

## Information Needed for HRA Implementation

### Company Information

- Company Address/Contact Information
- Company Federal Tax ID (EIN)
- Whether the Client or Risk Strategies will be billed for HRA services
- Name and Contact information for individual who will be signing the Business Associate Agreement Contract for the client
- Main HR and Finance Contact information
- Completed HRA ACH Transfer Form
- Completed Bancorp ACH Authorization Form (for HRA plans with Debit Cards)

### Plan Information

- Approximate number of HRA-eligible employees and HRA participants
- Plan Design selection, i.e., 213, First Dollar HRA, etc. (see HRA Plan Design Pamphlet for more details)
- Claim run-out policy for both active and terminated employees
- Plan Number
- Whether the Client previously had an HRA, and if so, the original HRA effective date

### Plan Design Specifics by Plan Design

- 213 HRA**
  - Maximum Reimbursement amount for Single and Family coverage
  - Whether the maximum reimbursement is prorated for mid-year enrollment, and if so, whether employees who become eligible mid-month earn benefit for the partial month, or the beginning of the first full month
  - The funding schedule (all funds available once effective vs. monthly accrual)
  - Whether unused HRA funds carry over, and if so, whether the full balance carries over, or a specific, partial amount (will need specific amount)

## Information Needed for HRA Implementation

### Plan Design Specifics by Plan Design, Continued

#### **213 HRA, Continued**

- Whether the client is offering a debit card
- Whether the client offers an FSA, and if so, whether the FSA or HRA pays out first

#### **First Dollar HRA**

- Maximum Reimbursement amount for Single and Family coverage
- Whether the maximum reimbursement is prorated for mid-year enrollment, and if so, whether employees who become eligible mid-month earn benefit for the partial month, or the beginning of the first full month
- Deductible under group health plan for all coverage levels
- Whether the Group Health Plan deductible accrues on a calendar year (1/1 – 12/31) or fiscal year basis
  - If fiscal, will need the fiscal year start and end dates, as well as documentation from the insurance carrier showing that the deductible is accrued on a fiscal-year-basis
- Maximum out-of-pocket responsibility under group health plan for all coverage levels
- Whether expense tracking is embedded or aggregate
- Expenses eligible for reimbursement
- Whether, under the group health plan, there are copays for office visits and prescriptions
- If there are copays for prescriptions, or if prescriptions are applied to the deductible and the HRA will reimburse deductible expenses, will need to know whether the Client will allow Prescription or Cash Register receipts as documentation for reimbursement, or just EOBS.

#### **HRA with Initial Employee Out-of-Pocket,**

- Maximum Reimbursement amount for Single and Family coverage
- Whether the maximum reimbursement is prorated for mid-year enrollment, and if so, whether employees who become eligible mid-month earn benefit for the partial month, or the beginning of the first full month
- Deductible under group health plan for all coverage levels
- Whether the Group Health Plan deductible accrues on a calendar year (1/1 – 12/31) or fiscal year basis
  - If fiscal, will need the fiscal year start and end dates, as well as documentation from the insurance carrier showing that the deductible is accrued on a fiscal-year-basis

## Information Needed for HRA Implementation

### Plan Design Specifics by Plan Design, Continued

#### □ HRA with Initial Employee Out-of-Pocket, Continued

- Maximum out-of-pocket responsibility under group health plan for all coverage levels
- Whether expense tracking is embedded or aggregate
- Expenses eligible for reimbursement
- Whether, under the group health plan, there are copays for office visits and prescriptions
- The Out-of-Pocket requirement before the HRA pays
- If there are copays for prescriptions, or if prescriptions are applied to the deductible and the HRA will reimburse deductible expenses, will need to know whether the Client will allow Prescription or Cash Register receipts as documentation for reimbursement, or just EOBS

#### □ HRA that Pays a Percentage,

- Maximum Reimbursement amount for Single and Family coverage
- Whether the maximum reimbursement is prorated for mid-year enrollment, and if so, whether employees who become eligible mid-month earn benefit for the partial month, or the beginning of the first full month
- Deductible under group health plan for all coverage levels
- Whether the Group Health Plan deductible accrues on a calendar year (1/1 – 12/31) or fiscal year basis
  - If fiscal, will need the fiscal year start and end dates, as well as documentation from the insurance carrier showing that the deductible is accrued on a fiscal-year-basis
- Maximum out-of-pocket responsibility under group health plan for all coverage levels
- Whether expense tracking is embedded or aggregate
- Expenses eligible for reimbursement
- Whether, under the group health plan, there are copays for office visits and prescriptions
- The percentage at which the HRA pays
- If there are copays for prescriptions, or if prescriptions are applied to the deductible and the HRA will reimburse deductible expenses, will need to know whether the Client will allow Prescription or Cash Register receipts as documentation for reimbursement, or just EOBS

## Information Needed for HRA Implementation

### Plan Design Specifics by Plan Design, Continued

- **HRA with Initial Employee Out-of-Pocket before HRA Pays a Percentage**
  - Maximum Reimbursement amount for Single and Family coverage
  - Whether the maximum reimbursement is prorated for mid-year enrollment, and if so, whether employees who become eligible mid-month earn benefit for the partial month, or the beginning of the first full month
  - Deductible under group health plan for all coverage levels
  - Whether the Group Health Plan deductible accrues on a calendar year (1/1 – 12/31) or fiscal year basis
    - If fiscal, will need the fiscal year start and end dates, as well as documentation from the insurance carrier showing that the deductible is accrued on a fiscal-year-basis
  - Maximum out-of-pocket responsibility under group health plan for all coverage levels
  - Whether expense tracking is embedded or aggregate
  - Expenses eligible for reimbursement
  - Whether, under the group health plan, there are copays for office visits and prescriptions
  - The Out-of-Pocket requirement before the HRA pays
  - The percentage at which the HRA pays
  - If there are copays for prescriptions, or if prescriptions are applied to the deductible and the HRA will reimburse deductible expenses, will need to know whether the Client will allow Prescription or Cash Register receipts as documentation for reimbursement, or just EOBs