

Humana Access Spending Account

Payment processing guide

Humana Access Spending Account Card

Humana Access cards are issued to members with health savings accounts (HSA), health reimbursement arrangements (HRA) or flexible spending accounts (FSA). The card can be used at physician offices, medical labs, hospitals and for other eligible medical expenses. This card enables the member to access HSA, HRA or FSA funds. It is not a medical ID card; members will have separate medical insurance ID cards. Below is a sample of the Humana Access card:



Please note the following:

- If it is necessary to make a copy of the Humana Access card, mark out the account number on the copy after use to prevent fraud.
- The member must have funds available to cover charges to the card.
- The card will be declined if there are insufficient funds.
- The subscriber's name or their dependent's name may appear on the Humana Access card.

To process payments for qualified medical expenses with the Humana Access card:

The member may present the Humana Access card at the time of service or use it as a form of payment after he/she receives the bill. If there is no copayment, "N/A" will be reflected under the copayment line of the member ID card. To process the card for a payment:

- Swipe the member's card through the credit/debit card machine.
- Even though the card is a debit card, select "credit," if prompted. (No personal identification number [PIN] is required.). The payment is automatically deducted from the member's appropriate HSA, HRA or FSA.
- Provide an itemized receipt to the member, and payment will be received with other payments.

Ways to use the Humana Access card:

There are two distinct ways the card should be charged for medical expenses. Humana is aware that some offices, as policy, charge a portion of the service at the time of the visit in place of a copayment, when a copayment does not apply to the service. The best and most appropriate uses of the Humana Access card for medical expenses are defined below:

1. **Copayments at time of visit:** Swipe the member's card up front at the time of visit for copayments only. (Note: Some plans do not have a copayment.) Press the credit key even though it is a debit card.
2. **Coinsurance and deductibles after the office visit:** When the remittance process provides the member responsibility portion of the claim, key in the number and expiration date. The member's card is automatically charged.

Humana recommends waiting until the claims adjudication process is complete before portions of the deductible or coinsurance are charged to the card. This is a more hassle-free approach, enabling the correct amount to be charged to the card and eliminating back-end reconciliation issues.

If a provider's internal office policy requires a form of up-front payment, charge a small percentage of the expected cost to the card. If the amount charged on the card does not match the adjudicated claim amount, the member will need an itemized receipt to reconcile the final charges. The IRS has very stringent reconciliation guidelines and auditing processes for funding accounts such as FSAs and HRAs. In addition, the office will need to issue a timely credit (or debit) to the card for any difference between the charged amount and the actual member responsibility.

Member overpayments and credits to Humana Access cards:

There are a variety of situations that can cause a member's Humana Access card to be overcharged. When this happens, please credit the member's Humana Access card account promptly, as the member's funds may be needed for other medical expenses. Be advised that these funds belong to the member—not Humana.

If a Humana member has overpaid with the Humana Access card and is due a credit:

- Do not issue a check.
- Credit the amount owed to the Humana member directly back onto the Humana Access card by running a credit transaction through provider's terminal.
- Notify the member of any transaction.

To avoid overcharging, Humana recommends waiting until the claims adjudication process is complete before portions of the deductible or coinsurance are charged to the card.

For assistance with problems in processing a member's payment with the Humana Access card, call Humana's Spending Account Administration Team at **800-604-6228**.

Humana Access Spending Account Non-Carded (auto-pay HRA)

Humana Access Spending Account Administration also offers non-carded HRAs to employers. If a subscriber participates in one of these accounts, they may present a letter with their deductible amount and their employer's annual election (funded) amount. These accounts are set up to automatically reimburse (auto-pay) providers for eligible expenses, but it may take several business days for the funds to transfer.