



# HSA EMPLOYER News



November 2014

## Survey: Account-Based Health Plans Keep Employer Cost Trends in Check

U.S. employers want to continue offering subsidized healthcare benefits to full-time employees, but are actively seeking more cost-effective and holistic solutions to provide and manage these benefits.

Account-Based Health Plans (ABHPs) are fast becoming the option of choice with 82 percent of employers across all industries planning to offer them in 2015. These findings and others are detailed in the 19<sup>th</sup> annual [Towers Watson/NBGH Employer Survey](#) on Purchasing Value in Health Care.

Employers reported that ABHPs in general--and full-replacement plans in particular (when the employer offers only this plan option)--are helping them contain costs while still providing a valuable benefit to employees. Employers defined in the survey as "best performers" saw an average cost trend (after plan changes) of 1.6 percent in 2013, significantly below the median trend of 5.2 percent.

## Take A Minute for HSA Minute

Our new video series, *HSA Minute*, is a great resource for your employees to learn more about the Health Savings Account (HSA) and how it can help them get the most from their healthcare dollars.

Launching the series is [HSAs: Food for Thought](#), which highlights the main "ingredients" for a winning healthcare option: the High-Deductible Health Plan (HDHP) paired with the tax-advantaged Health Savings Account.

We invite you to post this video to your website where employees can "take a minute" for HSA Minute and learn about all the benefits an HDHP/HSA brings to the table. Contact us at [clientservices@thebancorp.com](mailto:clientservices@thebancorp.com) to request the video file.

## A World Without AIDS

*"The goal of an AIDS-free generation may be ambitious, but it is possible with the knowledge and interventions we have right now."* ~ Former U.S. Secretary of State Hillary Rodham Clinton

World AIDS Day will be observed December 1, raising awareness through its theme, "Focus, Partner, Achieve: An AIDS-Free Generation." The message advocates strength in numbers, cooperation among nations, and leveraging our resources for the benefit of all.

Visit [AIDS.gov](http://AIDS.gov) and learn how you can join your community's efforts to achieve a world without AIDS.

