Substantiation

HealthEquity®
Building Health Savings℠

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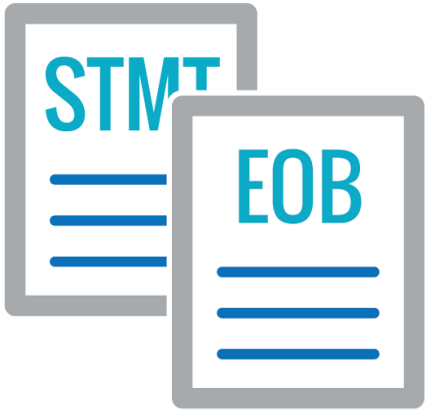
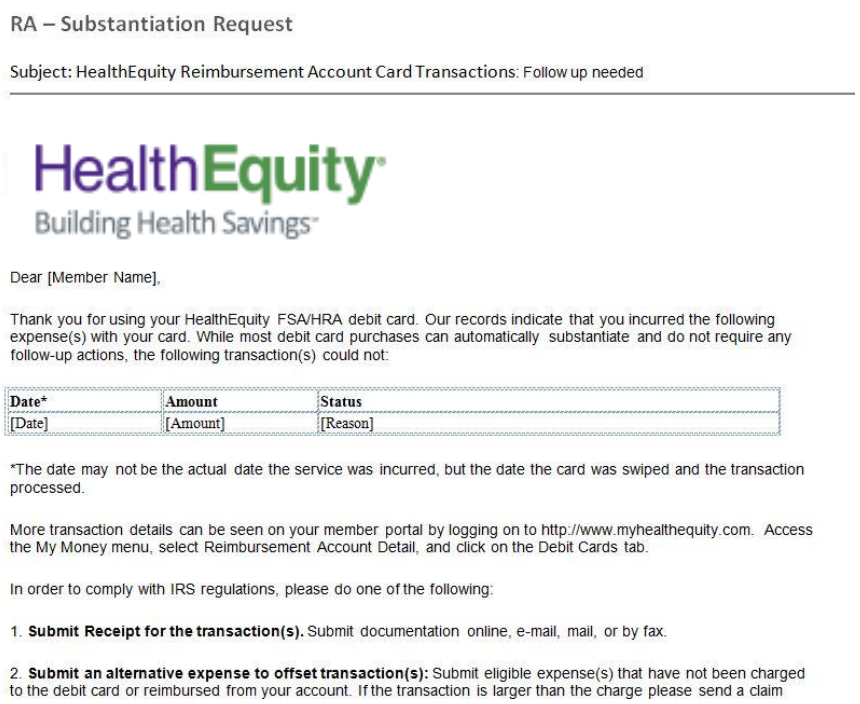
Substantiation

- What is Substantiation?
  - The IRS requires that FSA funds be used for qualified expenses only
  - Substantiation is documentation that an expense is qualified
- When is this needed?
  - When you run your card and the transaction cannot be auto-substantiated or auto-matched to a claim
- How do I Substantiate?
  - Manually match to a claim on the portal
  - Send in an EOB or itemized receipt



Notification Requests

- How will we notify a member to provide substantiation?
  - By mail or email:



RA – Substantiation Request

Subject: HealthEquity Reimbursement Account Card Transactions: Follow up needed

HealthEquity
Building Health Savings

Dear [Member Name],

Thank you for using your HealthEquity FSA/HRA debit card. Our records indicate that you incurred the following expense(s) with your card. While most debit card purchases can automatically substantiate and do not require any follow-up actions, the following transaction(s) could not:

Date*	Amount	Status
[Date]	[Amount]	[Reason]

*The date may not be the actual date the service was incurred, but the date the card was swiped and the transaction processed.

More transaction details can be seen on your member portal by logging on to http://www.myhealthequity.com. Access the My Money menu, select Reimbursement Account Detail, and click on the Debit Cards tab.

In order to comply with IRS regulations, please do one of the following:

1. **Submit Receipt for the transaction(s).** Submit documentation online, e-mail, mail, or by fax.

2. **Submit an alternative expense to offset transaction(s):** Submit eligible expense(s) that have not been charged to the debit card or reimbursed from your account. If the transaction is larger than the charge please send a claim

Documentation

- What documentation should be provided to substantiate?
  - Documentation that includes the following:
    - Name of provider
    - Name of patient
    - Description of services
    - Date(s) of service
    - Cost of service

- What documentation is not sufficient?
  - Credit card receipts
  - Cancelled checks

Auto-Substantiation

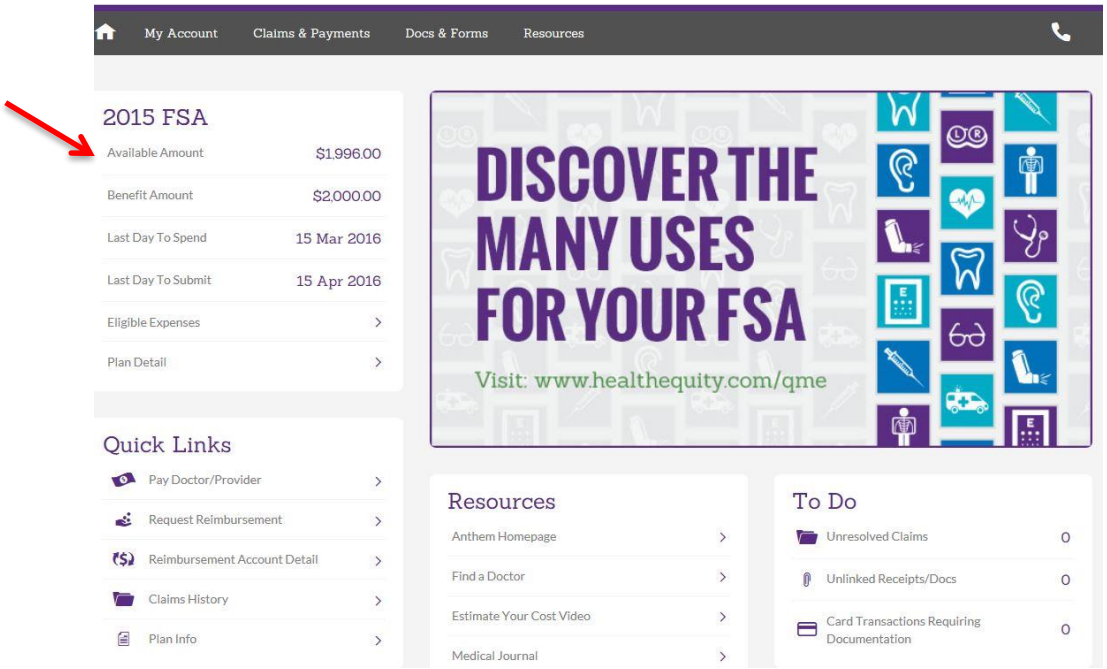
- In some instances card transactions can be auto-substantiated:
  - Transactions for copayments
  - At a pharmacy that is IIAS certified (Visit www.sig-is.org for a detailed list)

Claim Matching

- What is claim matching?
  - Claims can be automatically matched to card transactions based on:
    - Amount
    - Medical code
- When will my claim not automatically match to my card transaction?
  - If you pay for more than one date of service at a time
  - If you pay a discounted or partial amount at the time of service or the card transaction name doesn't match the name of the provider in the claim
  - If HealthEquity does not receive the claim from the health plan (Mental health, dental, or vision)

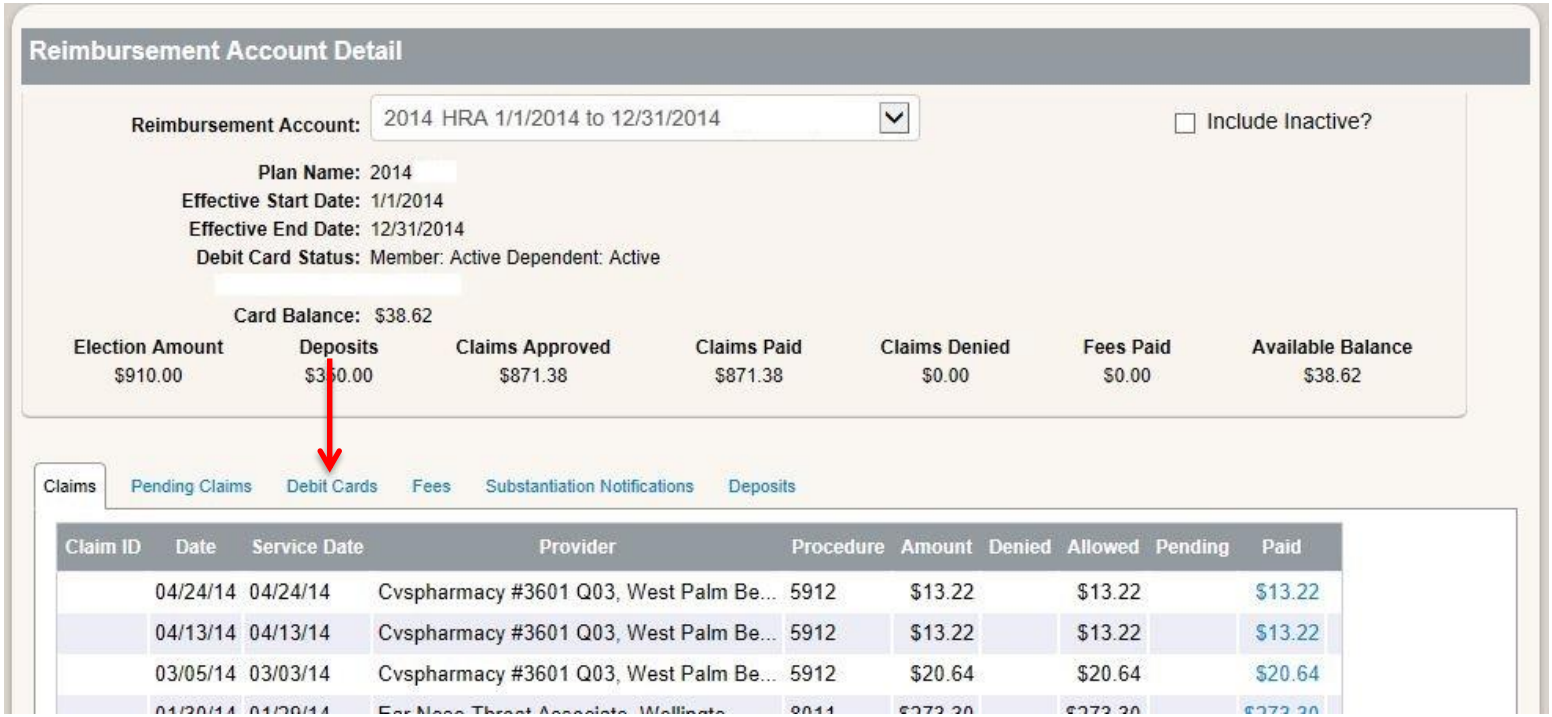
How to Claim Match

If the claim and card transaction do not automatically match, you can match them from your member account. Select the My Account menu, then FSA option. Or you can click on the shortcut, Available Amount.



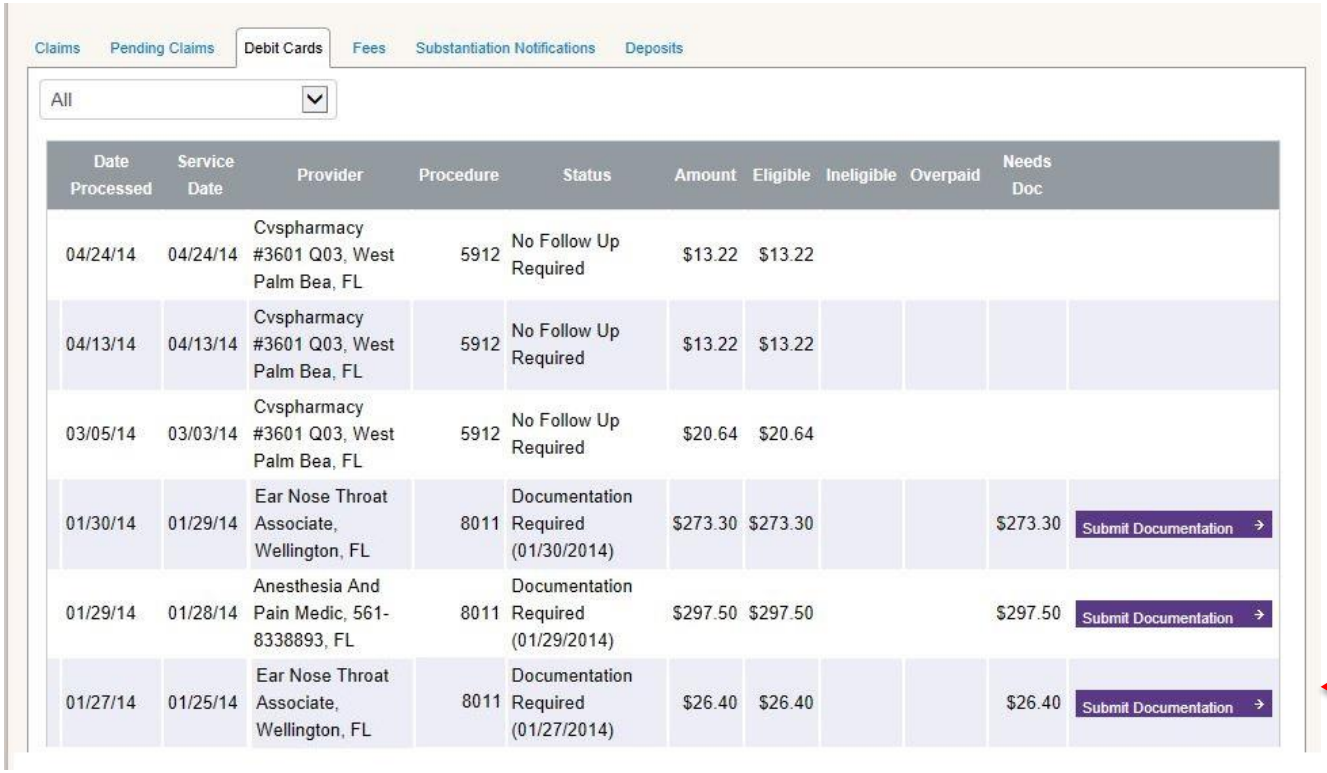
How to Claim Match

Select the Debit Card tab:



Member Claim Matching

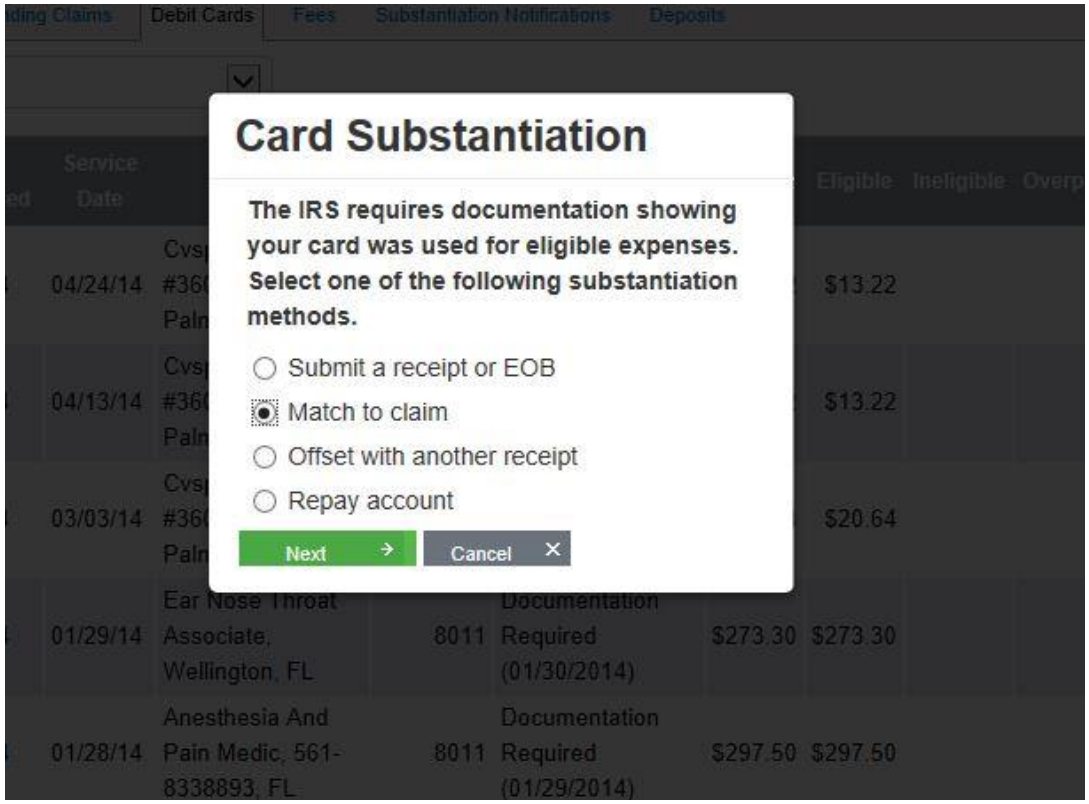
To match the claim or submit your documentation select the Submit Documentation box:



Date Processed	Service Date	Provider	Procedure	Status	Amount	Eligible	Ineligible	Overpaid	Needs Doc	
04/24/14	04/24/14	Cvspharmacy #3601 Q03, West Palm Bea, FL	5912	No Follow Up Required	$13.22	$13.22				
04/13/14	04/13/14	Cvspharmacy #3601 Q03, West Palm Bea, FL	5912	No Follow Up Required	$13.22	$13.22				
03/05/14	03/03/14	Cvspharmacy #3601 Q03, West Palm Bea, FL	5912	No Follow Up Required	$20.64	$20.64				
01/30/14	01/29/14	Ear Nose Throat Associate, Wellington, FL	8011	Documentation Required (01/30/2014)	$273.30	$273.30			$273.30	Submit Documentation →
01/29/14	01/28/14	Anesthesia And Pain Medic, 561-8338893, FL	8011	Documentation Required (01/29/2014)	$297.50	$297.50			$297.50	Submit Documentation →
01/27/14	01/25/14	Ear Nose Throat Associate, Wellington, FL	8011	Documentation Required (01/27/2014)	$26.40	$26.40			$26.40	Submit Documentation →

Submitting Documentation

Select your option to submit documentation:



Matching Claims

Check the box next to the claim(s) that you paid with this debit card transaction:

Card Transaction Details

Transaction Date: 01/25/2014
Account: 2014 HRA
Amount: $26.40
Merchant: Wellington, FL

Substantiation Amounts

Unsubstantiated Amount: $26.40
Selected Amount: $0.00
Matched Amount: $0.00
Amount Remaining: $26.40

Match the unsubstantiated card transaction by:

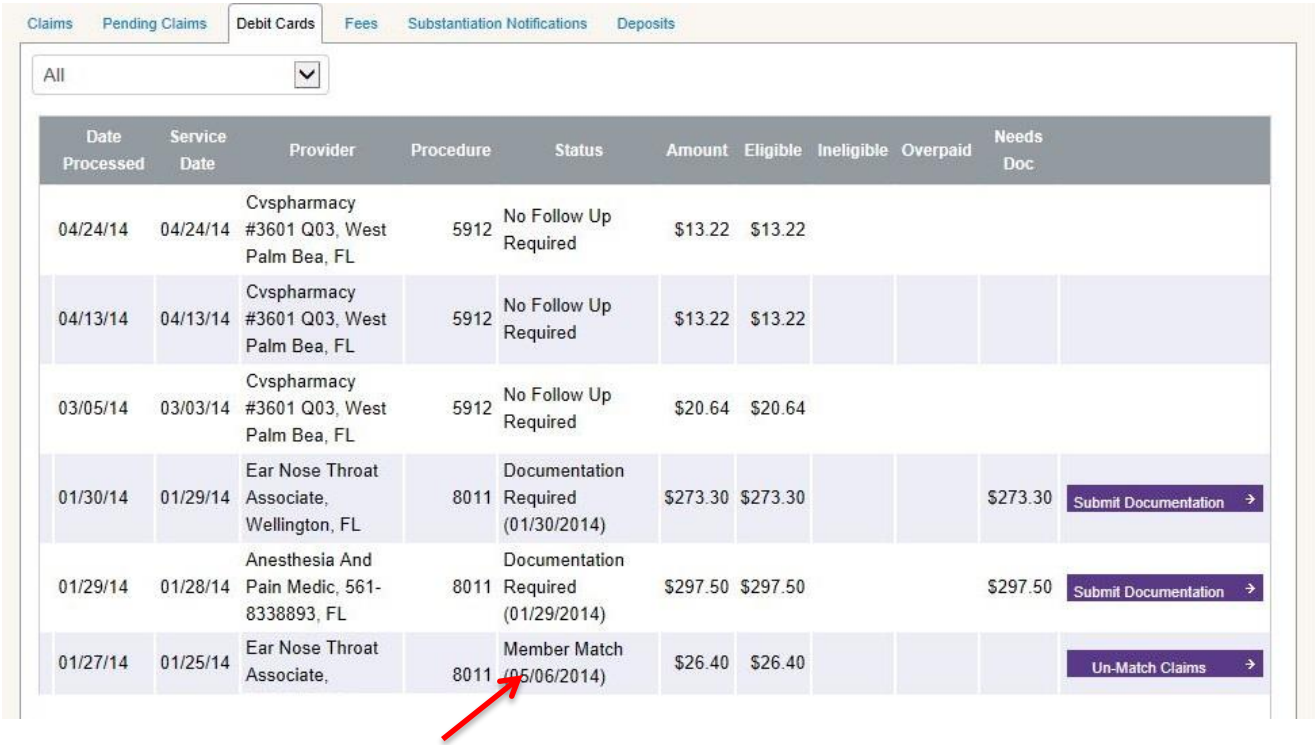
1. Checking the "Select" box(es) of the claims you would like to match
2. Entering the "Amount" of the transaction to link to the claim
3. Verifying the "Selected Amount" is correct
4. Clicking the "Submit" button at the bottom of the page

Select	Claim ID	Date	Person	Provider	Total	Paid	Available	Matched
☐	0059	02/27/14			$13.44	$0.00	$13.44	
☐	0055	02/08/14			$26.40	$0.00	$26.40	
☐	0061	04/13/14			$13.22	$0.00	$13.22	

Submit → Cancel ×

Member Match

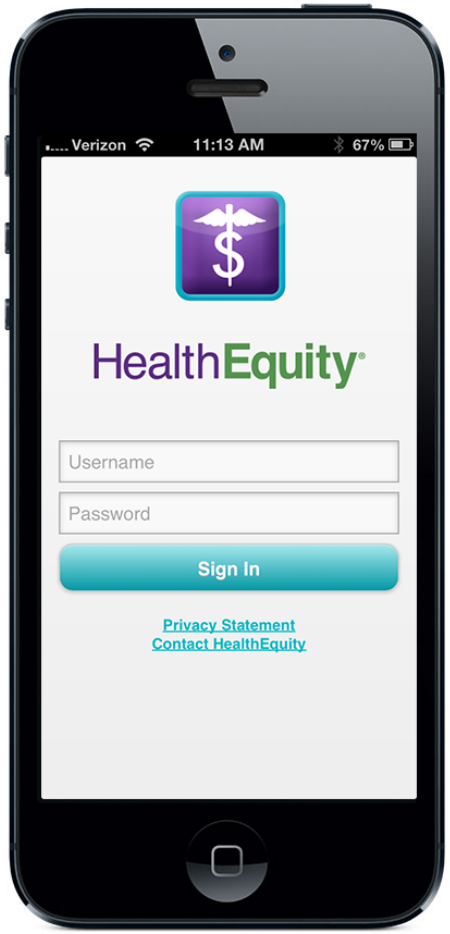
Your medical claim from Anthem is now matched to the debit card transaction. This transaction has been substantiated:



Other Options

- Other options for providing substantiation documents:
  - Upload documentation directly to the debit card transaction from the member portal
  - Send documentation by mail, fax or email. Contact information is included in the substantiation letter
  - HealthEquity mobile app

New HealthEquity mobile app



Convenient, powerful tools:

- On-the-go access
- Take a photo of documentation with phone and link to claims and payments
- Send payments and reimbursements from FSA
- Manage debit card transactions
- View claims status

Available for iOS and Android

Expert friends

Every hour of every day.

Always available

Our member services are taking calls 24 hours a day, every day of the year

Every step along the way

We are here to answer any questions you have and help you maximize your savings

Call today

Let us conduct a personal assessment of your plan options

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