

# Your First Visit to the Doctor on Your High Deductible Health Plan

## What to Expect—and How to Pay Yourself Back with Your HSA

### 1. Give the receptionist your new insurance card.

Seems obvious, but you might be so in the habit of showing your old card that you'll forget.

If you're officially enrolled in your new plan, but your insurance and/or HSA debit card hasn't arrived in the mail yet, you may need to pay the full amount out of pocket and get reimbursed once you have your card in hand.

### 2. Depending on what kind of care you're getting, you may or may not have to make a payment while you're at the doctor's office.

#### *If you're at the doctor for...*

##### Preventive Care

Your annual check-up and some other services are covered as part of preventive care, which means you won't have to pay anything for them. You can check on what preventive care is covered [here](#). You may also find preventive care on [Aetna Navigator](#).



##### **But...**

If, as a result of your preventive care, your doctor discovers you need treatment (like if you test for diabetes, for example), you'll have to pay for that.

##### Anything Else

If you see your doctor because you have the flu or a sprained ankle, you'll need to pay for your share of the visit (including any tests)—an expense that, remember, will go towards your deductible.

Note: You can compare costs for services on Aetna Navigator using the [Payment Estimator](#)

### **3. If you do need to make a payment for health care before you leave the clinic, expect the price tag up front to be bigger than it was with your PPO. But don't freak out about it!**

If you're used to paying \$20 as a co-pay for doctors' visits, you might be surprised if you have to pay more up front with your HDHP.

#### **But keep this in mind:**

- After paying this higher amount up front, you'll be able to reimburse yourself with the money you're putting in your HSA.
- All these payments are going towards you meeting your deductible, which is the amount you have to spend before your health plan kicks in and starts covering most of your costs.

So though it may *feel* like you're suddenly paying way more, that's not actually the case.

### **4. Pay for your visit in one of two ways.**

#### **1 If you have an HSA debit card with enough funds on it:**

Pay with that card and the expense will be subtracted out just like funds from any debit card would be.

#### **2 If you don't have an HSA card yet or have the card but don't have enough funds on it:**

Use another payment method (cash, checking, credit card) and then go to HSA Bank <https://myaccounts.hsabank.com/login.aspx> to reimburse yourself. For info on how to do that, go to <http://hr.mpsomaha.org/home/benefits/health-savings-account> and view the HSABank Member Guide reimbursement instructions are on page 10.

### **5. When the Explanation of Benefits form comes in the mail a few days or weeks, don't mistake it for a new bill.**

It might look like a bill, but it's really, truly not a bill. Instead, think of it as an "FYI" sort of document. What's on that form will, by the way, be reflected in your online account.

For a sample Aetna EOB, visit <https://goo.gl/nCW1be>

**Still have questions?** Please contact [mpsbenefitsq@mpsomaha.org](mailto:mpsbenefitsq@mpsomaha.org) for more information. Questions will be answered in the order received.