HSA
Health Savings Account

Overalls

FSA
Flexible Savings Account

Plan Eligibility
Must be enrolled in a high-deductible health plan to be eligible



Plan Eligibility
Must be offered with group health plans by current employer

Ownership
You own the account, any funds remaining after you leave your current employer or switch plans are yours to use



Ownership
The account is provided and owned by your employer, meaning you won't have access to those funds if you leave

Carryover
All funds will carry over to the next plan year, so no need to spend it all



Carryover
Must use the majority of funds within calendar year, carryover is limited and may not be available for all plans

Enrollment
You can change the amount you contribute towards your HSA at any point in the year



Enrollment
Once you've chosen an amount to contribute towards your FSA it's locked in for the year

Funds Availability
With an HSA you can only access funds as they are accumulated, meaning no advances



Funds Availability
An FSA allows you to use contributions in advance of them being distributed, your funds up front if needed



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