

# Health Savings Account Banker Certification Program

This program was developed by National Worksite Benefit Group to provide local banks with a resource to educate personnel working with Health Savings Accounts.

The Health Savings Account (HSA) market is a rapidly growing market both in Maine and nationally. At the start of 2008 there were over 6.1 Americans with Health Savings Accounts, and that number is projected to reach 30 million by the end of 2009. The rate at which consumers are purchasing HSA compatible insurance plans is out pacing the rate of HMO enrollment when they were first introduced to the market. Maine is positioned to grow with just 2.2% of residents covered by private insurance at the start of 2008 in HSA plans.

## **Why should your bank offer this program?**

Increasing the expertise of Maine bank personnel will help keep HSA deposits local. Understanding a big picture view of HSA's and potential problem areas will equip your employees to better serve your customers with Health Savings Accounts.

Offering this program will position your bank to grow your HSA deposits.

Certifying bank employees will reduce the chance for costly mistakes and potential liability.

## **Program Description**

This half-day program provides technical knowledge on Health Savings Accounts as well as perspective on the HSA market and its role and impact on health insurance cost to Maine businesses and consumers. Participants will learn how to address customer inquiries and what *not* to say when addressing customer questions.

This interactive program includes a quiz and provides participants with a Certificate of Completion and packet of reference materials.

## **Program Fees Include Per Participant Pricing or Group Rates**

*(See Program Fee Schedule for Details)*

## **About National Worksite Benefit Group (NWBG):**

NWBG is a full service employee benefits insurance agency specializing in consumer driven health plan strategies. CEO, Joel Allumbaugh, is a certified Consumer Driven Health Plan (CDHP) instructor. NWBG offers continuing education instruction and CDHP certification for insurance professionals in Maine and New Hampshire. Both NWBG principals serve on the Board of Directors for the Maine Association of Health Underwriters.