

How to Reconcile Your 2018 Health Care Expenses to Confirm all eligible FSA/HRA funds have been received

June 8, 2018

DataPath Administrative Services (DPAS) has taken over the health spending accounts of Future Planning Associates (FPA) and a thorough reconciliation process is now underway. There are still weeks of claims to get caught up on, but FPA and DPAS are in the process of sending reimbursements to employees by either direct deposit or check. Claims that were received by FPA by **March 31** will be processed by FPA. All other claims will be processed by DPAS.

You will be receiving HRA and/or FSA reimbursements from Future Planning Associates and/or DPAS for your eligible out-of-pocket costs to date. You may have paid some or none of your bills to date because you were either unsure of what to pay, you did not have the ability to pay, or because you were told to wait. **The reimbursements you receive from DPAS or FPA are to pay outstanding bills or to reimburse yourself for what you have already spent.**

Paying Providers

Remember, going forward, reimbursements will no longer be paid directly to providers; they will be paid **to employees** by DPAS or FPA, via direct deposit or check from their HRA or FSA accounts, for amounts above their personal, out-of-pocket obligations.

Employees must then pay their providers with funds they receive.

*If you signed up for **direct deposit**, you **may still receive a check** for your first reimbursements. That's ok, go ahead and cash the check and pay your provider. DataPath is processing all direct deposit forms as quickly as possible. The MyRSC.com site will tell you if the reimbursement was an ACH deposit or a check.*

Reconciling Medical and Pharmacy Expenses – How do you know you have received all FSA/HRA funds you are entitled to?

There is still a reconciliation process that needs to be done by you, the employee, in order to understand what medical bills, if any, need to be paid.

In order to reconcile, you will need:

- Your Explanation of Benefits (EOB) from BCBSVT's Member Resource Center (MRC)
 - You can access EOBs at www.bcbsvt.com/member or use paper copies
 - VEHI and BCBSVT developed a guide to understanding an EOB. It is found at: <http://vehi.org/assets/Benefits/How-Do-I-Know-What-To-Pay/Understanding-Your-EOB-combined.01.17.2018.pdf>
- Bill(s) from your medical provider(s)
 - Pharmacy claims, if you need them, are found on the Express Scripts (ESI) website, which can also be accessed through BCBSVT's Member Resource Center
- Records/receipts for anything you paid out of pocket
- Your HRA and/or FSA online account on MyRSC.com

VEHI recommends the following reconciliation steps:

1. Choose a way to track your medical/Rx services:
 - a. Create a written list of your medical/Rx services or use your paper EOBs
 - b. Build a spreadsheet of your medical/Rx services ([Template here](#))
 - c. Export your claims directly from BCBSVT’s MRC into Excel
2. Note the information in the EOB, including “Amount You Owe.” [BCBSVT MRC/EOB Screenshots](#). For example:

*If you use the MRC, remember, **each member on your policy who is 12 years or older will each require their own username and password.** Once they sign in they can give you permission to see their claims online.*

From BCBSVT EOB or Express Scripts Inc (ESI)				
Patient Name	Provider Name	Date of Service	Allowed Amount per BCBSVT EOB or ESI	Amount You Owe per BCBSVT EOB or ESI
Jane	NVEC	1/15/18	\$150.16	\$150.16
Jane	NVEC	1/15/18	\$174.15	\$174.17

Remember: BCBSVT and ESI do NOT know what employees must pay out-of-pocket toward their deductible obligations based on their collective bargaining agreements. But DataPath does, which is why you want to consult the data from **MyRSC** and compare it to the EOB.

3. Look on **MyRSC.com** to compare the **DATES OF SERVICE** there with those on the BCBSVT EOB, and to confirm which have been paid by FPA or DataPath.

Most employees have a medical deductible to meet **before** the HRA begins to pay. The MyRSC shows the amount of the deductible the employee is responsible for under the terms of an HRA and the amount the employer is responsible for.

From BCBSVT EOB or Express Scripts Inc (ESI)					From MyRSC	
Patient Name	Provider Name	Date of Service	Allowed Amount per BCBSV EOB or ESI	Amount you Owe per BCBSVT EOB or ESI	Paid to Date per MyRSC website	Balance of Unpaid/HRA deductible or FSA
Jane	NVEC	1/15/18	\$150.16	\$150.16	\$112.62	\$37.54
Jane	NVEC	1/15/18	\$174.15	\$174.17	\$130.63	\$43.54

[DataPath/My RSC screen shots](#)

Your FSA/HRA account on **MyRSC.com** may show a balance due, referred to as “**Money Due.**” This may require **action** on your part, such as repayment of a claim that was paid to you in error, or submitting a receipt for substantiation. DataPath may also resolve the Money Due issue by keeping the next reimbursement due to you, until the amount is paid off. Contact DataPath for more information.

4. Now review the **provider bill** carefully to determine if a balance is due.

From BCBSVT EOB or Express Scripts Inc (ESI)					From MyRSC		From Provider Bill	
Patient Name	Provider Name	Date of Service	Allowed Amount per BCBSVT EOB or ESI	Amount You Owe per BCBSVT EOB or ESI	Paid to Date per MyRSC website	Balance of Unpaid/HRA deductible or FSA	Balance due to provider?	Paid?
Jane	NVEC	1/15/18	\$150.16	\$150.16	\$112.62	\$37.54	Yes	Yes
Jane	NVEC	1/15/18	\$174.15	\$174.17	\$130.63	\$43.54	No	No

How to connect reimbursements from DataPath to past medical and Rx services:

- a) The reimbursements you receive from Datapath will correspond directly to specific health care services, medical and Rx, and will be referenced by **claim numbers** listed on MyRSC.
- b) MyRSC claim numbers from DataPath and claim numbers from BCBSVT are **NOT** the same. Don't worry about that. The important thing is to compare the **dates of service** on the EOBs and MyRSC, then to determine what has been paid and what hasn't.

Last Steps in Reconciliation Process:

MyRSC shows paid by HRA/FSA	Provider bill is zero	Next steps
Yes	Yes	No action necessary; file for your records.
Yes	No	If MyRSC is showing paid to provider , contact your provider to confirm that payment was received. If MyRSC is showing paid to you , confirm that you have received the reimbursement; if yes, pay your provider. If you did not receive a reimbursement, contact DataPath .
No	Yes	If you paid your provider, you should receive reimbursements in the coming weeks. If you paid the bill, the reimbursement is yours to keep.
No	No	If you have not paid your provider, and the claim has not yet been paid by DPAS or FPA, you will be receiving reimbursement in the coming weeks after 5/21 to cover the amount above your HRA deductible (if applicable). You will need to pay your provider* .

*It is at your discretion how to handle paying these bills. You should be receiving reimbursements for any outstanding bills, usually within 30 days. You can pay the bill and await reimbursement, or wait for payment before paying your provider.

Please note that it is possible that a provider was double paid for a service (you paid, and FPA paid), if that is the case you will need to request reimbursement from the provider.

For assistance please contact:

Company	Phone	Email	Hours	Website
Blue Cross and Blue Shield of Vermont	1-800-344-6690	Customerservice@bcbsvt.com	Monday – Friday, 7:00 am – 6:00 pm	www.bcbsvt.com/member
DataPath Administrative Services	1-866-207-3028	vtsupport@datapathadmin.com	Monday – Friday, 9:00 am – 6:00 pm	www.myrsc.com
Future Planning Associates	1-802-878-6601	info@futureplanningassoc.com	Monday – Friday	www.myrsc.com