



## **CONSUMERS GUIDE TO HSAS (Brick Tower Press Financial Guide)**

*JoAnn Mills Laing*

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A breakthrough in health care for employees and employers alike, HSAs stand for Health Savings Accounts. As of January 1, 2004, HSAs are a new option, similar to an IRA, offering individuals a tax-sheltered way to accumulate savings. Tax-free dollars in HSAs may be withdrawn for qualified medical expenses, rolled over without penalty for spending in future years, or invested, to accumulate savings to pay for health needs after retirement. As 73% of all Americans spend \$500 or less on medical costs each year, Health Savings Accounts (HSAs) make sense for many of us. The consumer wins with a tax-advantaged account for medical expenses, which is portable, and grows tax-free, just like an IRA; and wins again with using the lower-cost, must have, high-deductible health policy. The 'Consumer's Guide to HSAs' answers the question What's in it for Me?



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