

Health Savings Accounts (HSAs) - Questions & Answers

Premera Blue Cross offers certain high-deductible health plans that are qualified for use with Health Savings Accounts. HSA's allow members to save for qualified medical expenses their health plan may not cover. Here is some information to assist you in managing transactions with members who have established Health Savings Accounts.

Question	Answer
1. What is a Health Savings Account (HSA)?	An HSA is a savings account established by an individual that works in conjunction with a qualified high-deductible health plan (HDHP). It allows members to save for future medical expenses through pre-tax contributions. HSAs are tax-advantaged accounts where funds may grow to pay for medical expenses.
2. How do I know when a member has an HSA?	HSA accounts are member owned and the member is responsible for informing you that they have an HSA savings account. Note: There is not always a formal HSA Plan identifier on the member's health plan ID card; however, the bottom left hand corner of the ID card will be blank, where copay/cost share information is normally located. Microsoft members have an HSA called Health Savings Plan (HSP) and will have an ID card that specifies "Health Savings Plan."
3. What qualifies as an HSA expense?	Members determine how to use their HSA funds. They can use it to pay for qualified medical expenses, to help satisfy their deductible, pay coinsurance, or other qualified expenses that may not be covered by the health plan but are reimbursable under the Internal Revenue Service (IRS) guidelines. "Qualified medical expenses" are fees paid for the diagnosis, care, mitigation treatment or prevention of disease or illness.
4. What amounts can I collect at the time of service from members who have an HSA?	Contractually providers may collect applicable deductibles, copayments or coinsurance amounts, and non-covered services. Payments will be based on the maximum allowed amount. Providers have access to an estimating tool to help calculate a member's share of cost for services. (see Q #5) Providers may also choose to wait until the Explanation of Payment (EOP) is received from Premera and bill the member for their share of cost at that time.
How can I estimate an HSA member's share of cost at the time of service?	The Real-Time Estimates and Claims tool is available at premera.com/provider . Providers may use the tool while the patient is present in the office to calculate an estimate of the patient's liability and collect this amount at the time of service. For more information go to... Providers who choose to have members pay at the time of service are responsible for refunding any overpayment to the member.

<p>5. How does a member with an HSA plan pay for their services?</p>	<p>Members can pay for services with a personal check, credit/debit card or cash. They may also use an HSA debit card and reimburse themselves from their HSA account if they choose. They can use HSA convenience checks if they have them, or submit a manual disbursement request from their HSA.</p>
<p>6. Are there daily withdrawal limits associated with a member HSA cards?</p>	<p>Yes. For fraud prevention purposes, HSAs are subject to daily withdrawal limits that are customary to any banking institution. Generally, if members' costs exceed the daily allowable withdrawal limit; they can call their HSA bank and get override approval (assuming the funds are available).</p>
<p>7. Does Premera administer HSAs?</p>	<p>No. Members can establish an HSA account with any qualified banking institution that meets the Custodian rules established by the IRS.</p>
<p>8. How do I obtain benefit and eligibility information for Premera members who have HSA accounts?</p>	<p>You may access online medical benefit and health plan eligibility information on premera.com or contact Customer Service at the number listed on the back of the member's ID card.</p> <p>Note: Members' banking information and HSA account balances are personal and confidential and not available to Premera.</p> <p>You must be a registered user through OneHealthPort at onehealthport.com to access online benefit and eligibility information</p>