

AUTOPAY: FLEXIBLE SPENDING ACCOUNTS

Questions & Answers

1. What is the Flexible Spending Account (FSA) AutoPay option?

This is an option for you to be automatically reimbursed for eligible medical and dental expenses processed by Moda Health without having to submit claim forms or supporting documentation.

2. How does AutoPay work?

When Moda Health receives a claim from your provider, they will process and pay the claim according to your benefit contract. Each day Moda Health generates an FSA AutoPay claim report listing the date of service, the provider's name, the type of service performed and the amount you are responsible for paying. The FSA department enters the claims information provided on the AutoPay claims report and reimburses you the portion you are responsible for.

3. How will I know how much I will be reimbursed?

When Moda Health processes a claim, you receive an Explanation of Benefits (EOB). The amount shown in the column called "Patient Responsibility" is the amount that is shown on the AutoPay claim report and the amount you will automatically be reimbursed.

4. Will I be reimbursed more quickly than if I fill out and send in my documentation manually?

No. The AutoPay option is a convenient way for you to be reimbursed without having to send in documentation. You will not be reimbursed until the provider sends in the claim and Moda Health processes it.

5. Must I be enrolled on the Moda Health insurance policy to participate?

Yes. You must be enrolled on your employer's Moda Health insurance medical and/or dental policy to participate in AutoPay.

6. Can I enroll if I am enrolled in another health plan along with Moda Health?

No. You can only enroll on the AutoPay option if Moda Health is your only insurance plan.

7. Will my dependent's claims be processed through AutoPay?

Yes. If your dependents are covered by your Moda Health insurance policy their claims will also be reported on the AutoPay claim report and you will be reimbursed for the amount you are responsible for.

8. What is considered an "eligible expense"?

Expenses that are listed under IRS Section 125 are eligible expenses. Eligible medical, dental and prescription claims (including mail order) processed by Moda Health will be reimbursed.

9. Are orthodontia expenses reimbursed through AutoPay?

No. Orthodontia expenses cannot be reimbursed via AutoPay. BenefitHelp Solutions requires a copy of the Orthodontia contract to be on file prior to reimbursing orthodontia expenses. You will need to submit manual reimbursement requests for your monthly payment each month.

10. What if a claim that has been reimbursed from my Health Care Reimbursement Account is reprocessed by Moda Health resulting in additional payment to my provider?

If Moda Health reprocesses a claim for which you have already been reimbursed and it results in additional payment to your provider, you will be required to send a check to BenefitHelp Solutions to reimburse your account for the amount that you were overpaid.

11. Do I need to enroll in the AutoPay option each year?

No. Your enrollment will automatically be renewed each plan year. However, if you become enrolled in another health plan along with your Moda Health plan, you will have to disenroll in AutoPay.

12. Can I disenroll in the AutoPay option at any time?

Yes. You can call, email or fax a request to FSA Member Services to stop AutoPay reimbursements. Disenrollment from AutoPay will occur upon receipt of your request, so you will need to begin sending manual claims for reimbursement.

13. Is there a cost to enroll in AutoPay?

No, there is no cost to enroll in the AutoPay option.

14. If I can't wait to be reimbursed through AutoPay, can I send in a claim form and the documentation and still get reimbursed?

Yes. Our system will deny the AutoPay claim as a duplicate claim.

15. If I terminate employment or discontinue participation in the FSA plan, do I need to start sending claims in manually?

No. As long as you are still enrolled in AutoPay, and you still have a balance remaining, claims incurred prior to your termination date will still be processed and reimbursed through AutoPay.

16. If I elect COBRA for my medical plan and for my FSA account, will my claims be paid through AutoPay?

No. If you elect COBRA to continue your medical coverage and fund your FSA account with after-tax dollars, you will need to manually submit your claims.

17. If I have a dependent that does not meet the IRS definition of a qualified dependent, can I still sign up for AutoPay?

No. BenefitHelp Solutions receives claims payment information from Moda Health on the participant and all dependents and cannot determine which dependents are or are not eligible for reimbursement under the participant's FSA account.

***Domestic Partner:** If you have a non-tax-dependent domestic partner (per IRC 152d) enrolled on your health plan, you are not eligible to enroll in AutoPay. Per the IRS, non-tax-dependent domestic partner health expenses from healthcare flexible spending accounts are not reimbursable.*

18. If I am currently enrolled in AutoPay, and add a dependent to my Moda Health coverage that is not eligible for reimbursement under my FSA, can I remain enrolled in AutoPay?

No. You can call, e-mail or fax your request to FSA Member Services to stop AutoPay reimbursements. Disenrollment from AutoPay will occur upon the receipt of your request, so you will need to begin sending manual claims for reimbursement.