

Questions and Answers

These questions and answers will help you get started with your HRA, plus give you information to help you use and manage your account.

Getting started

How do I start using my HRA?

1. Beginning 1/1/2021, sign on to the Health Payment Online Portal at kp.org/healthpayment¹ using your kp.org user ID and password. Once you create your security questions and answers, you can download an HRA Online User Guide for instructions on managing your account. You'll find this guide under "Tools & Support."
1. Update your profile on kp.org/healthpayment¹ to add your email address or mobile phone number. Next, set your notification preferences to get important alerts about your HRA by text or email.
2. Download the KP HRA/HSA/FSA Balance Tracker app to your mobile device so you can manage your account from wherever you are. The first time you log in to the app, your temporary username and password will both be: the first initial of your first name, plus your first name, plus the last 4 digits of your Social Security number.



Understanding your HRA

What is a health reimbursement arrangement (HRA)?

An HRA is an account that helps you pay for your care.² Your employer sets up the account and money is earned by completing a variety of Healthy Emory programs and activities. Because the money isn't part of your wages, you won't pay taxes on it.³ You can use this money to help pay for your medical and pharmacy copays.

When can I start accessing the money in my HRA?

Money will be available to you in your HRA 1-2 weeks after completion of an incentive activity or wellness program.

Have Questions?

Kaiser Permanente Health Payments Services

1-877-761-3399

Monday through Friday,

8 a.m. to 10 p.m. Eastern Time

(except holidays)

kp@healthaccountsservices.com

What can I pay for with my HRA?

You can use the money in your HRA to pay for medical and pharmacy copays for you and your covered dependents.

Who puts money in my HRA and how much is in the account?

Your HRA is owned and funded by your employer. Money is earned by completing a variety of Healthy Emory programs and activities. The amount in your account will be based on the incentive dollars you accumulate throughout the year.

How can I get account information on my HRA, such as my balance?

You can access your account information online, 24 hours a day, 7 days a week, at kp.org/healthpayment.¹ You'll be able to view your balance, file claims, view transaction history, and more.

You can also use the KP HRA/HSA/FSA Balance Tracker app or call Health Payment Services to manage your HRA. Another way to view your balance is to request a cost estimate for services at kp.org/costestimate. Please note that your HRA balance won't appear on your Explanation of Benefits (EOBs) or bills.

What if I leave my current employer or retire with money still in my HRA?

You can use your HRA money for any care you get before you leave the company or retire, but any remaining balance will be lost. If you choose to continue your medical benefits through COBRA, you will still be able to use your HRA funds.

What if I change medical plans during Annual Enrollment or no longer have coverage under the Kaiser Permanente plan?

If you change to another medical plan option or transfer to a non-benefits eligible position, funds will be lost. You can use your HRA to pay for any care you get while covered under the Kaiser Permanente plan.

What if there's money left in my HRA at the end of the year?

100% of your unused HRA dollars will rollover to the next year as long as you continue to be enrolled in the Kaiser Permanente medical plan.

What if I decide to switch to Kaiser Permanente during Annual Enrollment but complete my annual Well Visit under my current plan after the wellness plan year ends on 11/15/2020?

If you get your annual Well Visit between 11/16/2020 - 12/31/2020, you will not get credit for this activity if you've chosen to switch to Kaiser Permanente for the 2021 plan year. We encourage you to wait until after 1/1/2021 to get your annual Well Visit under the Kaiser Permanente plan in order to receive credit.

How do I use my HRA to pay for care?

When you check in for a visit at a Kaiser Permanente facility, you won't have to pay for your scheduled services. After your visit:

1. We'll automatically submit a claim on your behalf for payment from your HRA.
2. Once the claim is approved, your portion of the cost for services will be paid directly to Kaiser Permanente from your HRA.

For certain services at Kaiser Permanente facilities, you may be asked to make a payment. In these cases, you'll need to file a claim for reimbursement. For more details, see page 4.

When you get covered care from a contracted or noncontracted provider, you may need to make a payment at check-in. After your visit:

3. The provider will submit a claim to Kaiser Permanente, who will then submit a claim for reimbursement to your HRA.
 4. Once the claim is approved, your portion of the cost of services will be paid to you from your HRA.
-

If at any time your portion of the cost for a claim is more than the amount you have in your HRA, you'll need to pay the remaining balance.

When you receive care outside of your Kaiser Permanente region, you may have a different payment experience.

Paying for care

Will I ever need to file a claim for reimbursement?

In some cases (for example, for out-of-area emergency or urgent care), you may be asked to make a payment. When this happens, you'll need to file a claim for reimbursement. For details about filing a claim, "How do I file a claim for reimbursement?"

Will I ever get a bill from Kaiser Permanente?

After your visit, your full portion of the cost will be billed for reimbursement from your HRA. If your cost is more than the balance in your HRA, you'll get a bill that you'll need to pay. If you complete wellness activities and earn additional dollars, you can go back and submit a claim for reimbursement to cover the cost of the bill, if the appropriate funds are available.

For questions about Kaiser Permanente bills, please call the number on the back of your statement.

How do I file a claim for reimbursement?

You can file a claim 3 ways:

1. Online at kp.org/healthpayment ¹
2. Through the KP HRA/HSA/FSA Balance Tracker app
3. By calling Health Payment Services and requesting a claim form that you can fill out and mail

For all claims that you file, you'll need to provide supporting documents to show that your expenses were used towards either medical or pharmacy copay(s).

What kind of paperwork will I need to submit or validate a claim?

Your Explanation of Benefits (EOBs) or bill will have the necessary details to validate that your expenses qualify as a medical or pharmacy copay.

When should I submit claims for reimbursement?

You can submit claims for out-of-pocket expenses anytime within the same coverage period that you received the qualified services. As an Emory employee, you have an extra window of time after your coverage period ends, known as the run-out-period. You can submit claims up to 90 days after your coverage period ends. The run-out-period also applies to employees who change to another medical plan option, transfer to a non-benefits eligible position, leave Emory as an employer or retire, as long as the qualified service occurred while covered under the Kaiser Permanente plan.

How long will it take for my HRA claim to be approved?

HRA reimbursement claims are typically processed within 1 business day. If the supporting documents you provided can't be used to validate your claim, your claim approval will be delayed, and you'll be asked to provide new documents. Once Health Payment Services receives supporting documents confirming your expense is a qualified medical expense, your claim will be processed and approved.

- 1 You must be registered on kp.org to access this website. If you're not registered yet, visit kp.org/register today. It may take up to 9 days from when you register on kp.org before you can access your account through kp.org/healthpayment.
- 2 You can use your HRA to pay for types of care that are defined as qualified medical expenses. These are described in IRS Publication 502, Medical and Dental Expenses, available at irs.gov/publications. Consult with your employer's plan administrator to find out what type of HRA you have and which categories of qualified medical expenses are eligible for payment or reimbursement under your HRA.
- 3 The tax references in this document relate to federal income tax only. Federal and state tax laws and regulations are subject to change. Consult with a qualified professional for tax or legal advice.