

## **New Ninth Edition of ‘The Complete HSA Guidebook’ from HealthEquity Founder and Vice Chairman Unlocks Keys to Winning with a Health Savings Account**

SALT LAKE CITY (October 6, 2015) – The creation of health savings accounts (HSAs) in 2003 has empowered millions of Americans to build health savings. Since the first edition of “The Complete HSA Guidebook” was released in 2004, it has served as a critical tool in helping readers improve their health and financial wellbeing through better understanding and adoption of HSAs. Written by Stephen D. Neeleman, MD with key contributions provided by Hazel A. Witte, JD, and the late Sophie M. Korczyk, PhD, the guidebook provides useful insight by leading experts from the health finance industry.

Recently released by HealthEquity, the ninth edition “The Complete HSA Guidebook” features notable updates about the latest health care reform and tax changes, including the most recent regulations from the U.S. Department of Health & Human Services (HHS) and clarifications from the IRS that affect the HSA law.

As it is rapidly evolving, the HSA market is growing at an accelerated rate. According to the 2015 Midyear Devenir HSA Research Report, the number of HSA accounts rose to 14.5 million, holding over \$28.4 billion in assets. The average investment account holder has a \$14,654 average total balance (deposit and investment account), and investors have achieved an average annualized return of 11.3% on their HSA investments over the last three years.

“It is remarkable to see the change in people’s understanding and acceptance of HSAs since their inception nearly 12 years ago,” said Neeleman. “Now that HSAs are reaching critical mass, it is paramount that we help people use their HSAs to become healthier and wealthier. This comprehensive playbook is one of many ways we empower Americans to become smart health care consumers.”

Over the last 10 years, HealthEquity has distributed tens of thousands of copies of “The Complete HSA Guidebook,” establishing it as a standard reference for the health benefits industry while providing valuable insight into the complicated tax and insurance laws that affect HSAs.

“The Complete HSA Guidebook” is available for purchase at [www.HSAGuidebook.com](http://www.HSAGuidebook.com). Readers can download an electronic version for \$3.95 or a hard copy for \$19.95.

About Stephen D. Neeleman, MD

Dr. Stephen Neeleman is the founder and vice chairman of HealthEquity, one of the nation’s oldest and largest dedicated health savings custodians. He founded HealthEquity in 2002, with

the vision to repair the fractured relationship between patients and their physicians and to help more people obtain quality health insurance by re-introducing consumerism to health care. To learn more, visit [healthequity.com](http://healthequity.com).

Disclaimer: "The Complete HSA Guidebook" is intended only as a general explanation of HSAs. It should not be treated as legal reference or in any way considered the provision of legal, financial or tax advice.

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