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## **What is a Health Savings Account (HSA)? | HealthEquity**

Health savings accounts (HSAs) are like personal savings accounts, but the money in them is used to pay for health care expenses. You — not your employer or insurance company — own and

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control the money in your HSA. The money you deposit into the account is not taxed. To be eligible to open an HSA, you must have a special type of health insurance called a high-deductible plan.

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the benefits of an HSA. An HSA helps employees manage health care spending and enables them to plan, save and pay for health care through a tax-advantaged account. Unused funds carry over from year to year, and the account is theirs to keep even if they change jobs, change health plans or retire.

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This book 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. HealthEquity, Inc. is a publicly traded (NASDAQ:HQY) non-bank custodian of health savings accounts. Some of the opinions

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An HSA is a special kind of savings account that results in significant tax savings. HSAs are available to individuals enrolled in HSA-qualified plans and can be used (tax-free) to pay

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for qualified medical expenses — including doctor visits, prescriptions, dental and more. Money put into an HSA is tax-deductible and the funds earn interest tax-free.

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At present, the IRS doesn't expect major changes to the provisions governing health savings accounts. As a result, only small inflation-related adjustments are likely to apply to HSAs in 2021.

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