



HSA SMART News



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CDHPs Spur Healthier, Cost-Saving Choices

Your Health Savings Account (HSA) paired with your High Deductible Health Plan (HDHP) puts you in the driver's seat when it comes to managing your personal health and healthcare spending. The HSA/HDHP combo, often referred to as Consumer Driven Health Plans (CDHPs), is helping drive down healthcare costs for millions of American workers and their employers by shifting behaviors rather than shifting costs. This finding was reported in a study of health claims by global health service company, Cigna.

The [Eighth Annual Cigna Choice Fund Experience Study](#) shows that individuals covered by Cigna CDHPs are more likely to "own" their health and health spending. They are taking ownership through a range of wellness behaviors: actively managing their health benefits, receiving higher levels of recommended care, lowering their health risks (e.g., smoking cessation, weight loss), choosing generic medications, making fewer unnecessary ER visits.

By improving their health profile, Cigna CDHP customers lowered their medical costs an average of 12 percent. These cost reductions were achieved without employers shifting out-of-pocket health expenses to their employees.

Take "ownership" of your healthcare choices and spending. Use your HSA/HDHP to be more engaged and cost savvy in your personal health management.

Include A Checkup on the Back-to-School Checklist

As back-to-school time approaches, make sure your child is healthy and ready to learn by scheduling a physical exam with your family pediatrician. The American Academy of Pediatrics recommends that all school-age children, including high school and college students, receive a thorough annual checkup. Sports physicals for school athletic programs are beneficial, but generally they are not as comprehensive in scope.

Well-child visits from birth to age 21 are considered preventive care and may be covered at no cost to you by your High Deductible Health Plan (HDHP). So be sure to put an annual physical at the top of your student's back-to-school checklist.

Immunizations: Your Best Shot for Good Health

August is National Immunization Awareness Month, a time for Americans to focus on improving our national immunization coverage levels.

We all need shots (also called immunizations or vaccinations) throughout our lifetime to help protect us from serious diseases like the flu, measles and tuberculosis (TB). Shots not only protect vaccinated individuals, but also help protect entire communities by preventing and reducing the spread of infectious diseases.

Many vaccines are considered preventive care and may be exempt from High Deductible Health Plan (HDHP) deductibles. Talk to your healthcare provider to make sure that everyone in your family gets the shots they need.

Learn more

Centers for Disease Control and Prevention
Immunization: The Basics

<http://www.cdc.gov/vaccines/vac-gen/imz-basics.htm>

