ACCLARIS 2015 ACCOUNT BASED HEALTH PLAN SURVEY RESULTS FEBRUARY, 2015

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Survey opening statement

Do you want to know how your colleagues are managing account based health plans? What's the strategy for 2015? How can you keep your business competitive in such a changing marketplace? Give us 5-10 minutes and we'll tell you the answers.

As a leading technology and services provider of account based health plans (FSA, HSA, HRA), we are seeking your opinions on what's in store for 2015. We'll share our findings with you and for participating in our survey, we'll also enter your name in a drawing for an iPad Air 2 with Wi-Fi and 64GB of memory (valued at $599).
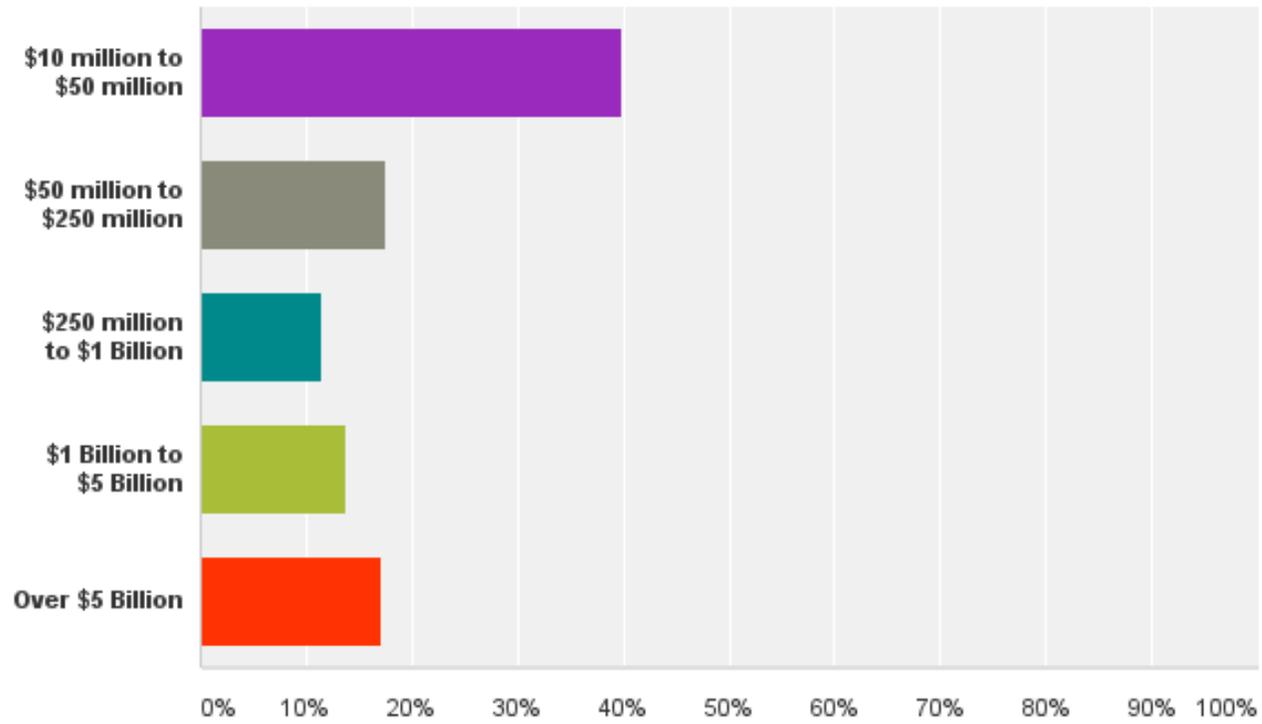
Respondent Profile

What best describes your company?
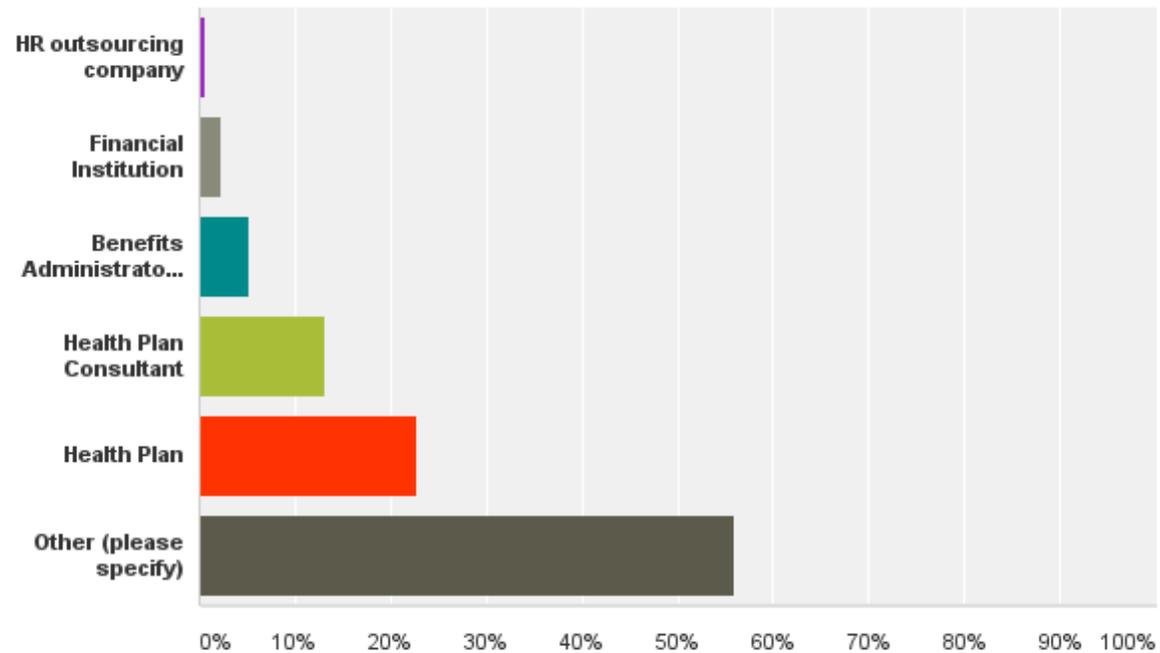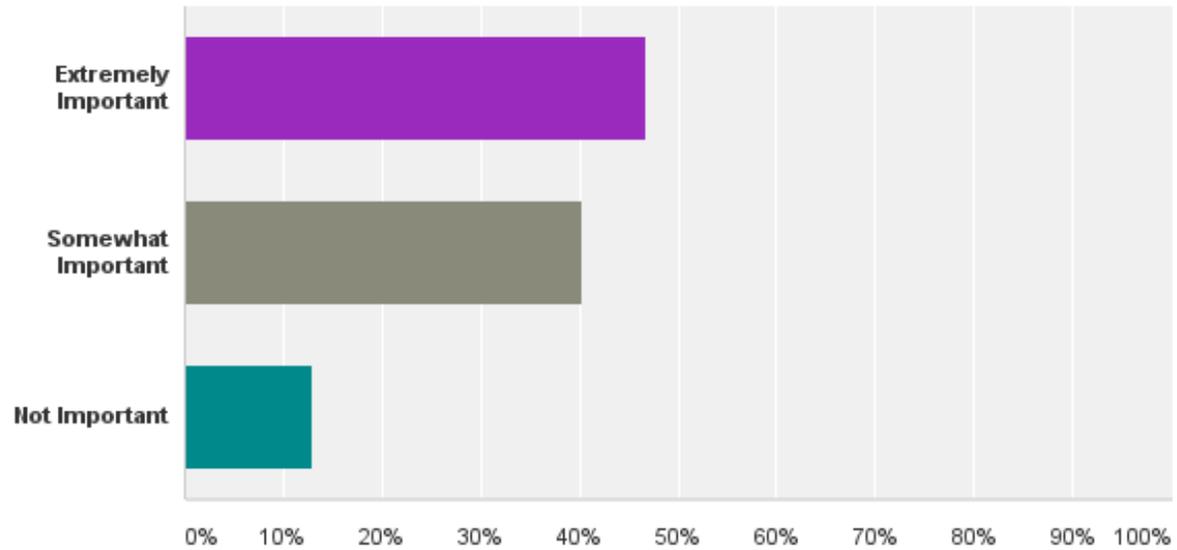
What best describes your role?
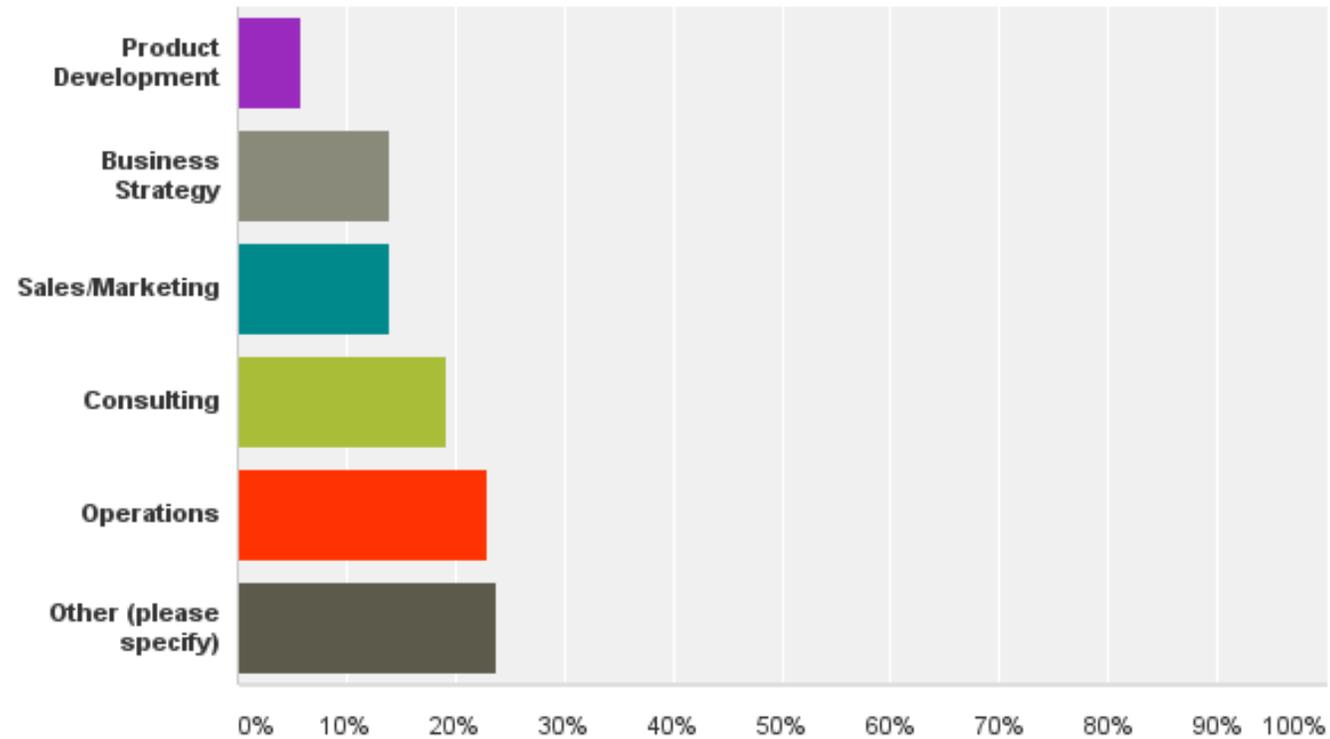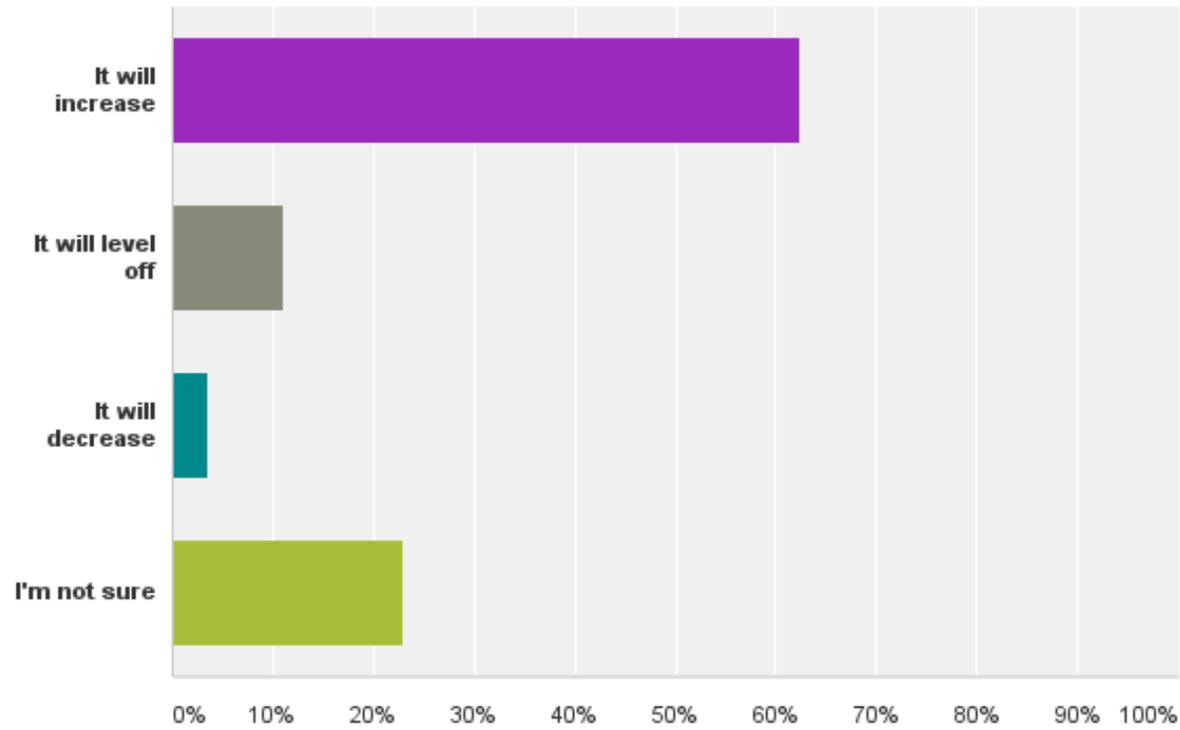
How large is your company?

Opinions about ABHPs

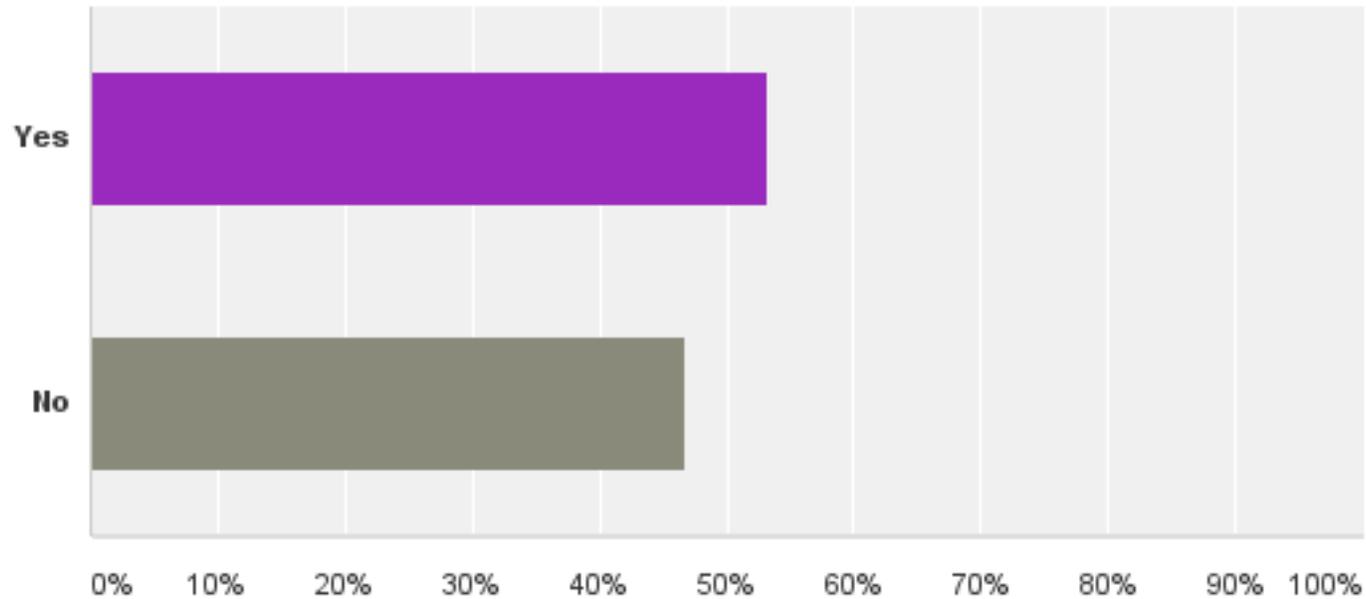# How important are account based health plans to your business?

More than 87% of respondents said that account based health plans are important to their business; among Health Plans, the figure was 95%

How will consumer demand for ABHPs change in 2015?

Majority of respondents (62%) believe that consumer demand is building
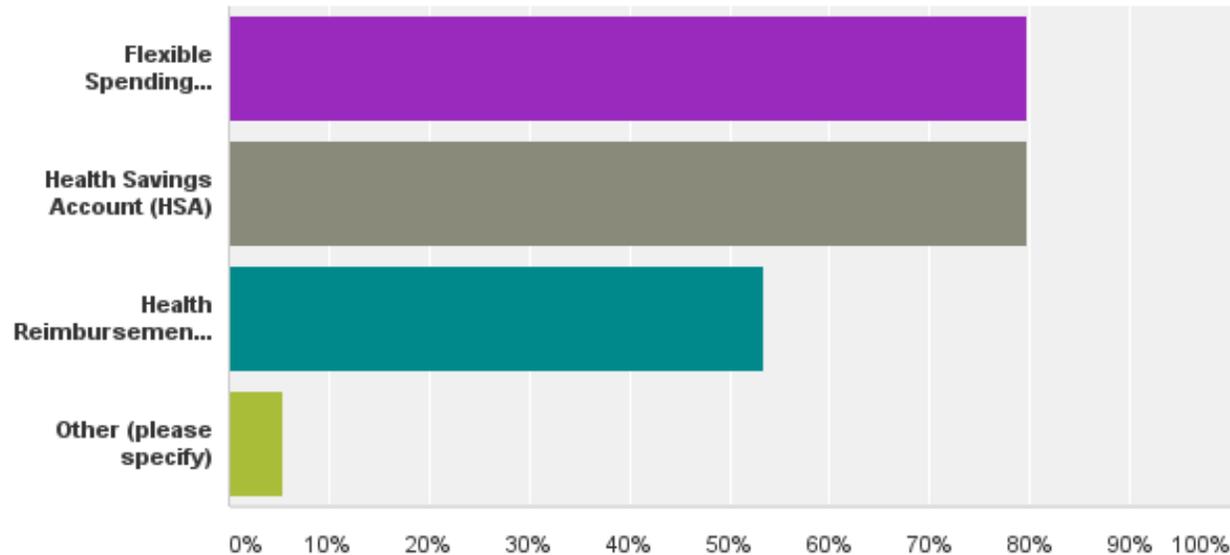
Do you offer ABHPs?

Overall:
53% Yes
47% No

Health Plans:
86% Yes
14% No

Respondents who currently offer ABHPs:
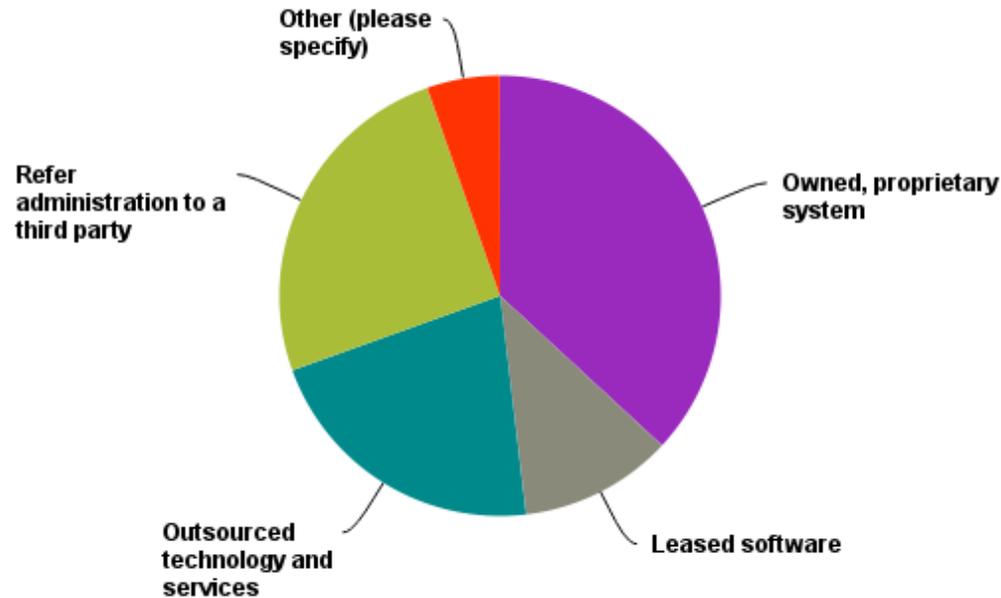Approach, strategy, frustrations

Which plans do you offer?

Health Savings Accounts and Flexible Spending Accounts are offered by 80% of respondents in this category

53% are offering Health Reimbursement Accounts

Describe your platform

Other (please specify)

Refer administration to a third party

Owned, proprietary system

Outsourced technology and services

Leased software

Overall:
37% Owned, proprietary system
25% Third-party admin.
21% Outsourced tech and services

Among health plans:
46% Owned, proprietary system
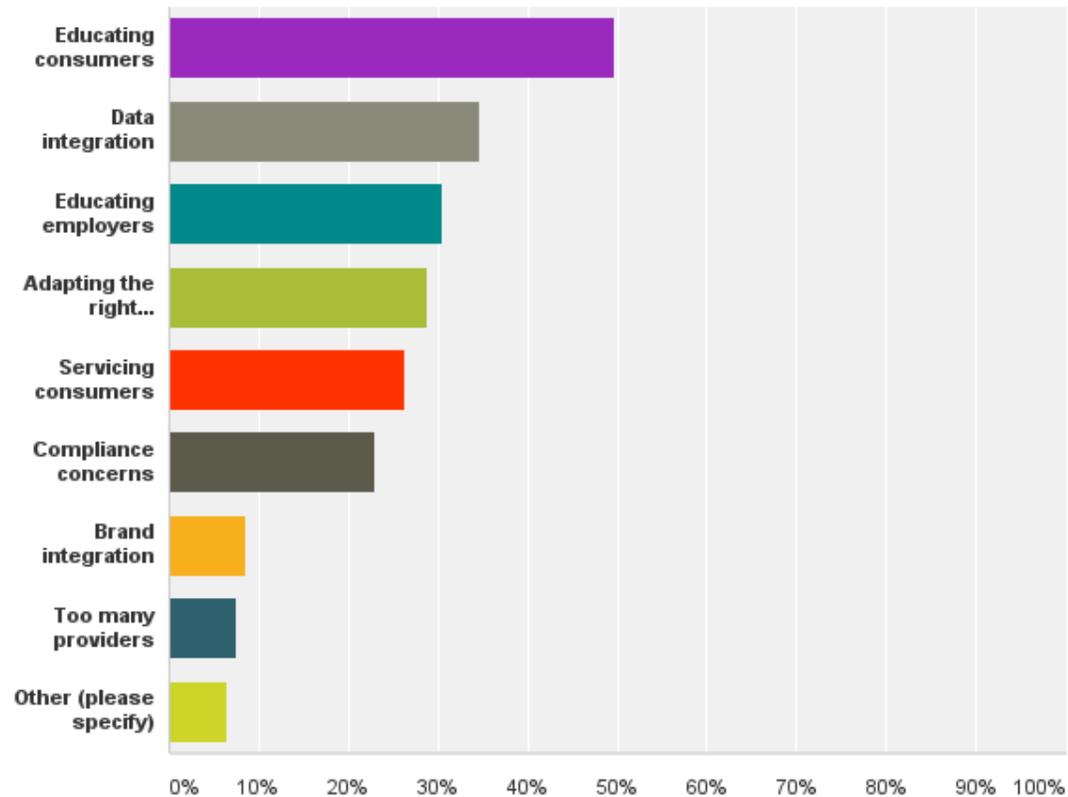20% Outsourced tech and services
16% Third-party admin.

Among small companies:
35% Third-party admin.
27% Owned, proprietary system
18% Leased software

Among companies over $250 million:
47% Owned, proprietary system
22% Outsourced tech. and services
19% Third-party admin.
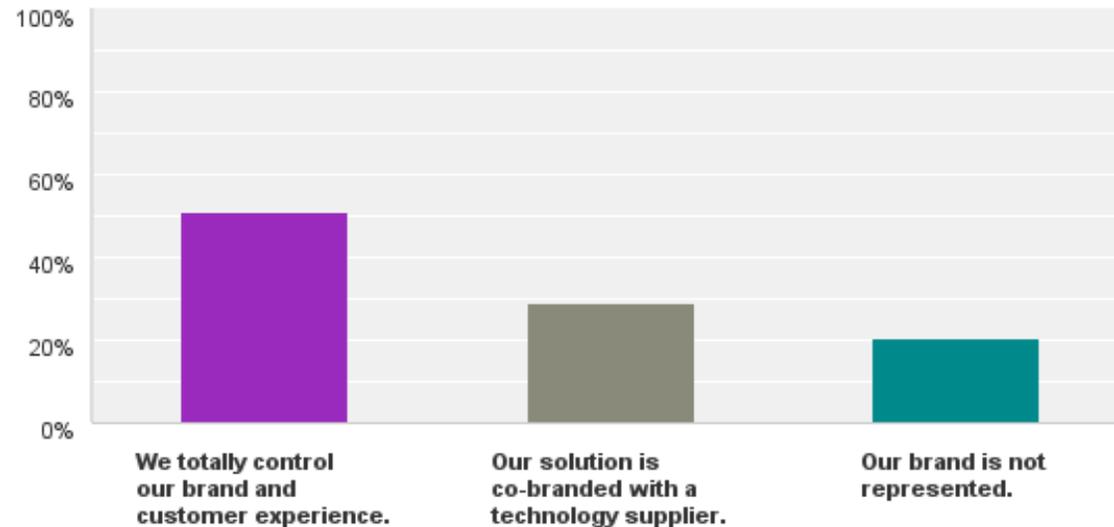
Biggest frustrations?

Educating consumers and employers is a top frustration for companies offering account based health plans. Also problematic:
- Data integration (especially for health plans)
- Adapting the right technology
- Servicing customers
- Compliance

Of lesser concern:
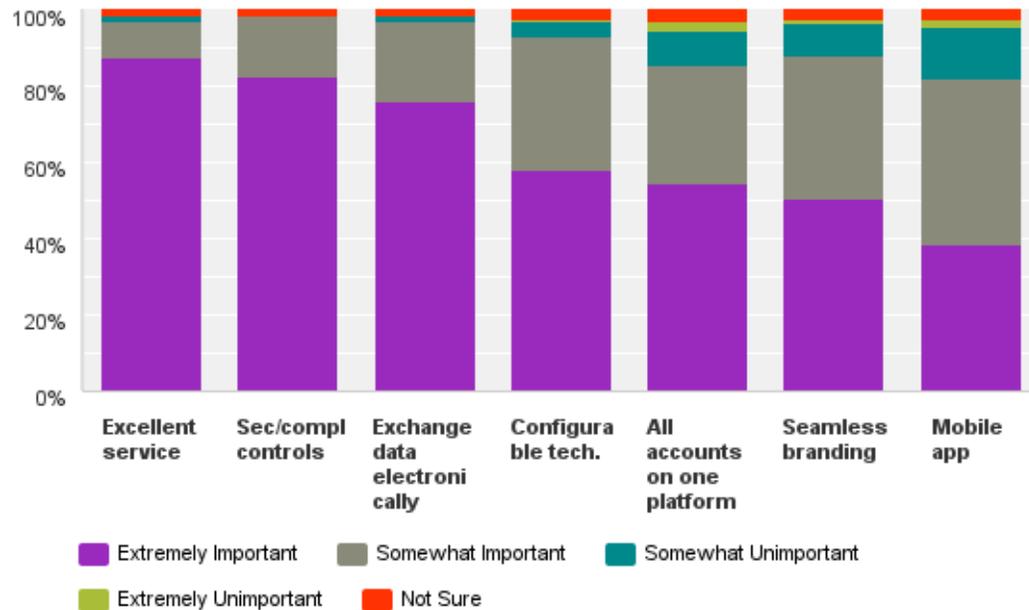- Brand integration
- Too many providers

Do you control your brand?

- 50% are promoting under their own brand
- 29% are co-branding
- 20% have no brand representation at all

Branding may be somewhat more important to Health Plans – 63% of them are controlling their brand experience
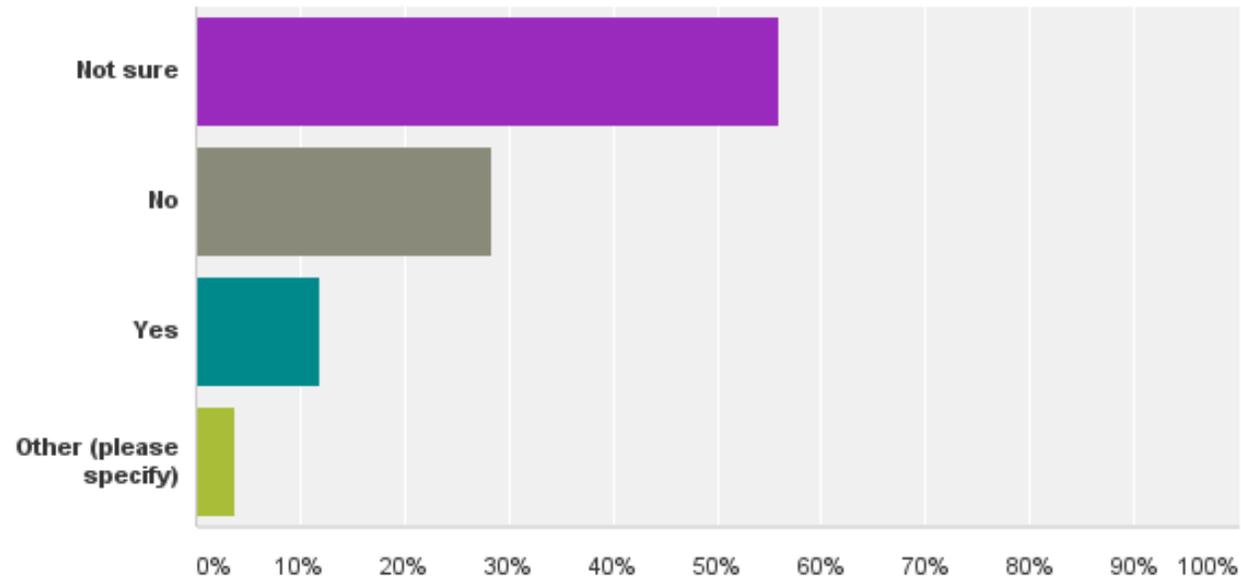
Please rate in terms of importance:

Most important:
- Excellent service
- Security/compliance controls
- Electronic data exchange

Least important:
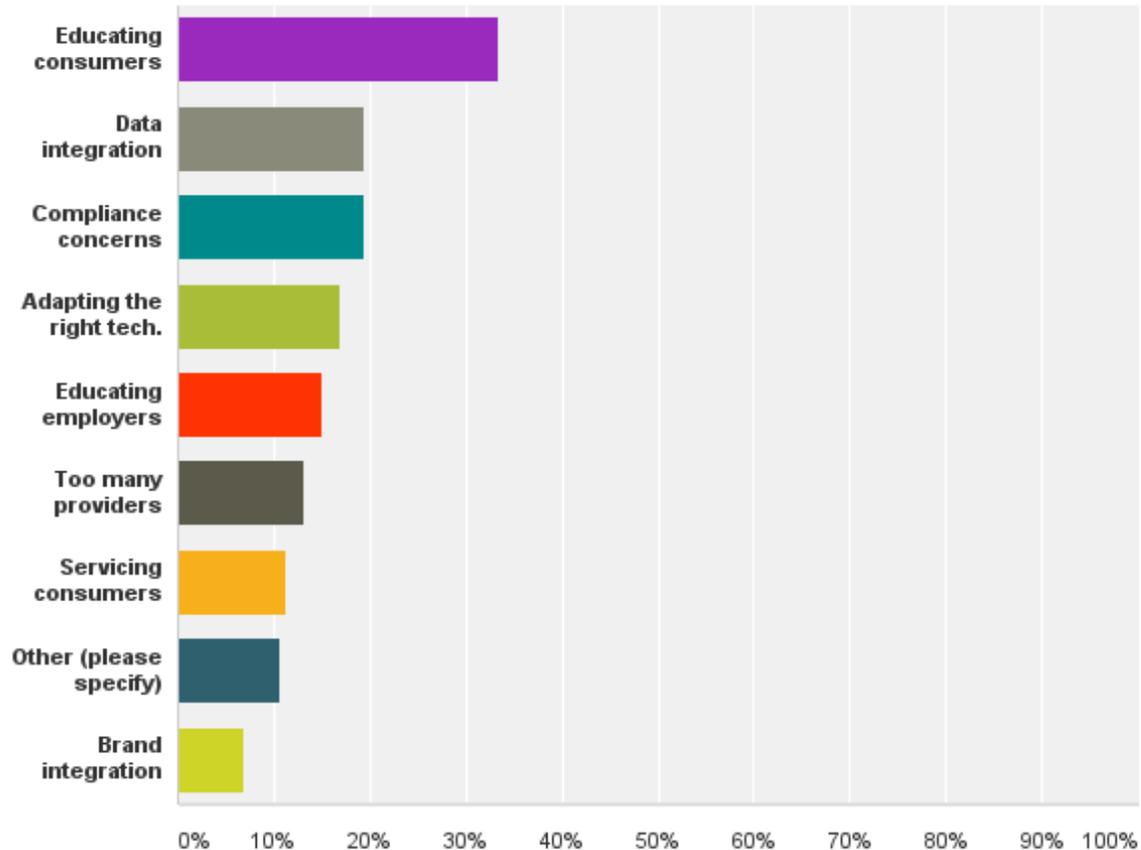- Mobile app
- All accounts on one platform
- Branding

Respondents not currently offering ABHPs:
Perceptions, barriers, future approach

Do you have plans to adopt ABHPs?

55% of respondents are "not sure" if they will adopt account based plans in the next two years.

Barriers to adoption?

Overall: Biggest barrier to adopting ABHPs is **educating consumers**.

Data integration and compliance concerns are also top barriers for those who have not yet implemented ABHPs.
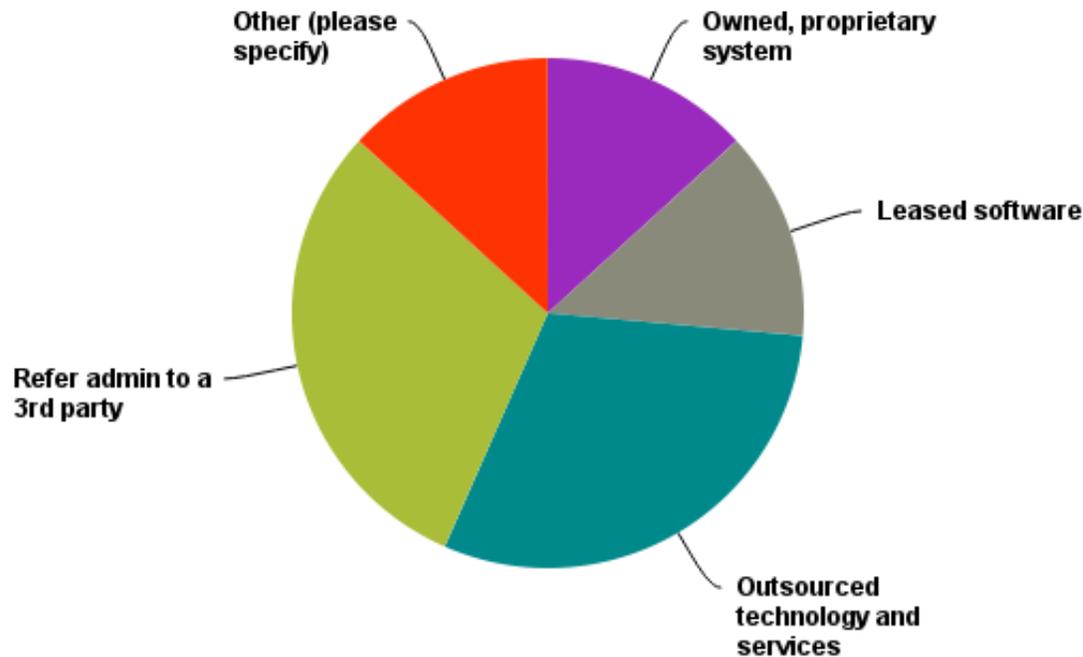
Among Health Plans, top barriers are different:
Data integration (45%)
Adapting the right technology (36%)
Compliance concerns (27%)

Which model are you most likely to choose?

Other (please specify)

Owned, proprietary system

Leased software

Refer admin to a 3rd party

Outsourced technology and services

Outsourced technology and services and 3rd party admins tie as top choices (30% each). All other options come in equally at 13% each. (Same data holds for small companies)

For Health Plans, outsourced technology (36%) was the leader, with all other options in a tie for 2nd place.

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Most important attributes?
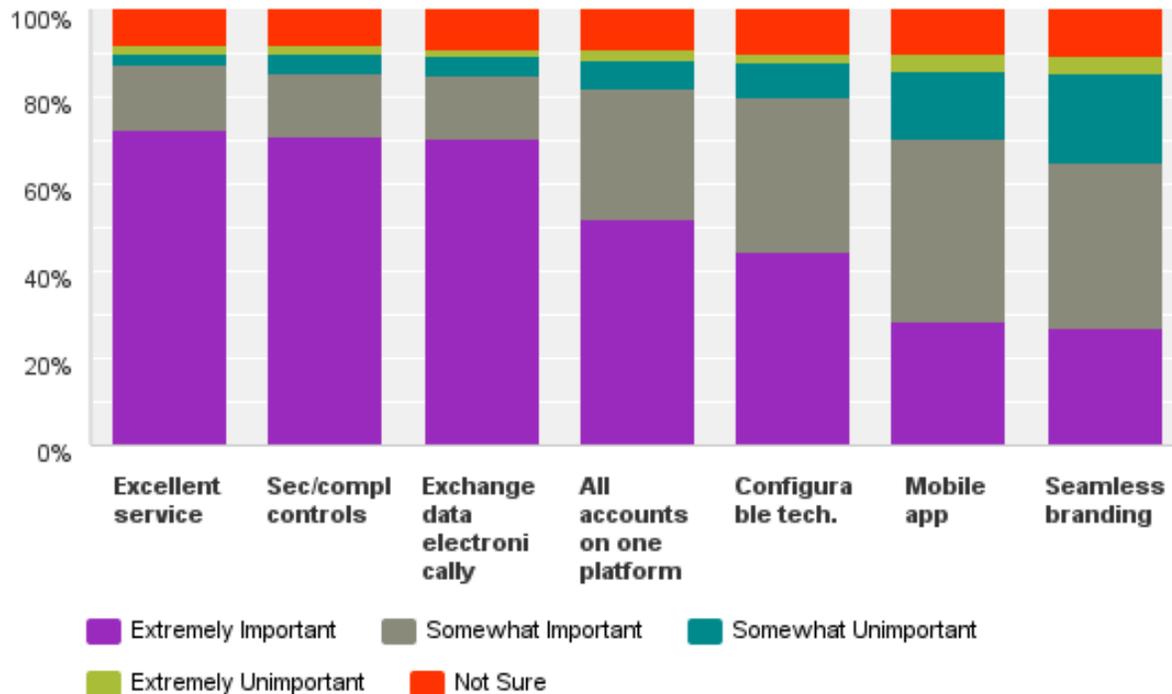
The top 3 attributes considered extremely important by those already offering ABHPs match the top 3 attributes considered important in the selection process:

- Excellent service
- Security and compliance controls
- Electronic data exchange