

# Repay or Offset Denied Claims Handout

## WHAT TO DO WITH DENIED CLAIMS

If a debit card claim was denied and you're unable to provide further documentation to substantiate the claim, the IRS requires you to repay your benefits plan or offset the denied claim.

### Repay a Denied Claim

To repay the denied claim through the participant online account, your bank account must be linked for direct deposit. Once you're set up for direct deposit, follow these steps to repay the denied claim:

1. Go to the Tasks section on the Home tab and click the notification for the denied claim(s) requesting repayment.

2. Click "Repay" to be taken to the denial, which shows the effective date of your repayment.

Tasks <b>1</b>					
! <b>3</b> repayment(s) totaling \$112.60 due for paid claims that were later denied <b>i</b>					
Denial Date	Plan	Repayment Method	Repayments Amount Due	Outstanding Amount	
10/16/2017	Health FSA 01/01/2017-12/31/2017 XXXXXXXXXXXXXXXXXXXX Debit Card	Check	\$106.23	\$106.23	<a href="#">Print Repayment Notification</a> <a href="#">View Denial</a> <a href="#">Upload Receipt</a> <a href="#">Repay</a>
Total Outstanding Repayments: \$106.23					

### Offset a Denied Claim

The IRS allows you to submit documentation for eligible expenses you paid out-of-pocket against a denied claim in the same year. Expenses from previously reimbursed claims can't be used to offset a denied claim. To offset a denied claim:

1. Go to the Tasks section on the Home tab and click the notification for receipts needed to approve your denied claim(s).

2. Click "Upload Receipts." Add an itemized receipt or Explanation of Benefits for the expenses that you paid out-of-pocket. **Note:** It can take up to two business days for documentation to process.

Tasks <b>2</b>							
! <b>2</b> receipt(s) needed to approve your claims <b>i</b>							
To <b>get your money faster</b> , set up a bank account for direct deposit							
New Receipt Needed for Denied Claim							
Denial Date	Date of Service	Account	Merchant / Provider	Recipient	Claim Amount	Receipt Status	
7/2/2018	6/29/2018	Health FSA Carry...			\$40.00	New Needed	<a href="#">View Denial</a> <a href="#">View Confirmation</a> <a href="#">Upload Receipt(s)</a>