



Journey Map: Health Savings Account Management

	Initial Benefits Selection Period		Post-Enrollment Period
Experience Step	1. Plan Selection	2. HSA Contribution Election	3. Ongoing Account Management
Interaction/information exposure	Reviews summary and detailed comparisons of medical plans and accounts.	Benefits explanation states that the individual “owns” the HSA account. Is asked to input how much to contribute to the HSA account.	Saves receipts and submits for reimbursement from HSA account.
Patient Reaction	This is overwhelming. I feel like it gets more and more complicated every year. I feel like every option is a bad one.	What does it mean that I “own” the account? Where does the money go? I don’t want to deal with reimbursements. It’s my money. Why should I let them trap my money into an account? I need that money for other things.	This is a hassle. It takes forever to get my money back. I might as well have kept my money in my bank account.
Resulting Action	Selects plan with lowest premium (High Deductible Health Plan)	Puts minimal amount of money into HSA account.	Stops putting money into HSA.
Insights	Is overwhelmed and frustrated by the unfamiliar and increasingly complex benefits offerings.	Feeling of a lack of ownership of HSA funds. Sees the money as being held hostage by “them” (insurance co, HSA vendor, external power)	Sees no benefits to HSA over putting money into a more generalized savings account. Due to minimal contribution, HSA does not have much funds to cover expenses; the reward of having HSA is unseen.
General WHealth’s solution	Use accessible language and explanations.	Give users feeling of ownership of HSA funds. Help make HSA use a more familiar, everyday process with a mobile app.	Reduce hassle and delay of accessing the funds. Provide reports so that user can see where HSA funds have gone; emphasize account growth, upsides of having a dedicated health account.