

# Debit Card Substantiation File FAQ — Participants



**SPEED UP  
SUBSTANTIATION**



**This FAQ provides an overview of the Debit Card Substantiation File process. Certain items may not apply to your employer's particular plan design. Please see your Human Resources representative for more information on plan details.**

## **What is the Debit Card Substantiation File?**

The Debit Card Substantiation File is the process of insurance carriers sending eligible insurance claim information to Discovery Benefits in order for Discovery Benefits to automatically substantiate debit card transactions that require documentation. Please note that Discovery Benefits does not pay out claims based on this file. It is purely for substantiation (receipts/documentation) purposes.

## **Why utilize the Debit Card Substantiation File?**

The Debit Card Substantiation File allows Discovery Benefits to automatically substantiate debit card transactions, which decreases the number of claims that you need to substantiate.

## **Which plan types can utilize the Debit Card Substantiation File?**

This depends on your employer's plan design. If your debit card works for the Flexible Spending Account (FSA) and the Health Reimbursement Arrangement (HRA), the file will look at both plans when Discovery Benefits receives and processes the file.

Please note that Health Savings Account (HSA) claims do not require substantiation, so the file is not needed for an HSA.

## **How do I enroll in the Debit Card Substantiation File?**

This is an employer-level decision, so if your employer opts in to the file feed, you are automatically enrolled. No forms are required.

## **How do I know if the claim will be on the file or if I need to provide substantiation?**

Discovery Benefits will monitor this for you. If the debit card transaction is not substantiated via the file, you will

receive a receipt reminder within 62 days. Once you receive a receipt reminder, it becomes your responsibility to provide documentation for the claim; that claim is no longer eligible for a carrier match on the file. (See examples on the following page.)

## **What do I need to be aware of with the Debit Card Substantiation File?**

- Keep in mind that once you receive a receipt reminder for a claim, that claim is no longer eligible for automatic substantiation via the file. It is now your responsibility to send in documentation for that claim.
- If the claim is not substantiated within 120 days of the original transaction date, the claim will be denied and the card will be put on a temporary hold.
  - To resume use of the card, you can send in documentation for that claim, repay the plan for the amount of the denied claim or offset the claim with another eligible expense.
- How you use the card determines the success of the file (partial payments, payment plans, estimates, etc.)
  - Example I: Imagine you go to the doctor for knee surgery, and they ask for a down payment of \$500. You swipe your debit card for \$500 that day, and a few weeks later, after the claim has been processed by insurance, you find your total responsibility for the surgery is \$700. If you call your provider to pay the remaining \$200 with your debit card, that claim is going to come to Discovery Benefits on the file as one \$700 claim, not as two separate claims for \$500 and \$200. The amount on the file will not match the transactions in our system, so you will have to substantiate the claim by providing documentation to Discovery Benefits for the eligible expense.

## Debit Card Substantiation File FAQ — Participants, continued

- Only claims that are processed through insurance will be provided to Discovery Benefits on the file. All other eligible expenses need to be substantiated by you.
  - If Discovery Benefits is only receiving a file feed from your medical health insurance carrier, you are responsible for providing required documentation for your eligible vision and dental claims — you will receive a receipt reminder when you are responsible for providing documentation.
- Discovery Benefits cannot guarantee the timing of when insurance carriers process and send claim data to Discovery Benefits. If an eligible claim is not substantiated via the file after 60 days, it becomes your responsibility to substantiate the claim, because it is no longer eligible for a carrier file match.
- The next steps for you would include options to substantiate the claim, offset the claim, repay the plan, etc., which would ultimately lift the debit card hold status.

### **Example of the receipt reminder process for a claim with a potential carrier match on the file:**

Your employer is offering the Debit Card Substantiation File with their medical carrier and you swipe your debit card at your medical office. The card will work as usual, and since the debit card transaction was linked to the established carrier connection, the receipt reminder process will work as follows:

- Day 1 and day 30 receipt reminders will not generate. This gives the carrier time to receive and process the claim and send the substantiation file to Discovery Benefits for processing.
- If the carrier does not send the claim or if there is not a match to the claim on the file(s) sent, you will get your first receipt reminder on day 62.
- If the claim has not been substantiated by day 120, the claim will be denied and your card will be put on a temporary hold.
- Please note that once you receive a receipt reminder, the claim status will have changed and the carrier file will no longer find a match for that claim in the Discovery Benefits system. Because of this, you will then be responsible for substantiating the claim.
- The next steps for you would include options to substantiate the claim, offset the claim, repay the plan, etc., which would ultimately lift the debit card hold status.

### **Example of the receipt reminder process for a claim that is not eligible for a carrier match on the file:**

Your employer is offering the Debit Card Substantiation File with their medical carrier and you swipe your debit card at a dental office. The card will work as usual, but since the debit card transaction was not linked to the established carrier connection, the receipt reminder process will work as follows:

- You will receive a receipt reminder on day 1.
- If the claim goes unsubstantiated, you will then get another receipt reminder on day 30.
- If the claim still goes unsubstantiated, you will get another receipt reminder on day 62.
- If the claim has not been substantiated by day 120, the claim will be denied and your card will be put on a temporary hold.