



AutoPay: Flexible spending accounts

What is the Flexible Spending Account (FSA) AutoPay option?

This is an option for you to be automatically reimbursed for eligible healthcare expenses processed by PacificSource or Moda Health without having to submit claim forms or supporting documentation.

How does AutoPay work?

When your plan carriers, PacificSource and Moda Health, receive claims from your provider, they will process and pay according to your benefit contract. Periodic AutoPay claims reports listing the date of service, the provider's name, the type of service performed and the amount you are responsible for paying are sent to BenefitHelp Solutions (BHS). The FSA department enters the claim information provided on the AutoPay claims report and reimburses you the portion for which you are responsible. Sign up for Direct Deposit to have payments deposited into your bank account.

How will I know how much I will be reimbursed?

When a claim is processed by one of your plan carriers, you receive an Explanation of Benefits (EOB). The amount shown in the column called "Patient Responsibility" is the amount that is shown on the AutoPay claim report and the amount you will automatically be reimbursed.

Will I be reimbursed more quickly than if I fill out and send in my documentation manually?

No. The AutoPay option is a convenient way for you to be reimbursed without having to send in documentation. You will be reimbursed only after the provider sends in the claim and the carrier processes it.

Must I be enrolled on the City of Eugene health plans to participate?

Yes. You must be enrolled on your employer's health insurance medical and/or dental policy to participate in AutoPay.

Can I enroll if I am enrolled in another health plan along with the City of Eugene health plans?

No. You can only enroll on the AutoPay option if the City of Eugene health plan is your only insurance plan.

Will my dependent's claims be processed through AutoPay?

Yes. If your dependents are covered by your City of Eugene health insurance policy their claims will also be reported on the AutoPay claim report and you will be reimbursed the amount for which you are responsible.

Are orthodontia expenses reimbursed through AutoPay?

No. Orthodontia expenses cannot be reimbursed via AutoPay. BenefitHelp Solutions requires a copy of the Orthodontia contract to be on file prior to reimbursing orthodontia expenses. You will need to submit manual reimbursement requests for your monthly payment each month.

What if a claim that has been reimbursed from my Health Care Reimbursement Account is reprocessed by Moda Health resulting in additional payment to my provider?

If your health plans reprocesses a claim that you have already been reimbursed for and it results in additional payment to your provider, you will be required to send a check to BenefitHelp Solutions to reimburse your account for the amount that you were overpaid.

Do I need to enroll in the AutoPay option each year?

Yes. You need to re-enroll in Auto-pay every year. If you become enrolled in another health plan along with your City of Eugene plan, you will have to dis-enroll in AutoPay.

Can I dis-enroll in the AutoPay option at any time?

Yes. You can call, email or fax a request to FSA Member Services to stop AutoPay reimbursements. Dis-enrollment from AutoPay will occur upon receipt of your request, so you will need to begin sending manual claims for reimbursement.

Is there a cost to enroll in AutoPay?

No, there is no cost to enroll in the AutoPay option.

If I can't wait to be reimbursed through AutoPay, can I send in a claim form and the documentation and still get reimbursed?

Yes. Our system will deny the AutoPay claim as a duplicate claim.

If I terminate employment or discontinue participation in the FSA plan, do I need to start sending claims in manually?

No. If your FSA account was pre-funded through a final paycheck deferral and you continue the City's health insurance coverage, you can incur claims and receive reimbursement through AutoPay through the end of the plan year's grace period. If you do not continue the City's health insurance, you will need to submit manual claims for any expenses incurred after your separation date. Any claims incurred prior to separation of employment will be automatically reimbursed through AutoPay.

If I have a dependent that does not meet the IRS definition of a qualified dependent, can I still sign up for AutoPay?

No. BenefitHelp Solutions receives claims payment information from Moda Health on the participant and all dependents and cannot determine which dependents are or are not eligible for reimbursement under the participant's FSA account.

***Domestic Partner:** If you have a non-tax-dependent domestic partner (per IRC 152d) enrolled on your health plan, you are not eligible to enroll in AutoPay. Per the IRS, non-tax-dependent domestic partner health expenses from healthcare flexible spending accounts are not reimbursable.*

If I am currently enrolled in AutoPay, and add a dependent to my City of Eugene coverage that is not eligible for reimbursement under my FSA, can I remain enrolled in AutoPay?

No. You can call, e-mail or fax your request to FSA Member Services to stop AutoPay reimbursements. Dis-enrollment from AutoPay will occur upon the receipt of your request, so you will need to begin sending manual claims for reimbursement.

Questions?

Contact BenefitHelp Solutions customer service representative at 855-378-0197 for more information.