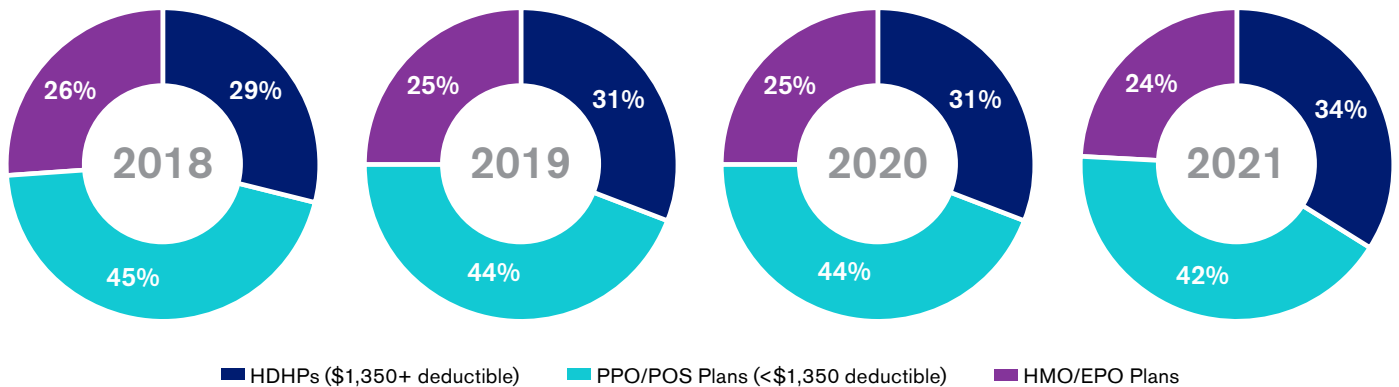
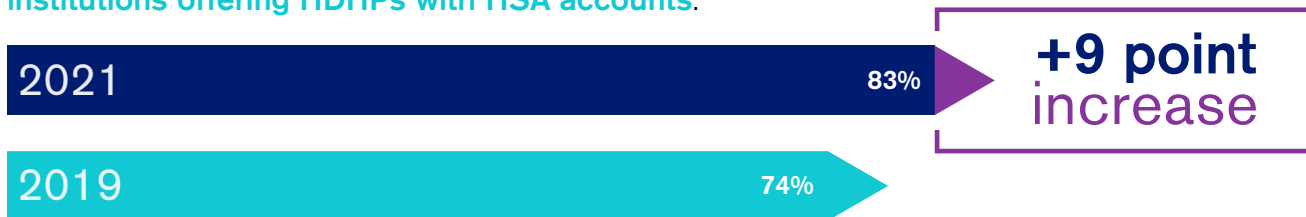


Colleges and Universities Are Embracing HDHPs with HSAs

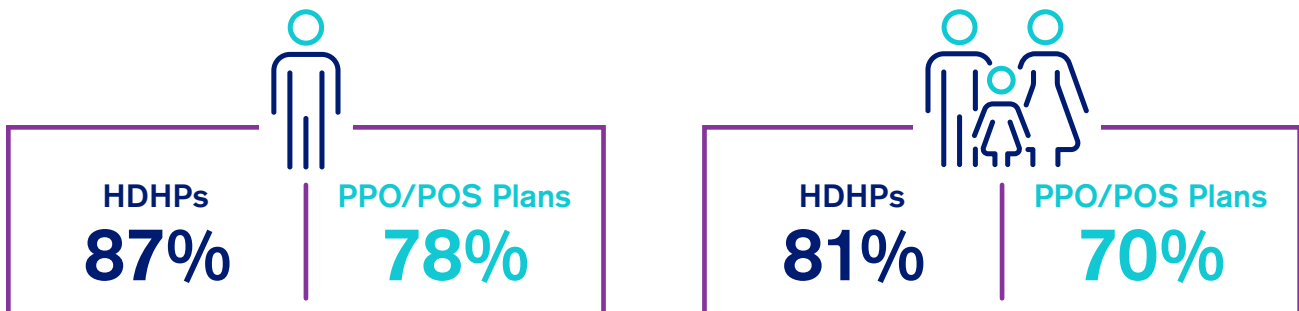
Segal's 2022 *College and University Benefits Study* (CUBS) found there's been **steady growth in HDHPs** as a percentage of all health plan offerings.



CUBS also found a **dramatic increase in the percentage of institutions offering HDHPs with HSA accounts**.

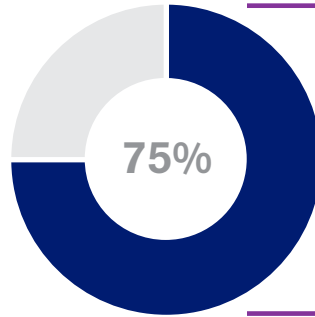


Institutions are holding faculty and staff contributions in check, and to encourage them to select HDHPs instead of PPO/POS plans, institutions pay a **larger percentage of the HDHP premium cost (of a lower premium for a net savings)** for both employee-only and family coverage.



Pandemic premium growth...

During the height of the COVID-19 pandemic, when many employees avoided seeking in-person healthcare, claims expense was lighter than usual.



Three-quarters of plans saw medical premium cost increases of only **~3.5%**



...and looking ahead

Post-pandemic, institutions can expect the cost of their health coverage to increase — possibly dramatically if high inflation continues. Not only will they need to be vigilant about their cost-management strategies, they'll have to carefully consider changes to cost sharing because, in a tight labor market, employees and new hires can afford to shop for an employer.

Strategy insight:

Faculty and staff are drawn to HDHPs with HSAs for lower employee premiums and the ability to pay off their out-of-pocket expenses with pre-tax dollars.



This infographic illustrates just a few key findings from Segal's 2022 *College and University Benefits Study*, which covers benefits offered in 2021 by hundreds of public and private higher education institutions. [Learn more about CUBS.](#)

To find out how you can use our college and university database to benchmark your institution's benefits, get in touch with Norman Jacobson at njacobson@segalco.com or 914.450.4506 or Leonard Spangher at lspangher@segalco.com or 646.345.2998.

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