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Consumer Driven Healthcare/Health Savings Accounts (HSAs)

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This reading list represents selected resources from the published literature and Web sites for both the provider and consumer perspectives. This reading list is not intended to be a comprehensive reference to all the resources or Web sites published on this topic.

For further research, or to obtain articles or books cited here, readers should refer to the research and document delivery services of their institution's medical library or local public library.

*See items with asterisks first if you need a quick overview of HSAs and have a limited amount of time for reading and research.

Articles

Abbott, R.K. Health savings accounts: a new model emerges.

Journal of Compensation and Benefits. Volume 20 No. 2, March/April 2004, pp. 46-50. Accessed May 5, 2005. Available at:

<http://www.randallabbott.com/pdfs/articles/JCB-2004-03.pdf>

Americans paying more for health insurance: report finds 79% increase in premiums paid to employers since 1996. [Internet]. *MSNBC.com*. August 2005. Accessed August 29, 2005.

Available at: <http://www.msnbc.msn.com/id/9069341>

*Benko, L.B. Gone shopping: more employers show interest in health savings accounts, helping to accelerate the consumer-driven healthcare movement. [Special Report]. *Modern Healthcare*. Volume 34 No. 36 September 6, 2004, pp. 28-30, 35.

Articles (Cont.)

Bond, M.T. Using health savings accounts to provide low-cost health care. *Compensation & Benefits Review*. Volume 37 No. 2, 2005, pp. 29-32.

Christianson J.B., Parente, S.T., Feldman R. Consumer experiences in a consumer-driven health plan. *Health Services Research*. [Special Supplement]. Volume 39 (4 Pt 2), August 2004, pp. 1123-40.

Consumer directed health plans present new challenge: big changes predicted. *The Receivables Report*, Vol. 20 No. 2, February 2005, pp. 1, 4-5.

Consumer-driven plans may be attractive, but consider the options. *HR Focus*, Volume 82 No. 4, April 2005, p.12.

*Feldman, A., Carbonara, P. Are you ready to own your health care? *Money Magazine*. Volume 33 No. 11, November 2004, pp. 135-141.

Fensholt, E. Health savings accounts: Congress adds welcome wrinkle to arsenal of health care reimbursement programs. [Special Advisory]. *Compliance Services Practice, Palmer and Cay Consulting Group*. December 2003. Accessed September 15, 2005. Available at: www.palmercay.com

*Fuchs, B., and James, J. Health savings accounts: the fundamentals. [Background paper]. April 11, 2005. Accessed September 15, 2005. Available at: http://nhpf.ags.com/pdfs_bp/BP%5FHSA%5F04%2D11%2D05%2Epdf

Finklestein, J.B. Health savings accounts make impressive strides. *AmedNews*. January 31, 2005. Accessed April 25, 2005. Available at: <http://www.ama-assn.org/amednews/2005/01/31/gvse0131.htm>

Articles (Cont.)

Gabel, J.R., Whitmore, H. Rice, T., Lo Sasso, A.T. Employers' contradictory views about consumer-driven health care: results from a national survey. *Health Affairs*. [Web Exclusive]. April 21, 2004. Accessed April 25, 2005. Available at: <http://content.healthaffairs.org/>

*Gearon C.J. HSAs: are they really the next big thing? *Hospitals & Health Networks*. Volume 78 No. 8, August 2004, pp. 44-7.

Herzlinger, Regina E., Para-Parsi, R. Consumer-driven health care: lessons from Switzerland. *Journal of American Medical Association*. Vol. 292 No. 10, September 8, 2004, pp. 1213-1220.

Kofman, M. Health savings accounts: issues and implementation decisions for States. *State Coverage Initiative Issue Brief*. Volume 5 No. 3, 2004, pp. 1-5.

Ladenheim, K. Health savings accounts. *NCSL Legisbrief*. Volume 13 No. 17, March 2005, pp. 1-2.

Lo Sasso, A.T. Consumer-driven health plans. *Health Affairs*. Volume 22 No. 1, January-February 2003, pp. 279-80; [author reply 280].

Lo Sasso, A.T, Rice T., Gabel J.R., Whitmore, H. Tales from the new frontier: pioneers' experiences with consumer-driven health care. [Special Supplement]. *Health Services Research*. Volume 39 (4 Pt 2), August 2004, pp. 1071-90.

Millenson, M.L. Consumer-driven health care: a change to make the system work better. *Benefits & Compensation Digest*. Accessed September 15, 2005. November 2004, pp. 27-30.

Neeleman, S. Making health savings accounts work. *Compensation & Benefits Review*. Volume 37 No. 2, 2005, pp. 33-35.

Articles (Cont.)

Newhouse, J.P. Consumer-directed health plans and the RAND health insurance experiment. *Health Affairs*. Vol. 23 No. 6, November/December 2004, pp. 107-113.

Parente S.T., Feldman R., Christianson J.B. Employee choice of consumer-driven health insurance in a multi-plan, multi-product setting. [Special Supplement]. *Health Services Research*. Volume 39, (4 Pt 2). August, 2004, pp. 1091-112.

Rosenthal M., Milstein, A. Awakening consumer stewardship of health benefits: prevalence and differentiation of new health plan models. [Special Supplement]. *Health Services Research*. Volume 39, (4 Pt 2). August 2004, pp.1055-70.

Rubenstein, S. Savings accounts for health care cause confusion. *The Wall Street Journal, Eastern Edition*. Volume 244 No. 106, November 30, 2004, p. D3, 00p.

Spiker, S. Health savings accounts: realizing the promise requires educated consumers. *AHIP Cover*. Volume 45 No. 4, July-August 2004, pp. 51-52.

Strahinich, J. Health savings accounts don't cure all, study finds; HSAs are unaffordable for most of the uninsured. Insurance group contends it is too early to know the appeal of the tax-free accounts. *Boston Herald*, April 20, 2005, p. 042.

Books

The Complete HSA Guidebook: Learn How to Manage Your Health Savings Account, 2004

Stephen D. Neeleman, Sophie M. Korczyk and Hazel A. Witte

HealthEquity, Inc.

ISBN 0976399202

\$24.99

Consumer Driven Health Care: How a Health Savings Account May Save Your Job and Solve America's Two Trillion Dollar Crisis, April 2005

Roger Blackwell, Thomas Williams, Alan Ayers

Atlas Books

ISBN 0-9759459-04

\$17.95

Consumer Driven Health Care: Implications for Providers, Players, and Policy-Makers

Regina E. Herzlinger

Jossey Bass

ISBN 0787952583

\$55.00

Power to the Patient: Health Care Issues and Policy Solutions, March 2005

Scott W. Atlas, Editor

Hoover Institution Press/Stanford University

ISBN 081794592X

\$15.00

What Everyone Should Know About HSAs, December 2004

Jo Ann Mills Laing

Brick Tower Press

ISBN 1883283469

\$14.95

Web sites

AcademyHealth

An initiative of the Robert Wood Johnson Foundation

State Coverage Initiatives

Issues and Implication Decisions for States

<http://www.statecoverage.net/pdf/issuebrief904.pdf>

American Hospital Association and Federation of American Hospitals

New Survey: Competitive Marketplace Growing for HSA and HRA Products.

Reden & Anders, Ltd./Ingenix

American Hospital Association & Federation of American Hospitals via

<http://www.fah.org/publications/>, and on the Web site of the American Hospital

Association via <http://www.aha.org> (*under What's New*)

Press Release

Available at:

http://www.aha.org/aha/press_room-

[info/jsp/releasedisplay.jsp?dcrpath=AHA/Press_Release/data/PR_042005_HSA&d
omain=AHA](http://www.aha.org/aha/press_room-info/jsp/releasedisplay.jsp?dcrpath=AHA/Press_Release/data/PR_042005_HSA&domain=AHA)

And

http://www.fah.org/press_releases/2005/FAH-

[AHA%20HSA%20press%20release%20\(final\).pdf](http://www.fah.org/press_releases/2005/FAH-AHA%20HSA%20press%20release%20(final).pdf)

Center for Studying Health System Change

Issue Brief #86, July 2004

Rhetoric vs. Reality: Employers View On Consumer-Driven Health Care

<http://www.hschange.org/CONTENT/692/692.pdf>

Commonwealth Fund

*Issue Brief, #811, April 2005, pp. 1-8

The Effect of Health Savings Accounts On Health Insurance Coverage.

Available at:

[http://www.cmwf.org/usr_doc/811_Glied_effect_hlt_savings_accounts_coverage.
pdf](http://www.cmwf.org/usr_doc/811_Glied_effect_hlt_savings_accounts_coverage.pdf)

<http://www.cmwf.org/>

Web sites (Cont.)

Consumer Driven Health Care Association

New Web site under development

Available at: <http://www.cdhca.org/>

The Council for Affordable Health

HSAs: Need Only the Healthy and Wealthy Apply?

http://www.cahi.org/cahi_contents/resources/pdf/n130hsa.pdf

Health Savings Account Information Center

http://www.cahi.org/cahi_contents/consumerinfo/hsa.asp

Deloitte & Touche

Consumer Driven Healthcare Survey Synopsis

<http://benefitslink.com/articles/2004cdh-synopsis4.pdf>

Employee Benefit Retirement Institute (EBRI)

Issue Brief

Health Savings Accounts and Other Account-Based Health Plans, September 2004

<http://www.ebri.org/pdf/briefspdf/0904ib1.pdf>

Galen Institute

Consumer Driven Healthcare News

<http://www.galen.org/ccdhc.asp?1>

Health Issues - Health Savings Account

<http://www.galen.org/fileuploads/HSA.pdf>

Health Savings Accounts: Business Community Embraces HSAs

<http://www.galen.org/ccbdocs.asp?docID=636>

Hewitt Associates, LLC

Hewitt Magazine Online

Health Savings: A Clear View, 2005

http://was4.hewitt.com/hewitt/resource/rptspubs/hewitt_magazine/vol8_iss1/features-hewitt-01.html

Web sites (Cont.)

The Heritage Foundation

Web Memo #481

Health Savings Accounts: How to Broaden Health Coverage for Working Families, April 16, 2004

<http://www.heritage.org/Research/HealthCare/wm481.cfm>

HSA Decisions

The Official Web portal - newly created Web site

<http://www.hsadecisions.org>

AHIP and SBA Launch new Web site - the online clearinghouse and educational resource for consumer information on Health Saving Accounts (HSAs).

Press release Available at:

http://www.hsadecisions.org/press/article.asp?article_id=6

Guide to Health Savings Accounts (HSAs)

January 2005

<http://www.hsadecisions.org>

Questions & Answers About Health Savings Accounts (General questions about Health Savings Accounts (HSAs))

<http://www.hsadecisions.org/faq/default.asp?mode=list&id=96&expand=1>

The HSA Insider.com

Web site and Newsletter

<http://www.hsainsider.com/>

Kaiser Family Foundation

- ***Online Tools for Consumer Directed Health Plans***
<http://www.kff.org/insurance/insurance012505pkg.cfm>
- ***2004 Employer Health Benefits Survey***
Section 4: Health Insurance Choice
<http://www.kff.org/insurance/7148/sections/upload/Employer-Health-Benefit-Survey-2004-Section-4.pdf>

Web sites (Cont.)

National Center for Policy Analysis

<http://www.ncpa.org>

- **Brief Analysis No. 447**
July 11, 2003
Health Savings Accounts Are Crucial to Medicare Reform
Michael F. Cannon
<http://www.ncpa.org/pub/ba/ba447/ba447.pdf>
<http://www.ncpa.org> [Home page]
- **Brief Analysis No. 464**
January 15, 2004
Health Savings Accounts Will Revolutionize American Health Care
John C. Goodman
<http://www.ncpa.org/pub/ba/ba464/HsAs.pdf>
- **Brief Analysis No. 479***
July 19, 2004
Health Savings Accounts: Myth vs. Fact
Laura Trueman
<http://www.ncpa.org/pub/ba/ba479/ba479.pdf>
- **Brief Analysis No. 481***
August 13, 2004
A Brief History of Health Savings Accounts
<http://www.ncpa.org/pub/ba/ba481/ba481.pdf>

National Center for Policy Analysis

Consumer Driven Healthcare Project

<http://cdhc.ncpa.org/>

National Health Policy Forum – The George Washington University

Health Savings Accounts: The Fundamentals, 2005 (Background Paper)

[http://www.nhpf.org/pdfs_bp/BP_HsAs_04-11-](http://www.nhpf.org/pdfs_bp/BP_HsAs_04-11-05.pdf#search='HsAs%20AND%20think%20tanks%20OR%20policy')

[05.pdf#search='HsAs%20AND%20think%20tanks%20OR%20policy'](http://www.nhpf.org/pdfs_bp/BP_HsAs_04-11-05.pdf#search='HsAs%20AND%20think%20tanks%20OR%20policy')

Web sites (Cont.)

United States

Department of the Treasury

Health Savings Accounts

<http://www.treas.gov/offices/public-affairs/hsa/>

United States

Office of Personnel Management (OPM)

High Deductible Health Plans with Health Savings Accounts

<http://www.opm.gov/hsa/>

Watson and Wyatt

Research Briefs:

- *Consumer Awareness of Health Savings Accounts*
<http://www.watsonwyatt.com/research/deliverpdf.asp?catalog=ONL016&id=x.pdf>
- *Why Coordination of Health Care Spending and Savings Accounts is Important, July 2004*
<http://www.watsonwyatt.com/research/deliverPDF.asp?catalog=wp-22&r=x.pdf>

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