

Health spending account comparison	HSA	HRA	FSA
You own the account.	✓	x	x
Your employer owns the account.	x	✓	✓
You must have a high-deductible health plan.	✓	x	x
Only your employer can put money in.	x	✓	x
You and your employer can put money in.	✓	x	✓
You can invest the money in the account.	✓	x	x
Must report account when you do your taxes.	✓	x	x