

# How to keep a **health** emergency from becoming a **financial** emergency



Many people resort to taking a hardship withdrawal from their retirement savings when they have medical bills — a decision that can have a long-term impact on their retirement income. If you leave a little money in your Health Savings Account, it will be there when you really need it.

**31%**  
of hardship  
withdrawals  
from retirement  
savings are for  
health expenses<sup>1</sup>

But people  
who have just  
**\$500** in an HSA  
are **half as  
likely** to take a  
hardship  
withdrawal<sup>2</sup>



<sup>1</sup> Fidelity Investments recordkept data as of 12/31/2019, eCertified participant web entries

<sup>2</sup> Analysis of hardship activity matched with HSA offering, enrollment, balance and medical deductible amounts for same plan year. 2018 to 2019 data used.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield, RI 02917

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