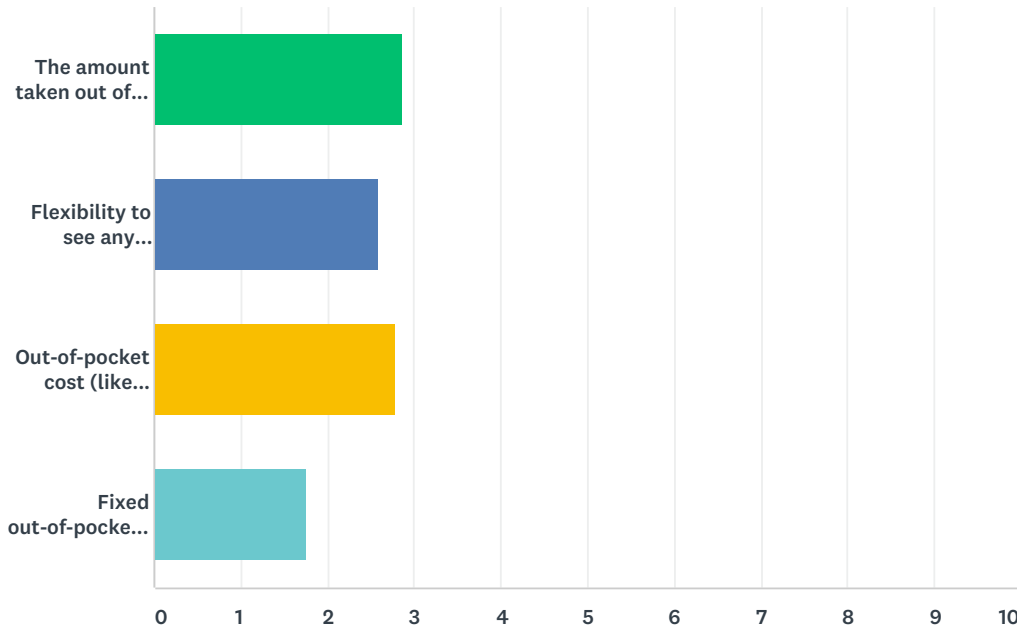


# Q1 Rank the aspects of medical coverage listed below from most important (1) to least important (4).

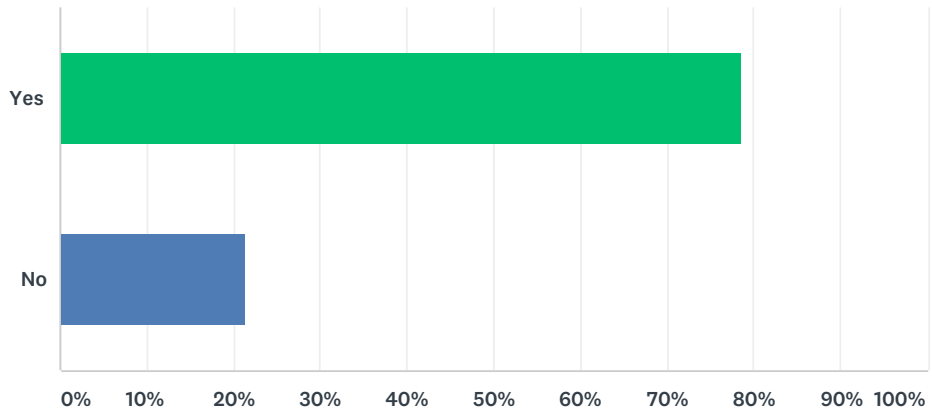
Answered: 347 Skipped: 0



	1	2	3	4	TOTAL	SCORE
The amount taken out of my pay (premiums)	37.46% 130	26.51% 92	21.33% 74	14.70% 51	347	2.87
Flexibility to see any provider	31.12% 108	21.61% 75	22.48% 78	24.78% 86	347	2.59
Out-of-pocket cost (like deductibles, etc.)	24.50% 85	39.77% 138	25.65% 89	10.09% 35	347	2.79
Fixed out-of-pocket costs (i.e., a plan that has copays instead of coinsurance)	6.92% 24	12.10% 42	30.55% 106	50.43% 175	347	1.76

## Q2 Are you familiar with Health Savings Account Plans, or HSA?

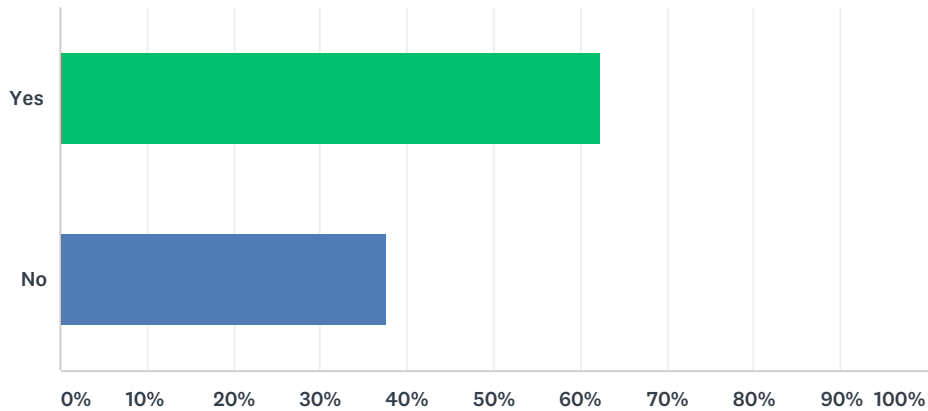
Answered: 347 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	78.67%	273
No	21.33%	74
TOTAL		347

### Q3 Would you be interested in having an HSA as a medical plan choice?

Answered: 347 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	62.25%	216
No	37.75%	131
TOTAL		347

#	WHY OR WHY NOT?	DATE
1	Pleased with my current plan	4/30/2019 7:14 AM
2	Had in past, it was fantastic	4/29/2019 4:05 PM
3	It could possibly save you money.	4/29/2019 3:17 PM
4	No, I am happy with my current plan.	4/29/2019 12:17 PM
5	I don't use a great deal of my benefits. Could save for future needs.	4/29/2019 10:38 AM
6	to see if it is viable for me	4/29/2019 9:35 AM
7	Not sure what that means. It is already a medical plan choice, or at least part of it	4/29/2019 8:26 AM
8	If this could help standardize medical expenses it would be helpful	4/29/2019 7:45 AM
9	Savings for future	4/28/2019 10:40 PM
10	It should be the employees choice if they want an HSA or not.	4/27/2019 6:38 PM
11	I would be interested but not at the cost of losing the state provided portion to my HRA.	4/25/2019 3:29 PM
12	My husband has this through his employer and we have found it very useful	4/24/2019 10:49 AM
13	not really sure how it works and if it would really benefit me and my spouse	4/24/2019 10:46 AM
14	Uncertainty of medical costs. You could have years that are much higher than others	4/24/2019 9:16 AM
15	Because it comes with a high deductible plan and my relatively lower salary cannot handle the high deductibles.	4/24/2019 9:10 AM
16	I don't have a strong opinion either way. It's one option for handling the benefit.	4/24/2019 8:14 AM
17	If I have more information on HSA, I could use that as an option when choosing a new plan.	4/23/2019 4:05 PM
18	Too much paperwork for taxes	4/23/2019 9:45 AM
19	I have AETNA Gold	4/23/2019 8:36 AM
20	Any major issue could end up costing you a lot more	4/23/2019 7:50 AM

## CDH Member Survey

21	My medical costs are minimum at this stage in my life.	4/22/2019 4:04 PM
22	MY husband has one and he loves it	4/22/2019 12:40 PM
23	you have no idea of what the costs will be	4/22/2019 12:18 PM
24	I already have an FSA and am not sure I understand the difference.	4/22/2019 11:52 AM
25	I do not go to the doctor that much and do not use it now.	4/22/2019 11:31 AM
26	I don't spend much out of pocket money on medical expenses.	4/22/2019 10:27 AM
27	It depends on any benefits this provides	4/22/2019 9:30 AM
28	Not sure now, as I have made it within my means of \$1250 with my current insurance plan	4/21/2019 9:57 PM
29	I am happy with the HRA plan that I currently have.	4/20/2019 3:12 PM
30	You can pay for medical bills from this account instead of your personal accounts.	4/20/2019 10:59 AM
31	Keeping my out-of-pocket down for unforeseen medical expense. Rollover of unused funds is very important in my choice of plans. For Question 5 on this survey (no comment section available) I would like the HRA unused funds to go toward deductible first and then healthcare services. I only chose the medical option with the HRA for the rollover and payment of charges that go toward deductible.	4/19/2019 6:30 AM
32	I like the CDH Gold plan in that the entire HRA funding is dispersed & available all at once at the start of the plan year & that the left over money rolls-over each year, but I dislike not having any control over how it is spent. For instance, Aetna decides what I can/cannot use the current HRA monies on depending on whether its a covered charge strictly under the plan guidelines- if I have a LEGITIMATE medical expense, I should be able to use the money, somewhat like with the FSA. If the HSA will allow at least some of that restriction to be relaxed & the money is avail all at once & the unspent portion still rolls over to the next year, then I vote for the HSA. If the HSA will not allow these things, then I would prefer to stick with the HRA fund despite the stringent use requirements.	4/18/2019 9:38 PM
33	I want to learn more about it	4/18/2019 5:29 PM
34	I would say with the CDH plan it's almost like that with the carry-over amounts.	4/18/2019 2:37 PM
35	Not sure. I like the current setup with the HRA but wish I could spend HRA money on dental and prescription expenses as well.	4/18/2019 2:11 PM
36	just having more choices	4/18/2019 2:02 PM
37	If the amount I am currently receiving with the HRA is reduced then I would not find this program beneficial to me. I would need more information on what the State is offering for the account before I could make a good decision.	4/18/2019 1:44 PM
38	My existing Health Fund HRA covers most pre-deductible expenses.	4/18/2019 1:40 PM
39	I'm unsure of what they are so perhaps after more information I could make a better choice	4/18/2019 1:20 PM
40	Only if the current HRA balance and the HSA funds could be used toward the deductible. I like the HRA, but it is too much like traditional plans. The best feature of HSAs is not having to get referrals and not having to be sure that your health insurance company approves of how you receive care. Currently, many people are finding that their insurer won't cover necessary care.	4/18/2019 12:40 PM
41	Tax advantage	4/18/2019 12:37 PM
42	Not affordable.	4/18/2019 11:29 AM
43	I like the idea of potentially saving money for future medical expenses if I have a healthy year or two. I had one in the private sector and am still using the account to pay present out of pocket medical expenses.	4/18/2019 11:20 AM
44	Because it would be similar to FSA, paying towards it out of pay check. Aetna Gold has HRA account, which personally has been better than my previous Highmark Basic with FSA payroll contributions. In other words, we would be paying for insurance premium and savings contributions on top of it. The only benefit of a HSA in my opinion, might be the ability to roll over remainder funds to following years. I personally prefer HRA account with Aetna Gold plan.	4/18/2019 10:49 AM
45	I don't know what it is.	4/18/2019 10:44 AM
46	it is beneficial to have for long term care	4/18/2019 10:36 AM

## CDH Member Survey

47	I've utilized an HSA plan before with a previous employer, and I like the flexibility of being able to build up and grow my HSA funds (and the fact that the funds belong to me). At the same time, I have come to REALLY value the HRA that is part of my Aetna CDH gold plan, so I'd have to think about whether the benefit of an HSA outweighs that of the HRA. One other thing -- I know that some employers force HSA policyholders to put their HSA funds into an account with a specific HSA custodian that the employer partners with (usually as a condition to getting employer contributions to the HSA account). I would be greatly OPPOSED to such a condition; I think employees with an HSA plan should be given the flexibility to chose their own HSA custodian.	4/18/2019 10:06 AM
48	but I don't want to have it controlled by an administrator who can decide how to use my money.	4/18/2019 9:41 AM
49	I guess, I don't know what it is	4/18/2019 9:36 AM
50	It would be helpful to help offset the cost of medical costly procedures.	4/18/2019 9:24 AM
51	To assist me in better planning	4/18/2019 9:17 AM
52	I'm somewhat familiar with HSA's, but this survey _really_ needs to define the HSA and how it's different from the current HRA. Without folks being able to understand those differences, this survey is essentially meaningless. For my family, the concern is about the cost of insurance and the cost of expected and unexpected medical services. The HRA works well for us righjt now because of the state's contribution ot the HRA--services and providers are equivalent to the PPO. The limitation which might make us temporarily switch to the PPO is if there's a need for an elective surgery where the PPO would provide less OOP expenses. However, depending on the yet-to-be released details of the Surgery Plus program,that issue might no longer be a concern.	4/18/2019 9:16 AM
53	I would rather have the State contribute to an HRA, rather than have to fund my own HSA	4/18/2019 9:04 AM
54	Any tax advantages would be greatly welcomed	4/18/2019 8:52 AM
55	I'd be interested in more information, but not yet sure I'd be interested in having an HSA as a choice.	4/18/2019 8:45 AM
56	Because the amount left at the end of the year can be rolled over.	4/18/2019 8:44 AM
57	Ability to carry over funds from year to year.	4/18/2019 8:38 AM
58	More Flexibility	4/18/2019 8:31 AM
59	I had an HSA with a previous employer and found it to be a good way to save for medical expenses. And the premiums were lower.	4/18/2019 8:14 AM
60	Cost savings.	4/18/2019 8:12 AM
61	It may come in handy	4/18/2019 8:04 AM
62	Not at this time.	4/18/2019 8:01 AM
63	Would not be of benefit to me.	4/18/2019 7:17 AM
64	As long as deductibles aren't too high	4/18/2019 7:06 AM
65	helps	4/18/2019 6:50 AM
66	different options are better	4/18/2019 12:10 AM
67	Not sure exactly what this means. Need educating by someone who is clear about it	4/17/2019 10:08 PM
68	But I am open to learning about HSA	4/17/2019 9:43 PM
69	not enough information at present	4/17/2019 9:00 PM
70	I do not feel like i would use it the way it is intended and not be confident about how to use it	4/17/2019 7:37 PM
71	I like my current health plan as it is.	4/17/2019 7:28 PM
72	Don't know what it is	4/17/2019 7:28 PM
73	Helps out of pocket expenses.	4/17/2019 6:31 PM
74	Already have one available through state of Delaware	4/17/2019 6:17 PM
75	As long as any remaining funds are rolled over year after year. I do not like saving money and then if I did not use it, it disappears from my account.	4/17/2019 5:26 PM
76	It is a big complication that I don't need.	4/17/2019 5:09 PM

## CDH Member Survey

77	Because I know I am going to have medical/dental expenses for my son so it would be nice to put away in a health account that doesn't expire.	4/17/2019 5:04 PM
78	HSA plans require a high-deductible health plan in order to participate. High-deductible plans put greater financial risk and pressure on the member. Current health plans offered for State employees have caps on out of pocket expenses in the event of a costly medical procedure. Even with money in a HSA it could be very difficult to afford a costly procedure. As public employees, there are no substantial yearly pay raises and one of the few perks that afford many of us to continue serving in a public capacity is affordable healthcare that includes options with a low-deductible. I would support a HSA plan replacing something like the existing First State Basic plan or offering it as a 5th health option, but I would oppose the HSA replacing the existing CDH plan. When I personally switched to a CDH plan I actually became more aware of how much medical tests and procedures cost. I actually use Aetna's tools to search out the most cost effective option for my plan and my HRA account. I think more HR reps need to be educated on how to explain the benefits in the CDH plan which in my opinion is an underutilized health plan option for state employees. I enjoy the flexibility the CDH plan grants me in choosing a doctor because my budget does not allow for enrollment in the much higher cost Highmark Comprehensive PPO plan. Using a HMO plan is cumbersome when dealing with providers who do not quickly or knowledgably make referrals. Thank you for considering my comments.	4/17/2019 4:46 PM
79	To clarify: I would like the OPTION to add an HSA component. Based on these questions, I am seriously concerned that the plan is to reduce overall cost of this CDH plan to the state by eliminating the HRA and the funds contributed to it.	4/17/2019 4:33 PM
80	Currently use ASiflex - would want to learn about how they compare.	4/17/2019 4:11 PM
81	saves \$	4/17/2019 4:04 PM
82	in my experience an HSA plan functions very similarly to the current CDH plan, but I'd get to keep money that I save	4/17/2019 3:53 PM
83	Yes, if it has the capability to cover dental and vision services and have the employer contribute the same amount... unused money to roll over from year to year and continue to be integrated into back end of insurance as current HRA plan is.	4/17/2019 3:49 PM
84	If it was tax free I would look into it anyway however I like the HRA because I pay nothing out of pocket for care because I am healthy	4/17/2019 3:47 PM
85	Not interested in the management of it.	4/17/2019 3:46 PM
86	I am not familiar with a HSA so I don't know, and there was no option to answer "i dont know"	4/17/2019 3:28 PM
87	Never wanted one	4/17/2019 3:25 PM
88	I have had success with an HSA in the past.	4/17/2019 3:19 PM
89	I have an health savings acccount now, but it doesn't roll over from year to year.	4/17/2019 3:15 PM
90	My son has one and he has to pay too much out of pocket before benefits kick in.	4/17/2019 3:13 PM
91	I need as much as cash in my pocket as I can keep. I prefer a health insurance plan that does the financial work for me.	4/17/2019 3:08 PM
92	I would need more information. If HSA is like a FSA, you lose the reamaining funds in the FSA at the end of the year. Deffinitely would Not want that. As it is, I like the CDH plan with the HRA. The unused funds carry over every year, and are there when I need them.	4/17/2019 2:59 PM
93	I like the way the HRA covers medical expenses incurred.	4/17/2019 2:57 PM
94	I would like to answer 'maybe' as it depends on the details. As a concept, I think HSA could be useful.	4/17/2019 2:57 PM
95	dont understand it	4/17/2019 2:52 PM
96	Helps to use your money pre-tax	4/17/2019 2:47 PM
97	The advantage of paying with pre-tax earnings.	4/17/2019 2:38 PM
98	I like the idea of having unused money rolled over from year to year	4/17/2019 2:36 PM
99	I have one with Aetna and they do not pay the uncovered expenses from that account. EVERY time I've incurred an expense I have had to contact Aetna to pay from the account. It is really too much of a hassle but then maybe that is Aetna's intent.	4/17/2019 2:24 PM

## CDH Member Survey

100	Not exactly sure what this is	4/17/2019 2:22 PM
101	Yes, but only in addition to the HRA. If the choice is either/or I'd prefer to keep the HRA.	4/17/2019 2:20 PM
102	to retain ownership of the account	4/17/2019 2:20 PM
103	Saving for future medical expenses	4/17/2019 2:20 PM
104	Depends on whether the State makes a contribution.	4/17/2019 2:17 PM
105	I'm not sure what that would mean to me.	4/17/2019 2:08 PM
106	Would like it as a CHOICE, not a mandate, so that when I know enough about it I can decide if it's beneficial to me.	4/17/2019 2:06 PM
107	would help with managing expences	4/17/2019 2:00 PM
108	Not sure because I'm not sure what it is.	4/17/2019 1:54 PM
109	Need additional money and coverage	4/17/2019 1:53 PM
110	one can manage it	4/17/2019 1:52 PM
111	because it rolls over into the following year and collects interest (i think)	4/17/2019 1:46 PM
112	I'm not sure what it is.	4/17/2019 1:36 PM
113	I only answered "yes" because I know nothing of this type of plan and I am very interested in getting more information.	4/17/2019 1:35 PM
114	I already have an HRA, which I really like. It saves me a lot of time and money. Unless the amount in the HSA is tax sheltered, that is. If so, then yes.	4/17/2019 1:32 PM
115	It's my understanding that the money is taken out pre-tax	4/17/2019 1:29 PM
116	Not sure	4/17/2019 1:27 PM
117	I currently use the CDH Gold plan which includes an HSA	4/17/2019 1:24 PM
118	not enough structure	4/17/2019 1:21 PM
119	I'm resigning	4/17/2019 1:19 PM
120	That is what I have now with the Gold plan, I thought. Not sure what is different.	4/17/2019 1:14 PM
121	Helps with budgeting	4/17/2019 1:13 PM
122	my family has too many healthcare needs	4/17/2019 1:10 PM
123	I would rather have insurance coverage rather than pay out of pocket from a savings account as a medical plan	4/17/2019 1:07 PM
124	I have had an HSA along with my medical coverage before and it was very helpful.	4/17/2019 1:06 PM
125	don't understand how it works	4/17/2019 1:05 PM
126	Lowers taxable income	4/17/2019 1:02 PM
127	I like potential tax savings, but only if I still had and HRA. The HRA is more usable and flexible.	4/17/2019 1:01 PM
128	Already use that for RX and dental	4/17/2019 1:01 PM
129	as long as there is more transparency in the pricing of medical procedures, a HSA could help encourage participants to seek lower cost options	4/17/2019 1:00 PM
130	Yes, although I am a bit unsure how this differs from an FSA	4/17/2019 12:58 PM
131	it provides more options than an HRA account	4/17/2019 12:54 PM
132	as a choice...with HRA still an option.	4/17/2019 12:51 PM
133	to save for future medical expenses	4/17/2019 12:49 PM
134	I don't spend a lot of money of medical issues, so it would be nice to minimize my overall medical costs and have the benefit of rollover	4/17/2019 12:47 PM
135	Fortunately, right now we are healthy with few illnesses.	4/17/2019 12:47 PM
136	I already have one and use it all the time	4/17/2019 12:45 PM

## CDH Member Survey

137	It is pre-tax. Helps reduce taxable income.	4/17/2019 12:45 PM
138	Not sure what the difference is in HRA and HSA	4/17/2019 12:45 PM
139	I think it works fine the way it is	4/17/2019 12:44 PM
140	The fact that it is portable and you do not lose unused amounts at the end of the year is a great incentive as compared to the FSA. My HRA funds ran out in February 2019 and I have been using funds accumulated from an HSA account with a previous employer to continue to satisfy deductible and out of pocket costs. I would so much love a plan with an HRA employer fund that also allows the employee to have a health savings account, please.	4/17/2019 12:43 PM
141	If the total cost per year (premiums plus deductibles, copays, etc.) is similar, I don't really care how it works, as long as I get to choose my providers.	4/17/2019 12:42 PM
142	I have the gold plan already	4/17/2019 12:41 PM
143	I may not enroll in it but would be interested to see the advantages/disadvantages compared to the other plans.	4/17/2019 12:40 PM
144	it helps with tracking claims and expenses	4/17/2019 12:35 PM
145	I'd rather have the hra but it would help with taxes.	4/17/2019 12:35 PM
146	Not knowledgeable of the components of the plan	4/17/2019 12:33 PM
147	I don't have enough information on HSAs at this time.	4/17/2019 12:32 PM
148	I like putting money aside	4/17/2019 12:31 PM
149	I always go over my deductible	4/17/2019 12:29 PM
150	Would need more information before making a final decision. Had a problem last year with the HSA	4/17/2019 12:28 PM
151	It depends on what other changes you might be making that might impact my need for a HSA	4/17/2019 12:27 PM
152	I'm not sure. I don't know too much about it.	4/17/2019 12:27 PM
153	CDH has a HRA which is annually funded by the State; switching pushes funding to pre-tax from pay	4/17/2019 12:26 PM
154	This would help me to set aside and budget money just for health issues.	4/17/2019 12:26 PM
155	I would like to learn more about it before I commit	4/17/2019 12:25 PM
156	I am happy with the benefit of the CDH Gold Plan which includes an HRA, though not sure what EXACTLY about the HSA would be different?	4/17/2019 12:24 PM
157	The roll-over makes it more beneficial if not used	4/17/2019 12:24 PM
158	Not a good idea to change	4/17/2019 12:23 PM
159	Because I think it would end up costing me more. The only real benefit is the tax advantage for the deductible which with the current HRA account is minimal.	4/17/2019 12:23 PM
160	My husband has one with his work, so we don't need another one.	4/17/2019 12:22 PM
161	Be able to use remaining balance after I reach age of 65.	4/17/2019 12:22 PM
162	I use the CDH plan currently which is similar	4/17/2019 12:20 PM
163	Only if it rolls over each year, not use it or lose it	4/17/2019 12:20 PM
164	freedom of choice options greater	4/17/2019 12:19 PM
165	The Atena Gold Plan HRA as funded by my employer acts as my HSA	4/17/2019 12:19 PM
166	Yes, if combined with a plan like my current Aetna-CDH Gold	4/17/2019 12:19 PM
167	More paperwork/financial planning to keep up with and unfamiliar with HSA. Difficult enough finding thorough, unbiased health care providers.	4/17/2019 12:18 PM
168	Last time I had it I did not use it all and then lost it. Not worth the hassle of keeping track of what to use, when to use it etc.	4/17/2019 12:18 PM
169	not interested	4/17/2019 12:17 PM



## CDH Member Survey

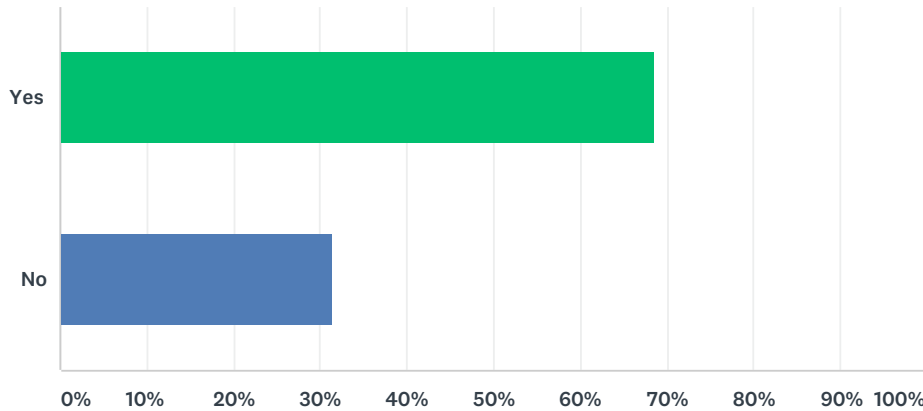
170	gives me the flexibility to use my money the way i want	4/17/2019 12:16 PM
171	I don't think it is a good option unless the state provides money to pay out of pocket expenses	4/17/2019 12:16 PM
172	HSAs are generally a use it or lose it. Currently, I would end up loosing money	4/17/2019 12:16 PM
173	I do not make enough money for it to be worthwhile. Those with higher incomes tend to benefit the most from this type of plan.	4/17/2019 12:16 PM
174	I like the current HRA plan	4/17/2019 12:16 PM
175	Not needed at this point in life	4/17/2019 12:15 PM
176	Prefer current CDH plan	4/17/2019 12:14 PM
177	I don't have enough info to make that choice.	4/17/2019 12:14 PM
178	Flexibility of medical plan	4/17/2019 12:12 PM
179	Another great tool to save for healthcare retirement needs! Please implement!	4/17/2019 12:12 PM
180	I'm happy with this plan as it is.	4/17/2019 12:11 PM
181	Already have one through the Aetna program with the state.	4/17/2019 12:10 PM
182	I do not know what it is	4/17/2019 12:09 PM
183	N/A	4/17/2019 12:09 PM
184	?This is a loaded question. I'm not familiar with a HSA. Or I'm not totally sure of what its benefits are vs a HRA	4/17/2019 12:08 PM
185	It can be used to pay for certain health care expenses.	4/17/2019 12:08 PM
186	I am afraid the state will keep the HSA fixed and the start raising the premiums or stop offering and I would have to find my own coverage.	4/17/2019 12:06 PM
187	Already have the HSA with CDH Gold, and at this point have limited health costs	4/17/2019 12:05 PM
188	Unlike FSA, HSA plans are not used or lost by a certain date and can accrue money into retirement	4/17/2019 12:05 PM
189	The basic difference between an HRA and an HSA is whether my employer pays for it or I do. My current plan has appallingly high deductibles, and I count on that HRA to cover those. We are already offered an FSA through the state, which most of us take advantage of, to cover the costs that our HRA doesn't cover. I would absolutely look for another plan if the state made this change, and I'd be incredibly disappointed in this change in my care.	4/17/2019 12:05 PM
190	It helps pay for a portion of our family deductible.	4/17/2019 12:05 PM
191	Don't know much about HSA.	4/17/2019 12:04 PM
192	I find it is not suitable for me.	4/17/2019 12:04 PM
193	It would help with unexpected medical costs.	4/17/2019 12:04 PM
194	I like having the hsa with the Aetna plan I have	4/17/2019 12:03 PM
195	right now, I don't have a need	4/17/2019 12:03 PM
196	Great way to save money without taxes.	4/17/2019 12:03 PM
197	Have one now	4/17/2019 12:03 PM
198	I do not have much of a need for one.	4/17/2019 12:03 PM
199	Not sure one way or the other without more information.	4/17/2019 12:03 PM
200	The idea that annual medical benefits that I don't use will roll into the next year, and eventually for use in retirement sounds like a win-win.	4/17/2019 12:03 PM
201	SO I CAN BUDGET MY MONEY BETTER EXPENSES	4/17/2019 12:03 PM
202	This seems more cost effective for those that use health services less.	4/17/2019 12:03 PM
203	The HRA funds most of my deductible - if turned to HSA - I would have to fund it for my deductible - addl expense for me.	4/17/2019 12:02 PM

## CDH Member Survey

204	I feel my current plan (Aetna CDH) is perfect for my needs	4/17/2019 12:02 PM
205	Maybe, would depend on cost of plan	4/17/2019 12:02 PM
206	Yes, but I need to know more information	4/17/2019 12:02 PM
207	Not sure I would use	4/17/2019 12:01 PM
208	To help pay for medical needs outside of doctor's visits	4/17/2019 12:01 PM
209	allows me to 'save' for when the need arises, without costing when not needed	4/17/2019 12:00 PM
210	I don't mind the way it is handle now and I take advantage of Flex spending account.	4/17/2019 12:00 PM
211	Don't need it	4/17/2019 12:00 PM
212	I rarely go to the doctor except for regular check-up for me and my children	4/17/2019 12:00 PM
213	I don't use my plan enough to warrant it.	4/17/2019 11:59 AM
214	I prefer the simplicity of the CDH Gold plan I currently have	4/17/2019 11:59 AM
215	don't believe I can have one if another family member holds one at their job.	4/17/2019 11:59 AM
216	The amount of money could grow to meet future medical expenses.	4/17/2019 11:58 AM
217	I don't like that you have to plan so accurately "use it or lose it"	4/17/2019 11:58 AM
218	It would be great to have savings specifically for medical care	4/17/2019 11:58 AM
219	don't know how it would work so don't know if I would or would not want it.	4/17/2019 11:57 AM
220	More money out of my paycheck.	4/17/2019 11:57 AM
221	I already have the Aetna Gold Plan	4/17/2019 11:57 AM

### Q4 Is saving for future medical expenses (retiree medical expenses, future care, etc.) in a tax-advantaged account important to you?

Answered: 347 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	68.59%	238
No	31.41%	109
TOTAL		347

#	WHY OR WHY NOT?	DATE
1	No thought given at this time	4/30/2019 7:14 AM
2	Sometimes it is still not enough.	4/29/2019 3:17 PM
3	I prefer to pay taxes.	4/29/2019 12:17 PM
4	Will not have the income to cover such expenses	4/29/2019 9:35 AM
5	Reduced Taxes?	4/29/2019 8:26 AM
6	It would be nice to have money set asdise for these expenses in the fuure when income is limited.	4/29/2019 7:45 AM
7	This job is so stressful, I will probably not make it to retirement.	4/24/2019 10:49 AM
8	because I dont know how my health will be after retirement and I dont want all my money tied up in medical	4/24/2019 10:46 AM
9	My salary is relatively low and I cannot afford to divert money away from current everyday costs.	4/24/2019 9:10 AM
10	It may or may not make sense. Having the tax advantage is good. Having the use of the money restricted to medical expenses isn't.	4/24/2019 8:14 AM
11	Yes, if it is beneficial to me.	4/23/2019 4:05 PM
12	Can't hurt	4/23/2019 8:36 AM
13	I don't know enough about this to answer. I had to provide a response	4/23/2019 7:50 AM
14	I would be interested in this with the rising costs of health care.	4/22/2019 4:04 PM
15	Another for of tax advantaged savings is always good	4/22/2019 12:40 PM
16	This might help with unexpected happenings.	4/22/2019 11:52 AM
17	Have never looked into it or thought about it.	4/22/2019 11:31 AM
18	Haven't really thought much about it, to be honest.	4/22/2019 10:27 AM

## CDH Member Survey

19	Saving is still saving ... just a fear of losing it though (somehow!)	4/21/2019 9:57 PM
20	To better save cost.	4/20/2019 3:33 PM
21	The current HRA is working fine.	4/20/2019 3:12 PM
22	You won't have to pay taxes again on this option.	4/20/2019 10:59 AM
23	Tax-advantaged!!!	4/19/2019 6:30 AM
24	As I get closer to retirement age, I find I'm looking for this type of monetary assurance, especially with Medicare coverage not being so great.	4/18/2019 9:38 PM
25	I have other savings. I would use my HSA/HRA to pay for my current and short-term medical expenses, including dental and prescriptions.	4/18/2019 2:11 PM
26	i'm trying to make it through today	4/18/2019 2:02 PM
27	I am coming to the end of my service with the State. This may have been more appealing if it were offered years ago.	4/18/2019 1:44 PM
28	My existing Health Fund HRA covers most pre-deductable expenses.	4/18/2019 1:40 PM
29	When I retire I don't want to have to decide to pay medical bills or eat	4/18/2019 1:09 PM
30	Funds rolling over year to year is the only way I can afford to pay for care. I have high expense years and low expense years and the balance in my HRA (or in an HSA) enable me to cover what I need in a high need year.	4/18/2019 12:40 PM
31	Income too low to matter much for tax advantage.	4/18/2019 11:29 AM
32	I like the idea of preparing for potential future expenses when I might be on a fixed income.	4/18/2019 11:20 AM
33	I just started working and I am trying to get on my feet.	4/18/2019 10:44 AM
34	as you age your health can take a toll and being on a fixed income can make it unaffordable	4/18/2019 10:36 AM
35	I'm not really sure how this works, but would be interested in information.	4/18/2019 10:24 AM
36	I value being able to grow my money, tax-free, now and into the future. HSAs are the only "triple tax benefit" accounts available, so being able to contribute to one again would be great.	4/18/2019 10:06 AM
37	I would love to have a "Medical IRA" and would contribute to it monthly - But I want to control it as I choose	4/18/2019 9:41 AM
38	I'll be on a fixed income	4/18/2019 9:36 AM
39	It is, but not at this time.	4/18/2019 9:24 AM
40	I need a procedure that the insurance company deems as cosmetic but its negatively affecting my life.	4/18/2019 9:17 AM
41	Again, this is hard to answer without definitions and possible scenarios (as is Q5, but I'm just going to pick #2 since skipping isn't an option). The HRA is nice in that leftover rolls from year to year. If state contribution disappears under an HSA then our decision would come down to total expenses for premiums, deductibles, and OOP, plus the provider network. But with needs for college and retirement savings, using an HSA as a savings vehicle isn't feasible--we wouldn't spend more, in total, than we had to. If the PPO was the most cost effective option to access needed care through our provider network, that's as much as we would spend.	4/18/2019 9:16 AM
42	Because your income goes down and things get more expensive	4/18/2019 9:12 AM
43	I have planned for this in other ways, and I am not interested in the tax deduction	4/18/2019 9:04 AM
44	Would be more inclined for retirement than future non-foreseeable medical care	4/18/2019 8:52 AM
45	Saving for the future is always a good idea.	4/18/2019 8:44 AM
46	Based on Individuals are living and working longer	4/18/2019 8:31 AM
47	I like the security of having the savings plan.	4/18/2019 8:14 AM
48	Because I have family members with ongoing medical issues, that would be beneficial to me for planning.	4/18/2019 8:12 AM
49	for retirement	4/18/2019 8:04 AM

## CDH Member Survey

50	Cost savings	4/18/2019 7:17 AM
51	Especially if it can be pre taxed	4/18/2019 7:06 AM
52	helps	4/18/2019 6:50 AM
53	cause when i retire i would like an affordable medical expense an dont have to worry about goin broke to pay it	4/18/2019 12:10 AM
54	Because this is when I and others will need it the most	4/17/2019 10:08 PM
55	I plan on having the same medical coverage that I currently have as a full-time employee.	4/17/2019 7:28 PM
56	I hadn't considered it.	4/17/2019 6:17 PM
57	I	4/17/2019 5:26 PM
58	I don't have many medical expenses and my taxes are complicated enough.	4/17/2019 5:09 PM
59	No, as an employee who is far away from retirement age, I am already trying to save as much as possible for retirement. The State already offers a deferred comp plan to aid in savings. To have to add money into another account to cover future medical expenses would be placing a greater financial burden on employees like myself who are already trying to pay off large amounts of student loan debt.	4/17/2019 4:46 PM
60	Again: Contributions to an HSA should be my choice OVER AND ABOVE the current HRA and the funds contributed to it -- not instead of.	4/17/2019 4:33 PM
61	covered through employer already	4/17/2019 4:11 PM
62	Saves \$	4/17/2019 4:04 PM
63	Yes, and my employer matching all or a portion of my HSA contributions is an important consideration as well	4/17/2019 3:53 PM
64	I would need more detail to answer this question	4/17/2019 3:35 PM
65	Never know	4/17/2019 3:25 PM
66	there would be a pool of money for future expenses saved	4/17/2019 3:15 PM
67	It is. But as a state employee the luxury of set aside money is not feasible as my salary is barely sufficient.	4/17/2019 3:08 PM
68	haven't really thought about it.	4/17/2019 2:59 PM
69	It's nice to be prepared for future expenses.	4/17/2019 2:57 PM
70	Once again, maybe. I hadn't thought about it as it was not an option, but it is a good idea.	4/17/2019 2:57 PM
71	Yes save now so you don't have to pay later.	4/17/2019 2:47 PM
72	Im approaching retirement age	4/17/2019 2:42 PM
73	Mildly interested. I am more concerned with medical expenses in retirement than future care. Again, the "driver" is the tax advantage.	4/17/2019 2:38 PM
74	I do not qualify for itemized deductions so there is no tax savings involved	4/17/2019 2:36 PM
75	It is always goo to be prepared.	4/17/2019 2:24 PM
76	Helps to make sure the money is there when it is needed.	4/17/2019 2:22 PM
77	save for future health care costs and spouse is self-employed	4/17/2019 2:20 PM
78	The money in the HSA can be moves into next fiscal year.	4/17/2019 2:17 PM
79	Hadn't given it any thought	4/17/2019 2:08 PM
80	It's important but since salaries are so small, it would be difficult for most of us to pay ahead of time for something that MIGHT happen when we are barely able to pay for what is already happening!	4/17/2019 2:06 PM
81	would help being on a fixed income	4/17/2019 2:00 PM
82	I have more immediate pressing financial needs.	4/17/2019 1:54 PM
83	Yes my medical expenses are high.	4/17/2019 1:53 PM

## CDH Member Survey

84	Worried about future health costs	4/17/2019 1:52 PM
85	because money for medical care is a top priority for my future	4/17/2019 1:46 PM
86	I don't have enough information to commit.	4/17/2019 1:36 PM
87	I answered "yes" because based on the way the question is asked it seems like something that would be very beneficial, although I have no prior knowledge and would like more information.	4/17/2019 1:35 PM
88	One of the biggest challenges I will face in retirement is paying for healthcare, because I don't have a lot of savings. Anything that makes this less expensive is something I favor.	4/17/2019 1:32 PM
89	Retiring soon	4/17/2019 1:29 PM
90	It is a way to save money	4/17/2019 1:27 PM
91	Medical expenses are expensive.	4/17/2019 1:21 PM
92	Retiring	4/17/2019 1:13 PM
93	unforeseen issues	4/17/2019 1:10 PM
94	I plan on having medical insurance during retirement rather than pay out of pocket from a savings acct	4/17/2019 1:07 PM
95	I know it is important for my future, although at my age it is not a major focus.	4/17/2019 1:06 PM
96	busy with current expenses	4/17/2019 1:05 PM
97	because I am likely to have more expenses as I move toward retirement and after retirement; an hsa would help to offset my increasing out of pocket expenses	4/17/2019 12:54 PM
98	inevitable that it will be needed. Tax-advantaged savings is great.	4/17/2019 12:49 PM
99	I am currently healthy, but in the future, it is likely that I will accrue a lot more medical expenses than I do now.	4/17/2019 12:47 PM
100	I will be retiring soon.	4/17/2019 12:47 PM
101	I would be very interested -	4/17/2019 12:45 PM
102	See above.	4/17/2019 12:45 PM
103	Any savings is good	4/17/2019 12:45 PM
104	Too much will change in the future	4/17/2019 12:44 PM
105	To help manage against unexpected medical costs that occur during the year.	4/17/2019 12:43 PM
106	Anything that'll help me save money.	4/17/2019 12:42 PM
107	I plan to be on the state's medical plan when I retire. My retirement savings is not divided up into medical and non-medical categories; as the time gets closer I will figure out if I need wait a little longer to retire to accumulate enough to afford medical expenses. I expect to be on Medicare soon after I retire anyway.	4/17/2019 12:42 PM
108	Saving money is important	4/17/2019 12:41 PM
109	I think you should save for all types of expenses, so no because not medical specifically	4/17/2019 12:40 PM
110	anything that can reduce my taxes is welcomed	4/17/2019 12:38 PM
111	a much needed benefit to supplement Medicare	4/17/2019 12:35 PM
112	Other options available	4/17/2019 12:32 PM
113	Always good to prepare for the unknown.	4/17/2019 12:28 PM
114	Save for future medical expenses for when I retire.	4/17/2019 12:27 PM
115	If faced with replacement of the HRA then yes	4/17/2019 12:26 PM
116	In case I have health issues in the future, I want to be able to afford them.	4/17/2019 12:26 PM
117	I would rather not worry about additional costs when I retire	4/17/2019 12:25 PM
118	It seems there is a gap with little to no 'affordable' care options for the elderly without meeting the rigid standards of Medicaid.	4/17/2019 12:24 PM

## CDH Member Survey

119	just starting to think about retirement	4/17/2019 12:24 PM
120	I really don't have an opinion because I'm not sure how it would work.	4/17/2019 12:23 PM
121	I don't make enough to actually save anything, even working a second job. Besides isn't this the trade off for earning less working for the state? Affordable health insurance after retirement?	4/17/2019 12:23 PM
122	Because I am getting older and might need this.	4/17/2019 12:22 PM
123	i won't be with SOD long enough to use it.	4/17/2019 12:20 PM
124	tax advantages	4/17/2019 12:19 PM
125	I am interested since HSA's can be used in Retirement to pay for general living expenses without penalty. What would be the rate of return on the balance?	4/17/2019 12:19 PM
126	Saving for retirement si important whether is be for routine living or health related expenses	4/17/2019 12:19 PM
127	Unfortunately since I'm at about the age to retire it isn't going to help me.	4/17/2019 12:18 PM
128	I imagine my children will need braces one day.	4/17/2019 12:16 PM
129	This sounds like a savings account that could grow.	4/17/2019 12:16 PM
130	I expect to work, and have regular insurance, until I die.	4/17/2019 12:16 PM
131	saving for retiree medical expenses	4/17/2019 12:16 PM
132	It's a smart way to save money on planned medical expenses	4/17/2019 12:15 PM
133	To avoid unforeseen expenses	4/17/2019 12:14 PM
134	low out of pocket expenses	4/17/2019 12:14 PM
135	I would like to see the details of this.	4/17/2019 12:14 PM
136	Planning for medical expenses is needed as I get closer to retirement	4/17/2019 12:12 PM
137	I like the idea of being able to put money aside specifically for Medical expenses - especially as I get older.	4/17/2019 12:12 PM
138	I anticipate retiring with my state medical plan.	4/17/2019 12:11 PM
139	I do not understand them	4/17/2019 12:09 PM
140	N/A	4/17/2019 12:09 PM
141	I'm more concerned about coverages and costs.	4/17/2019 12:08 PM
142	Anytime you can save pretax is good.	4/17/2019 12:06 PM
143	Yes, it will work with my retirement benefits and Social Security to help secure future health expenses	4/17/2019 12:05 PM
144	At this time, it's never been a consideration outside my normal savings. My FSA must be spent at the end of every year.	4/17/2019 12:05 PM
145	Many times all medical expenses are not covered after a person retires and it is a extra expense not able to afford.	4/17/2019 12:05 PM
146	Will change plan to Highmark BCBS.	4/17/2019 12:04 PM
147	Rising health costs	4/17/2019 12:04 PM
148	I'm getting closer to retirement age	4/17/2019 12:03 PM
149	No current need	4/17/2019 12:03 PM
150	The funds contributed to an account are not subject to federal income tax at the time of deposit.	4/17/2019 12:03 PM
151	I would be interested in learning more about something like this.	4/17/2019 12:03 PM
152	I PREFER TO HAVE MY BILLS COVERED AND ACCOUNTED FOR	4/17/2019 12:03 PM
153	I expect health care will get more expensive.	4/17/2019 12:03 PM
154	But I like that that the State funds the HRA and I don't have to put towards it.	4/17/2019 12:02 PM
155	I don't make enough money to set any aside	4/17/2019 12:02 PM

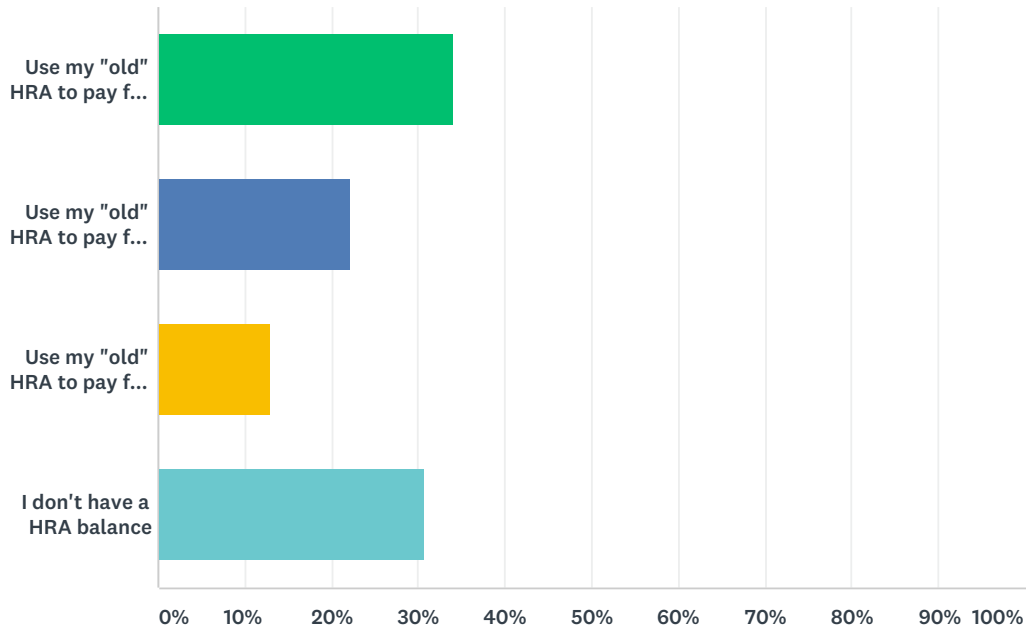
## CDH Member Survey

156	Because you never know what your future circumstances may be	4/17/2019 12:02 PM
157	Only if it would apply to someone with 10 years of service	4/17/2019 12:02 PM
158	Yes, but I need to know more information	4/17/2019 12:02 PM
159	for retirement	4/17/2019 12:01 PM
160	SO that I know I have the money to pay for medical needs if they come up	4/17/2019 12:01 PM
161	tax advantages are always good!	4/17/2019 12:00 PM
162	Possibly, never really thought about it	4/17/2019 12:00 PM
163	Don't need it	4/17/2019 12:00 PM
164	It would help financially to have funds set aside for medical	4/17/2019 12:00 PM
165	The older I get, the more likely I'll need to cover my medical expenses. If I don't take care of myself now.	4/17/2019 11:59 AM
166	n/a	4/17/2019 11:59 AM
167	the ability to reduce taxable income is always a plus.	4/17/2019 11:58 AM
168	It helps with future planning	4/17/2019 11:58 AM
169	I'm currently living paycheck to paycheck and not receiving any child support for my children.	4/17/2019 11:57 AM
170	to be prepared for surprises	4/17/2019 11:57 AM
171	I like to plan ahead.	4/17/2019 11:56 AM



Q5 If our current CDH plan with a HRA were replaced with a plan that has an HSA, would you be more interested in an option that allows you to:

Answered: 347 Skipped: 0



ANSWER CHOICES	RESPONSES	
Use my "old" HRA to pay for the amount taken out of my pay (premiums)	34.01%	118
Use my "old" HRA to pay for limited healthcare expenses (such as dental or vision services)	22.19%	77
Use my "old" HRA to pay for healthcare services, but after my deductible is met	12.97%	45
I don't have a HRA balance	30.84%	107
TOTAL		347