report 2018



68.7%

of HSA account holders were more concerned with covering health care expenses in retirement.

Source: SHRM 2018 Benefits Reports



76%

of employers now offer account-based health plans with HSAs.

Source: Willis Towers Watson 2018 Employer Survey Report



67%

of employers now provide a dependent care FSA.

Source: Bureau of Labor Statistics 2018



Advancing
Healthcare
Consumerism

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