SUCCESS WITH A HEALTH SAVINGS ACCOUNT
Always present your insurance card and use your HSA Visa® card wisely.
• Use your HSA Visa® card to pay at the pharmacy.
• Ask doctors and other providers to bill you.
STOP!

Don’t pay a provider or hospital charge until...

• You have the bill from the provider.
• You have the explanation of benefits statement (EOB) from MESSA.
• You see the claim in your online HealthEquity account and it matches the bill and the EOB.
Be patient

• If you haven’t fully paid your deductible, some or all of the charges may be your responsibility to pay.

• When MESSA processes the claim, we will apply our discounted approved amount to the fees — which can be a substantial savings for you.

• You can find our approved amount on your EOB and in your MESSA member portal.
USING YOUR MEMBER PORTALS TO PAY A MEDICAL BILL.
Use your member portals at MESSA and HealthEquity.

1. Use MESSA’s secure member portal to review your medical, prescription, dental and vision claims.
   - See what MESSA paid, our “approved amount” for the medical service and what deductible charges are your responsibility to pay.

2. Use HealthEquity’s secure member account tools to:
   - View claims and your HSA balance.
   - Pay your bills electronically from your health savings account (HSA).
   - Reimburse yourself for allowable medical expenses and bills you’ve paid from your personal (not HSA) accounts.
You get a bill showing a hospital charge of $1,609 and a MESSA/BCBSM discount of -$799.53, leaving a balance of $809.47 that applies to your deductible.

<table>
<thead>
<tr>
<th>Hospital Outpatient Charges</th>
<th>Payment Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patient Name: John Doe MRN: 034566543</td>
<td><strong>Amount billed.</strong></td>
</tr>
<tr>
<td><strong>01/04/18 70486-Hc-CT Scan, Maxillofacial Area, W/O Contra</strong> 1609.00</td>
<td><strong>Discount from your MESSA plan.</strong></td>
</tr>
<tr>
<td><strong>Total: $1609.00</strong></td>
<td><strong>What you owe.</strong></td>
</tr>
<tr>
<td><strong>Patient Balance Due</strong></td>
<td><strong>$809.47</strong></td>
</tr>
</tbody>
</table>
BE PATIENT. WAIT UNTIL MESSA PROCESSES THE CLAIM SO YOU CAN CONFIRM YOUR DEDUCTIBLE AND DISCOUNTED FINAL AMOUNT.
Log in at messa.org to review how MESSA handled the claim.
After logging in, you’ll be taken to your deductible page. Select “Claims.”
Find the claim from the hospital. Confirm that the amount applied to your deductible by MESSA matches the final amount on the bill.
EXCELLENT!

You have confirmed the amount you owe your provider. You’re ready to pay the bill from your HealthEquity HSA.
Go to healthequity.com. Log in to your account.
To pay your bill, select “View Claims” under the “Claims & Payments” menu.
Find the hospital claim you want to pay. Verify the amount. Select “Resolve.”
Select “Pay Provider.”
Select HSA and “Next.”
Complete the “Make Payment to” fields.
Review your payment details, check the box to confirm, then select “Finish” to send the payment from your HSA to the hospital.
You’ve done it!

• You verified how your MESSA plan processed your claim and the amount you owed the hospital.
• You’ve paid the hospital electronically from your HSA at HealthEquity.
• You’ve got a permanent electronic record of your claims and what you have paid.
COMMON PITFALLS TO AVOID
“My HSA was funded to the amount of my medical plan deductible. I paid my claims with my HSA until the $2,700 was gone. My deductible is still not met. What happened?”
3 common reasons

- Did you pay a provider with your HSA Visa® card at the point of service and reimburse yourself for the same expense later?
- Did you pay a dental or vision bill from your HSA?
- Did you pay for purchases other than medical claims with the HSA Visa® card?
All HSA and Visa® card spending

- Must be IRS-qualified expenditures.
- Check IRS Publication 502.
- Under federal law, only spending for covered medical and prescription benefits counts toward the medical plan deductible.
Be aware of the tax year

• If you pay a claim from your HSA for the previous year, it does not count toward the current year’s medical plan deductible.

• Example: Your HSA is funded by your employer on Jan. 1. On Jan. 2, you use some of that money to pay a claim from the previous November. The amount you paid does not count toward the new deductible that started Jan. 1.
Dental and vision expenses

You can pay dental and vision costs with the HSA, but they will not apply toward the medical plan deductible.
“I see a claim in my HSA for my spouse or child over 18, but all I can see is the amount due. I can’t see what I am paying for.”
Adult children over age 18

• Adult children can be covered by your MESSA ABC plan until age 26, regardless of tax status.
• But they must be your tax dependent for you to use HSA funds to pay their expenses.
• Under federal privacy laws, claims information is not visible for dependents age 18 and over without express permission.
Can I still be on my spouse’s plan?
You cannot be on your spouse’s plan – unless it’s also a high-deductible health plan.
Can I have an FSA and an HSA?

- You cannot have a health savings account (HSA) and a general-purpose flexible spending account (FSA) together.
- If your spouse has a general purpose FSA, you would be disqualified from using an HSA, even though you are enrolled in a qualified high deductible health plan.
My spouse already has an FSA

- You can keep the MESSA ABC medical plan and decline the HSA.
- Use your spouse’s FSA to pay for deductible expenses for now.
- At the end of the FSA plan year, you can elect to stay with the FSA or open your HSA.
94% MEMBER SATISFACTION

85% of members give MESSA ABC high marks for quality.

80% say the HealthEquity HSA is very convenient and easy to use.