# Compass - Health Reimbursement Account (HRA)

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**Description:** Information about an HRA (Health Reimbursement Account) and how to view in Compass.

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| What is an HRA (Health Reimbursement Account)? |

With an HRA, the member will have funds stored in an account (sometimes accessible with a debit card) that can be spent on eligible medical and/or prescription expenses. The funds are tax-exempt and provided by the employer. Once the funds in the HRA have been exhausted, the member will be responsible for paying subsequent out of pocket costs.

HRA contributions are calculated based on a single claim transaction. The amount due is subject to change after processing:



This indicates that the member’s available HRA funds will be calculated by the cost that is factored into each claim on an individual basis, not the order as a whole, and may change after processing is complete.

HRA’s are client specific. It is the employer’s decision whether or not to offer an HRA, and how much to provide in each employee’s account. HRA’s can be at the Individual or Family level, and may be shared between medical and prescription expenses, also known as an “integrated” HRA. HRA’s can be maintained by the PBM or by other companies, who would then send us files detailing the amounts contributed to and deducted from the account.

Members with HRAs may also have High Deductible Health Plans (HDHP).

 HRA funds (debit card or account) are debited automatically for the cost of the prescription. The only way to not use these funds is to **not** have the claim processed through the insurance.

HRAs (Health Reimbursement Accounts) may have a debit card associated with their account or the account may be directly debited. The HRA (debit card or account) will pay for their medications until the funds have been depleted.

The HRA is visible to Customer Care on the **Accumulations** screen, **Financial Details** screen for a paid claim or the **Mail Mbr.Pay/Retail Mbr.Pay** hyperlink for a test claim.

 These types of calls should not be transferred to the Senior Team unless the member specifically request to escalate the issue.

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| Determining Nature of HRA Call |

Perform the following steps:

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| **Step** | **Action** | |
| **1** | Determine the reason for the call: | |
| **If the member is asking…** | **Then…** |
| * How much do I have in my HRA account? * What is my current balance? * Why is that my current balance? * Which claims have been applied to my HRA? | Refer to [HRA Account Balance](#_Account_Balance). |
| * Why did I pay a copay for this prescription? * Why wasn’t my HRA used to pay for this prescription? | Refer to [HRA Copays](#_Copay). |
| That cannot be right. I should still have money left in my HRA. | Refer to [HRA Disputes](#_RxClaim_Disputes). |

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| HRA Account Balance |

Perform the following steps to research the HRA balance for a member:

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| **Step** | **Action** |
| **1** | From the **Member Snapshot Landing Page**, click the **Accumulations** hyperlink in the **Quick Actions** panel.  **Result:** The Accumulationsscreen displays |
| **2** | This screen displays all HRA accounts managed by the PBM.   * **Accumulated Amount** displays how much of the HRA has been used. * **Limit Amount** displays the total amount of funds that were initially available. * **Remaining Amount** displays the amount left in the HRA account.     Click the **Summary Details** chevron to view the following:   * Accumulation Type * Account Type * Start Accumulation * Accumulation Period * Integrated Benefits * Claim Type |
| **2** | Click **View Claims** under Health Reimbursement to populate **Claims For: Health Reimbursement**    **Result:**  Claims For: Health Reimbursement displays all paid claims accumulating under the HRA account for a specific timeframe. Medical claim transactions are included if the HRA is shared between prescription and medical benefits. |
| **3** | In the **Amount Applied** column, click the **$ amount** hyperlink of each claim paid claim.    **Result:** The Accumulation Details pop-up displays the breakdown of the amount that has been applied to HRA account, as well as other accumulators such as deductible, maximum out-of-pocket, etcetera. |
| **4** | Explain to the member the current balance in their HRA account. |

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| HRA Copays |

Perform the steps below when researching the member HRA copay status:

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| **Step** | **Action** |
| **1** | From the Claims table on the Claims Landing Page, click the **View** hyperlink in the Mbr Paycolumn of the Paid claim.  **Result:** The Financial Details screen displays. |
| **2** | On the **Financial Details** screen, review the HRA Contribution field in the **Mbr Pay** section and the **Health Reimbursement Account** section to determine the amount the HRA deducted and the HRA remaining balance.  **Note:** To view HRA dollars from multiple years:   1. Determine the period of eligibility time frame. 2. Select the eligibility dates in the **Member Details** panel. 3. Click the **Accumulations** hyperlink from the **Quick Actions** panel of the Member Snapshot Landing Page. 4. Change the date in the Accumulations screen to correspond with the date in the **Member Details** panel. |
| **3** | Explain to the member the HRA contribution amount.   * If no HRA funds were applied to the claim, refer to [HRA Account Balance](#_Process_for_Handling) to determine if the member has any funds remaining in their HRA and advise accordingly. |

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| HRA Disputes |

When the member does not agree with the balance in their HRA account, perform the steps below:

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| **Step** | **Action** | |
| **1** | Perform the steps documented in the [HRA Account Balance](#_Account_Balance) section. | |
| **2** | Explain to the member which claims paid against the HRA balance, including any medical claims if the HRA is integrated. Provide details as necessary following the [HIPAA Grid (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce). | |
| **If…** | **Then…** |
| The member’s dispute is valid (where a claim is processed incorrectly against the HRA, prescription never received/lost in transit, etcetera) | Refer to the CIF for client-specific instructions or if no client-specific instructions are noted in the CIF, send an Account Executive Support Task as per guidelines noted in the [Compass - Account Executive Consideration Support Task (AE Support Task) (061419)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c45b56be-1ed1-4954-8487-3781fd7d1d55) |
| A prescription was processed through the insurance and the HRA was used to pay for the claim but should not have been | The pharmacy would need to reverse the claim and reprocess without using the insurance. |
| The member is disputing a medical claim | Refer to the CIF for client-specific instructions and/or refer member to the medical provider as appropriate |

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| Related Documents |

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

**Parent Document:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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