



# HEALTH FINANCIAL ACCOUNT PARTNER CHANGE FOR 2020

## Frequently Asked Questions

### Here's What This Means for You

Starting January 1, 2020, HealthEquity, our new health financial account partner, will administer health financial accounts for Blue Cross Blue Shield of Massachusetts. All 2020 contributions to Health Reimbursement Arrangements (HRA), Flexible Spending Accounts (FSA), and Health Savings Accounts (HSA)—including contributions from Blue Cross—will go into HealthEquity accounts.

## IF YOU HAVE AN HRA OR FSA

### Q: WHY AM I GETTING A NEW HEALTHEQUITY DEBIT CARD?

A: Your current financial account debit card will expire at the end of 2019. You'll get your new debit card from HealthEquity by January 2020. You should use this card to pay for all eligible expenses after January 1.

### Q: HOW LONG WILL I BE ABLE TO ACCESS MY FINANCIAL ACCOUNT THROUGH MYBLUE TO KEEP TRACK OF AND PAY MY CLAIMS?

A: The link to your account will remain on MyBlue until the end of 2019. After January 1, 2020, visit [bcbsma.info/healthfinancial](https://bcbsma.info/healthfinancial) to log in to your account and view your funds, or file for reimbursement for 2019 services.

### Q: WILL THE FUNDS IN MY FINANCIAL ACCOUNT ROLL OVER TO MY NEW HRA OR FSA?

A: No, funds from your HRA or FSA don't roll over.

### Q: IF I VISIT MY DOCTOR IN DECEMBER 2019 AND A CLAIM IS PROCESSED IN FEBRUARY 2020, CAN I PAY THE CLAIM FROM MY 2019 HRA OR FSA FUNDS?

A: Yes, you can pay any 2019 claim for eligible expenses using your HRA or FSA balance until March 31, 2020. After January 1, 2020, visit [bcbsma.info/healthfinancial](https://bcbsma.info/healthfinancial) to log in to your account and view your funds, or file for reimbursement for 2019 services. After March 31, you won't be able to pay for 2019 services from your HRA or FSA, and you'll be responsible for paying out of pocket.

### Q: HOW WILL I KNOW IF ALL MY OUTSTANDING CLAIMS ARE PROCESSED BEFORE MARCH 31, 2020?

A: Visit [bcbsma.info/healthfinancial](https://bcbsma.info/healthfinancial) or use your Explanation of Benefits (EOB) to monitor your claims. If you think you have outstanding claims, reach out to your doctor to find out the status.

## HOW TO CHECK YOUR ACCOUNT AND FILE 2019 CLAIMS AFTER JANUARY 1

To view your 2019 financial accounts or to file claims for 2019 expenses, please visit [bcbsma.info/healthfinancial](https://bcbsma.info/healthfinancial).

# IF YOU HAVE AN HSA

## Q: WHAT HAPPENS IF I DECIDE NOT TO TRANSFER MY AVIDIA BANK ACCOUNT BALANCE?

A: If you currently have an HSA, and you're staying in the Blue Care Elect Saver–Choice (PPO) plan for 2020, you can choose to keep your existing HSA balance with Avidia Bank. That means your HSA will convert to a retail account with Avidia Bank, and will be subject to a \$2.50 monthly investment fee (if applicable). You can use your current debit card through the end of January, and you'll get a new retail debit card to start using in February.

If you keep your HSA balance at Avidia Bank and also choose the Blue Care Elect Saver–Choice (PPO) plan with HSA for 2020, you'll have two active HSA accounts. You can continue using your Avidia Bank account debit card for your retail HSA account. Any 2020 HSA contributions through Blue Cross will go to your HealthEquity HSA, and be available after the first payday of 2020.

## Q: CAN I TRANSFER MY HSA BALANCE LATER IN 2020?

A: Yes, you can complete and submit the HealthEquity Individual Transfer form at any time. There's a \$25 account closure fee, which will be deducted from your Avidia Bank account balance when you initiate a transfer after January 9, 2020.

## Q: WHAT HAPPENS IF I INVESTED SOME OF MY HSA FUNDS?

A: If you choose to keep your account with Avidia Bank, there's no change to your investment account, and you can continue to use it as normal.

If you have an investment balance and would like to transfer your HSA account, you must liquidate/sell these funds and transfer the investment balance to your account balance prior to January 6, 2020. If your account contains ANY investment funds on this date, only your account balance will be transferred to HealthEquity.

## Q: IF I TRANSFER MY HSA BALANCE TO HEALTHEQUITY, WILL I ONLY BE ABLE TO USE THOSE FUNDS FOR ELIGIBLE EXPENSES AFTER MY HEALTHEQUITY HSA WAS OPENED?

A: No, a new HSA that's funded by another HSA is considered to be open as of the date the first HSA was established.

## Q: DOES THIS TRANSFER OF FUNDS COUNT AS A DISTRIBUTION FROM OR A CONTRIBUTION TO MY FINANCIAL ACCOUNT?

A: No, this transfer of funds doesn't count as a distribution from or contribution to your financial account. The amount transferred directly from one HSA to another isn't included as income, nor is it deducted or included as a contribution on *Form 8889* (the HSA tax form). It won't count toward your annual IRS contribution maximum for the year.

## Q: WILL I HAVE ACCESS TO MY HSA FUNDS DURING THE PERIOD THEY ARE BEING TRANSFERRED TO HEALTHEQUITY?

A: No, you won't have access to your HSA funds between January 23 and February 7, 2020. Any HSA contributions made in 2020 will be available in your HealthEquity account after the first payday of 2020.

## Q: WHAT IF I DON'T CHOOSE A 2020 MEDICAL PLAN THAT OFFERS AN HSA? CAN I TRANSFER MY HSA TO HEALTHEQUITY?

A: No, you won't be able to transfer your account if you don't enroll in a medical plan that has an HSA for 2020. No HSA will be opened for you, and your Avidia Bank account will convert to a retail account. If you enroll in a medical plan that has a health savings account later on, you can transfer your Avidia Bank retail balance at that time, but you'll be responsible for any fees when you initiate a transfer.

## Q: WHERE CAN I GET MY 2019 HSA TAX RECORDS?

A: Avidia Bank will mail your 2019 HSA tax forms directly to you.

## Questions?

Visit [bluecrossma.org/associate/2020-highlights](https://bluecrossma.org/associate/2020-highlights) for more information about our change to HealthEquity, including step-by-step instructions to log in to your Blue Cross Health Financial Account member portal after January 1, 2020.

For questions about paying claims for 2019 health services, call Employee Services at **1-800-238-6616**.

For questions about paying claims for 2020 health services, call HealthEquity at **1-877-694-3938**.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).