



DEBIT CARD DOCUMENTATION REQUIREMENTS

We understand that it can be frustrating to have to submit documentation after you've used your debit card, but the regulations are clear that it is your responsibility to be able to substantiate all transactions. When it comes to pre-tax benefits such as FSAs, the IRS makes the rules. The IRS is permitting you to use the tax-free funds in an FSA and in exchange, they require evidence that funds were used for eligible expenses. If we aren't able to automatically verify the transaction, we may ask for documentation to substantiate your eligible charge.

- IRS regulations require that documentation must contain specific information; we must be able to determine what portion of the cost is patient-responsibility. An Explanation of Benefits (EOB) from your insurance company is most often the best type of documentation because it includes the necessary information.

If you are unable to submit the EOB, please submit an itemized statement from the provider/merchant that includes all of the following:

- Date of service (*not date paid*)
- Detailed description of service
- Patient name
- Total charges for the service
- Provider name
- Insurance payment, if applicable (not an estimate)

Examples of unacceptable documentation are as follows:

- Canceled check
- Balance forward or balance due statements
- Credit card receipt/statement
- Payment on account receipt
- Cash register receipts

For your convenience, additional documentation can be submitted a several ways:

Web: Log in to app.thrivepass.com and navigate to my accounts, then upload receipts
Mobile: Search for "ThrivePass Pre-Tax Accounts" in the Apple App Store or Google Play.
Once installed on your device, log in and tap claims to review a list of your pending claims and attach documentation.

Fax: 888-265-5413

Email: tpa@thrivepass.com

Mail: P.O. Box 220 Minneapolis, MN 55440

- When you have received a request for documentation, you must return it in a timely manner to avoid a temporary debit card suspension.

The most common Documentation Problems are:

- Cash Register or Credit Card Receipts- typically only provide the date on which you made payment and do not include the actual date of service, or an adequate description of the item purchased, or service rendered.
- Balance Forward / Payment on Account- typically do not have enough information about the date or type of service in order to substantiate the expense.
- Insurance Pending / Insurance Estimate - if insurance has been filed, is pending or is an estimated amount, we will need to see an Explanation of Benefits or itemized statement from the doctor or dentist that includes the final patient responsibility amount after the insurance processes the claim.