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Health Savings Account Ownership and Financial Barriers to Health Care: What Social Workers Should Know

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ABSTRACT

Over a decade ago, Health Savings Accounts (HSAs) were deemed contrary to social work values, leading to greater inequality in access to health care. Using data from the 2015 National Health Interview Survey (NHIS) (n= 12,265), we examine whether HSA ownership is associated with unmet need for health care due to cost (financial barrier). HSA ownership was significantly associated with reduced financial barriers to health care ($p < .001$) in the regression model. Owning an HSA may be related to reducing financial barriers to health care access, which could inform improvements in HSA policy provisions for social work practice.

KEYWORDS:

Health Savings Account financial barriers social workers health care costs

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Disclosure statement

No potential conflict of interest was reported by the authors.

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