



# FAQ: Humana Access FSA and HRA Substantiation

QUESTION	ANSWER
<b>What is substantiation?</b>	<p>Substantiation is the process of verifying every payment or transaction from a Flexible Spending Account (FSA) and/or Health Reimbursement Arrangement (HRA) is for eligible expenses outlined by one's employer and per IRS guidelines.</p> <p>When a Humana Access benefit card is used to make a payment with pre-tax funds, Humana's system will attempt to automatically substantiate and verify the charge was used for eligible expenses. When our system is unable to match the card payment via auto-substantiation, the IRS requires the member to provide documentation to verify the funds were used for eligible expenses.</p>
<b>When can transactions be automatically substantiated vs. requiring documentation for manual substantiation?</b>	<p>For members <u>with Humana Insurance</u> and a Humana Access FSA and/or HRA, almost all medical and dental debit card transactions will be automatically substantiated. Humana's system will match transactions that have amounts that match the patient responsibility on the medical and dental EOBs, co-pays, and IAS.</p> <p>If a member chooses to have insurance coverage under another health plan and opts out of an employer's Humana plan, card transactions will rarely auto-substantiate and will require documentation.</p> <p>For <b>vision</b> expenses, members will always be required to manually substantiate.</p>
<b>What can a member do if they think they will need to manually substantiate a transaction and want to be proactive?</b>	<p><b>Best practice is to check their online account regularly on the Humana Access Website</b> <a href="https://www.Humanaaccess.com">https://www.Humanaaccess.com</a>.</p> <p>A member should register or log in to their account and click on the "Add Receipt" button under "Action Needed" on the homepage screen. They can also navigate to the "Claims" tab and click on "Claims Activity" and then click the "Add Receipt" button.</p> <p>If any of their recent transactions need to be substantiated, they can attach the documentation as needed for each transaction or use one of the methods listed below to resolve before a notification is generated. Members will either see an "Add Receipt" button next to any transaction requiring substantiation when logged into their account or will receive an email (if you have provided your email address) and/or letter requesting documentation.</p>
<b>What if a member receives an email or letter requesting documentation to verify a transaction?</b>	<p>If a member receives an email and/or letter requesting documentation to verify a transaction, a member should submit a copy of the request, as well as a copy of the Explanation of Benefits (EOB), a detailed statement from the provider, or another acceptable form of documentation such as an itemized receipt.</p> <p>To be acceptable, the submitted document must include:</p> <ul style="list-style-type: none"><li>• Provider name</li><li>• Date of service</li><li>• Description of service(s) received</li><li>• Patient name (subscriber or dependent)</li><li>• Amount</li></ul>

<b>How can documentation be submitted?</b>	<p>Documentation can be submitted several ways, via Humanaaccess.com, email, mail or fax.</p> <ul style="list-style-type: none"> <li>• <b>Humana Access Website:</b> To submit via <a href="https://www.Humanaaccess.com">https://www.Humanaaccess.com</a>, a member should register or log in to their account and click on the “Add Receipt” button under “Action Needed” on the homepage screen. A member can also navigate to the “Claims” tab and click on “Claims Activity” and then click the “Add Receipt” button. Attach the documentation as needed for each transaction.</li> <li>• <b>Email:</b> Members can also email all applicable documentation to: <a href="mailto:SpendingAccountSubmissions@Humana.com">SpendingAccountSubmissions@Humana.com</a>  <i>Note: While Humana can receive documentation via email, this is not a secure channel to send personal information. By sending an email, members are accepting the risk that their information may be compromised.</i></li> <li>• <b>Mail:</b> Members can mail applicable documentation to:  Humana Spending Account Administration  PO Box 14167  Lexington, Kentucky 40512-4167</li> <li>• <b>Fax:</b> Members can fax all applicable documentation to 1-800-905-1851.</li> </ul> <p>Documentation is processed within 3 business days of receipt. If you have added your email address to your Humana Access online account preferences and have not received email notification that your documentation has been processed OR the transactions do not show as verified, please contact us at 1-800-604-6228 for further assistance.</p>
<b>What if a member doesn’t submit proper documentation?</b>	<p>If a member doesn’t submit proper documentation to verify the transaction(s) and Humana has been unable to auto-substantiate, the transaction(s) will be placed in ineligible status. An email or letter will be mailed to the member if this occurs. A member will still be able to submit verification documents to have the ineligible status reversed as long as their account is active.</p> <p><b>Any claim placed into ineligible status for any reason will also cause the card to be deactivated.</b>  The card will only be reactivated once all transactions in ineligible status are resolved.</p>
<b>How and when will a member be notified if he/she needs to substantiate transactions?</b>	<p>Humana will send letters to members who’ve not had a transaction substantiated for over 30 days. Humana sends these letters in batches; therefore, it can take 30 to 60 days after the initial transaction/debit card use before the letter is mailed to members.</p> <p>If a member doesn’t respond by submitting documentation, a second email or letter will be sent 30 days following the first attempt. If a member doesn’t respond after two attempts, the transaction will be placed into ineligible status and another email or letter will be sent.</p> <p><b>Any claim placed into ineligible status for any reason will also cause the card to be deactivated.</b>  The card will only be reactivated once all transactions in ineligible status are resolved.</p>
<b>What happens if the expense was ineligible?</b>	<p>If pre-tax funds were used for an ineligible expense, the member will need to repay their account. Any future reimbursement requests may be used to offset the balance due, or the member can make a payment by mailing a check or money order payable to Humana to:</p> <p>Humana Spending Account Administration  PO Box 14167  Lexington, Kentucky 40512-4167</p>
<b>How will a member know transactions in ineligible status are resolved?</b>	<p>Members will receive an email or letter communicating that sufficient documentation and/or repayment has been received and their card will be reactivated.</p>

## Important!

### At Humana, it is important you are treated fairly.

Humana Inc. and its subsidiaries do not discriminate or exclude people because of their race, color, national origin, age, disability, sex, sexual orientation, gender, gender identity, ancestry, marital status or religion. Discrimination is against the law. Humana and its subsidiaries comply with applicable Federal Civil Rights laws. If you believe that you have been discriminated against by Humana or its subsidiaries, there are ways to get help.

- You may file a complaint, also known as a grievance:  
Discrimination Grievances, P.O. Box 14618, Lexington, KY 40512-4618  
If you need help filing a grievance, call the number on your ID card or if you use a **TTY**, call **711**.
- You can also file a civil rights complaint with the **U.S. Department of Health and Human Services**, Office for Civil Rights electronically through their Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at **U.S. Department of Health and Human Services**, 200 Independence Avenue, SW, Room 509F, HHH Building, Washington, DC 20201, **1-800-368-1019**, **800-537-7697 (TDD)**. Complaint forms are available at <https://www.hhs.gov/ocr/office/file/index.html>.
- **California residents:** You may also call California Department of Insurance toll-free hotline number: **1-800-927-HELP (4357)**, to file a grievance.

### Auxiliary aids and services, free of charge, are available to you. Call the number on your ID card (TTY: 711)

Humana provides free auxiliary aids and services, such as qualified sign language interpreters, video remote interpretation, and written information in other formats to people with disabilities when such auxiliary aids and services are necessary to ensure an equal opportunity to participate.

### Language assistance services, free of charge, are available to you. Call the number on your ID card (TTY: 711)

**ATTENTION:** If you do not speak English, language assistance services, free of charge, are available to you. Call the number on your ID card (**TTY: 711**)... **ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación (**TTY: 711**)... **注意：**如果您使用繁體中文，您可以免費獲得語言援助服務。請致電會員卡上的電話號碼 (**TTY: 711**)... **CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số điện thoại ghi trên thẻ ID của quý vị (**TTY: 711**)... **주의：**한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. ID 카드에 적혀 있는 번호로 전화해 주십시오 (**TTY: 711**)... **PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tawagan ang numero na nasa iyong ID card (**TTY: 711**)... **ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Наберите номер, указанный на вашей карточке-удостоверении (**телетайп: 711**)... **ATANSYON:** Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele nimewo ki sou kat idantite manm ou (**TTY: 711**)... **ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le numéro figurant sur votre carte de membre (**ATS: 711**)... **UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Proszę zadzwonić pod numer podany na karcie identyfikacyjnej (**TTY: 711**)... **ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para o número presente em seu cartão de identificação (**TTY: 711**)... **ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero che appare sulla tessera identificativa (**TTY: 711**)... **ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Wählen Sie die Nummer, die sich auf Ihrer Versicherungskarte befindet (**TTY: 711**)... **注意事項：**日本語を話される場合、無料の言語支援をご利用いただけます。お手持ちの ID カードに記載されている電話番号までご連絡ください (**TTY: 711**)...

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با شماره تلفن روی کارت شناسایی تان تماس بگیرید (**TTY: 711**)...

**Díí baa akó nínízin:** Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hólq, námboo ninaaltsoos yézhí, bee nées ho'dółzin bikáá'ígíí bee hólne' (**TTY: 711**)...

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم الهاتف الموجود على بطاقة الهوية الخاصة بك (**TTY: 711**).