

Debit Card FAQs

What is the Debit Card?

The Debit Card is a special-purpose MasterCard® that gives you an easy, automatic way to pay for eligible health care expenses. The Card lets you electronically access the pre-tax amounts set aside in your Health Care Expense Account.

Does the Debit Card cost me anything?

Yes, the cost of the Card is \$1.00 per month and will be deducted from your Health Care Expense Account in a lump sum upon initial enrollment and annually if you continue with card.

How do I sign up for the Debit Card?

Complete the debit card enrollment form through Hennepin County.

If I don't sign up for the Debit Card during Open Enrollment, will I be able to at a later date?

Yes, requests for cards will be transmitted to HealthPartners on a monthly basis. The annual fee will be prorated from the date you make the election. Should you choose to cancel your card, no refunds of the annual fee will be issued.

Will everyone receive a Debit Card?

No, the debit card is optional. If you do not choose the debit card option, you will continue with your current claims submission method (online, manual submission or automatic claims submission).

Getting Started and Activating Your Card

How many Debit Cards will I receive?

You will receive two Cards. If you would like additional Cards for other family members, you should contact HealthPartners at **(952) 883-7000**. Please note that there is a \$10 charge for extra cards. If you order additional cards you will receive 2 cards for \$10.

How do I activate the Card?

You should call the toll-free number on the activation sticker on the front of the Card or visit the website on the back of the Card. You can use both Cards once the first Card is activated – you do not need to activate both. Each Card user should sign the Card with his or her own name. Spouses or dependents sign the back of the card even though the employee's name is on the front. It's the signature that merchants verify.

What dollar amount is on the Debit Card when it is activated?

The dollar value on the Card will be the annual amount that you elected to contribute to your Health Care Expense Account during the annual benefits enrollment. It's from that total dollar amount that eligible expenses will be deducted as you use the Cards or submit manual claims.



How does the Debit Card work?

It works like a MasterCard®, with the value of your account contribution stored on it. When you have eligible expenses at a business that accepts MasterCard® debit cards, you simply use the Card. The amount of the eligible purchases will be deducted – automatically – from your account and the pre-tax dollars will be electronically transferred to the provider/merchant for immediate payment.

Is the Debit Card just like other MasterCard® Cards?

No. The Debit Card is a special-purpose MasterCard® that can be used only for eligible health care expenses. It cannot be used, for instance, at gas stations or restaurants. There are no monthly bills and no interest.

Do I need a new Debit Card each year?

As long you elect to participate each year, the Debit Card will be loaded with your new annual election amount at the start of each plan year. The card expires every five years and a new one will be automatically be sent 30 days prior to expiration. If you do not participate in the health care FSA and then enroll at a later time, you will need to sign up again for the card.

What if the Debit Card is lost or stolen?

You should call HealthPartners at **(952) 883-7000** to report a Card lost or stolen as soon as you realize it is missing. HealthPartners can turn off your current Card(s) and issue replacement Card(s).

Using the Card

Where may I use the Card?

The Card can be used to pay for eligible goods and services at providers/merchants that offer these goods or services and accept MasterCard® debit cards. You should be sure to review your current benefit plan or contact HealthPartners for a complete list of eligible expenses.

IRS regulations allow you to use your Cards in participating pharmacies, discount stores and supermarkets that can identify FSA-eligible items at checkout. You can find out which stores are participating by logging on to healthpartners.com/Hennepin. *You cannot use your cards at pharmacies, discount stores, department stores, and supermarkets that do not participate. You can use your cards at health care providers such as hospitals, doctors, and dentists.*

Are there places the Card won't be accepted?

Yes. The Card will not be accepted where MasterCard is not accepted. The Card will not be accepted at locations that do not offer the eligible goods and services, such as, hardware stores, restaurants, bookstores, gas stations and home improvement stores. Cards will not be accepted at pharmacies, discount stores, department stores, and supermarkets that cannot identify FSA-eligible items at checkout.

How will the Card work in participating pharmacies, discount stores department stores and supermarkets?

- a) Bring prescriptions, over-the-counter products and other purchases to the register at checkout to let the clerk ring them up.
- b) Present the Card and swipe it for payment.
- c) If the Card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the products are FSA-eligible), the amount of the FSA-eligible purchases is deducted from the account balance. The clerk will then ask for another form of payment for the non-FSA-eligible items.
- d) If the Card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
- e) The receipt will identify the FSA-eligible items and may also show a subtotal of the FSA-eligible purchases.
- f) In most cases, the participant will not receive requests for receipts for FSA eligible purchases made in participating pharmacies, discount stores, department stores and supermarkets.

If asked, should I select "Debit" or "Credit"?

The Card is actually a prepaid card. But, since there is no "prepaid" selection available, you should select "Credit."

Do I have to do anything after I use my Card? Is paperwork required?

Generally, you will not have to provide any additional substantiation after using your card. However, if you purchase items that cannot be automatically substantiated at the point of service you will receive a request from HealthPartners for supporting documentation. You can submit the documentation online with your **healthpartners.com** account, by fax or mail.

How will I know to submit receipts to verify a charge?

You will receive a letter or notification from HealthPartners if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

Why do I need to save all of my itemized receipts?

You should always save itemized receipts for FSA purchases made with the Card. You may be asked to submit receipts to verify that your expenses comply with IRS guidelines. Each receipt must show: the merchant or provider name, the service received or the item purchased, the date and the amount of the purchase.

How do Card purchases that are not electronically substantiated affect my account?

If the card purchase cannot be automatically substantiated at the point of service HealthPartners will send you a notice asking for supporting documentation for substantiation. If receipts are not submitted as requested to verify a charge made with the Card, your account will be suspended until receipts are received. You may be required to repay the amount charged. HealthPartners will advise you that the Card has been suspended, if a receipt is not received. Submitting a receipt or repaying the amount in question will allow your account and the Card to become active again.



What if I lose my receipts or I accidentally swipe the Card for something that's not eligible?

Usually the service provider can recreate an account history and provide a replacement receipt. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, you can send a check or money order to HealthPartners for the amount so it can be credited back to your FSA account.

Can the Card be used for online or mail order purchases?

Yes. Simply enter your Debit Card MasterCard® number on the order form and submit it to the online or mail order company, just like any other MasterCard® transaction.

May I use the Card for prescriptions ordered prior to activating the Card?

No. The Card must be activated prior to the order and/or purchase date of prescriptions.

May I use the Card if I receive a statement with a Patient Due Balance for a medical service?

Yes. As long as you have money in your account for the balance due and the provider accepts MasterCard® debit cards, you can simply write the Card number on your statement and send it back to the provider. The date of medical service rendered must be in the current plan year/grace period.

How do I know how much is in my account?

You can visit your personal Account Summary page at healthpartners.com web site and view your account activity and current balance. You can also access your balance on your mobile device or call HealthPartners to obtain your current balance at **(952) 883-7000**. You should always know your account balance before making a purchase with the Card.

What if I have an expense that is more than the amount left in my account?

By checking your account balance often – either online or by calling HealthPartners at **(952) 883-7000**– you will have a good idea of how much is available. When incurring an expense that is greater than the amount remaining in your account, the merchant may be able to split the cost at the register (check with the merchant).

Can I use the Card to access last year's money left in the account this year?

Yes, your plan offers a grace period in the current year to use up funds carried over from the prior year. The grace period runs until March 15th. Eligible expenses purchased with the Card will be paid on a first in first out basis.

What are some reasons that the Card might not work at point of sale?

The most common reasons why a Card may be declined at the point of sale are:

- a) The Card has not been activated.
- b) You have insufficient funds in your account to cover the expense.
- c) Non-qualified expenses have been included at the point-of-sale. (Retry the transaction with the qualified expense only.)
- d) The merchant is encountering problems (e.g. coding or swipe box issues).
- e) The pharmacy, discount store, department store, or supermarket cannot identify FSA-eligible items at checkout according to IRS rules.

Am I responsible for charges on lost or stolen Debit Cards?

If HealthPartners and the issuing bank are notified within 2 business days, you will not be responsible for any charges. If the notification is after 2 days, you may be responsible for the first \$50 or more.



Whom do I call if I have questions about the Card?

Call HealthPartners at **952-883-7000** or toll-free at **866-443-9352**.

What if I want to cancel my Card?

You may cancel your Card at any time. You will not receive a refund of the annual fee (\$12) deducted from your account. If you choose to cancel your card, you will be required to submit all claims manually after the Card has been cancelled. You will not be eligible to re-enroll in Automatic Claims Crossover until the next open enrollment period.