

**TOWN OF WEST BOYLSTON**  
**HRA (Health Reimbursement Account)**  
**Explanations & Possible Scenarios**

The following represents a few scenarios that you might encounter with the **NEW TASC HRA** that was introduced to our Health Plan on July 1, 2020. We have received a number of questions and walked some employees through managing their claims. The following represents “some” of those scenarios.

**First, some important reminders!**

1. **NEVER PAY A BILL FROM A PROVIDER UNTIL YOU ARE SURE IT IS YOUR RESPONSIBILITY!!!!**  
*Be Sure to inform your provider you have an HRA. This should help them understand how the billing process should flow.*
2. **Beginning July 1, 2021**, ALL BCBSMA plans have the same \$1,500/\$3,000 Deductible – however **YOUR RESPONSIBILITY limit** is specified below. This means that the **TASC HRA will pay the difference above your share of the deductible.**
  - a. If you are enrolled in **BCBSMA SELECT** you are responsible for \$250/\$500 of the Deductible. TASC takes care of the remaining \$1,250/\$2,500.
  - b. If you are enrolled in **BCBSMA Blue NE or PPO** you are now responsible for \$500/\$1000 of the Deductible. TASC takes care of the remaining \$1,000/\$2,000.
3. Deductible: No ONE individual in a family will **ever** need to satisfy more than \$1,500 on behalf of themselves. If there are only two (2) members of a Family – each have \$1,500. If there are more than two Family members any combination can satisfy the Family deductible.
4. **Office Visit, Emergency Room, and Prescription Copays** are **NOT** subject to the Deductible and continue to be your responsibility.
5. To help determine what you owe, be sure you have created a MYBLUE and a TASC HRA Account (*information about this is available on the Employee Benefits website*)
6. There is a time lag of a week to two weeks from the time that BCBSMA has processed your claim – please be patient.

**Scenario I**

You are on the **BCBS HMO Select** and have a Family contract. Two of your children had multiple minor illnesses this summer. In addition to multiple office visits, charges included various laboratory tests that ARE subject to the Deductible. Lab companies always send bills – Do not pay them. BCBSMA will determine the amount that SHOULD be paid and TASC will pay the Lab Company based on BCBSMA’s determination.

## Scenario 2

You are on the **BCBSMA Blue NE HMO** and have a Family contract. It is ONLY you and your spouse so you each have a \$1,500 Deductible. Your spouse has an illness that requires multiple outpatient charges that exceed \$5,000.

BCBSMA reviewed the claims, determined the discounts and what SHOULD be paid. They paid EVERYTHING after the first \$1,500. The claim was then sent to TASC who paid \$1,000 to the provider. You are responsible for \$500. You should check your statement from MyBlue and Tasconline to confirm that you still have \$500 to pay on this claim. You should receive a revised bill from the provider for \$500. Since this illness EXCEEDED the individual Deductible all future claims will be paid by BCBSMA.

However, this claim was for your Spouse, so remember you still have your \$1,500 Deductible.

## Scenario 3

You are on the **BCBSMA Blue NE HMO** and have an Individual contract. You recently had your Annual visit with your PCP but, based on some of what you discussed with your physician, you were told to have some blood tests that are NOT considered part of the Annual Physical regimen. Within a few weeks you receive some bills from Quest Labs. Both bills do not even total \$50.

You have had no other Medical expenses since the Plan Year began in July 2022. You should get your statement from MyBlue – make sure that Quest is billing for the amount that BCBSMA says you are responsible for. If it is below \$500, TASC will NOT be making any payment so you **SHOULD PAY THIS BILL**. If you have future claims, this bill will be considered as part of your Deductible and you will have less responsibility on future claims.

## Scenario 4

You are on the **BCBSMA Blue NE HMO** and have a Family contract. It has been a bad year so far. Your spouse had an MRI, one of your children broke a leg, and you and your other child had some sort of infection that required various lab tests. You are pretty sure you have met your Family Deductible, but bills are arriving for services that occurred AFTER other services for which you have not been billed.

Here is a perfect reason to WAIT and check your BCBSMA Statements. **NOTE:** You can check your BCBSMA statement for yourself and any children under 18. All adults (due to HIPAA) must have separate logins.

Once you see that TASC has paid for services for all members of the family then the \$1000 is your responsibility. You may need to ask us to assist you in determining who you should pay. We are here to help!

### **WHERE TO FIND HELP!**

Both BCBSMA and TASC have **Customer Service** numbers:

**BCBSMA is 1-800-262-2583**

**TASC is 1-800-422-4661**

**NOTE:** BCBSMA will not be able to answer any HRA related questions.

You may receive bills that you may or may NOT be responsible for. Please remember there is a “timing” issue involved.

**If you need your TASC ID# to create your HRA Account or have any other questions, call Sarah Gruhin @ 774-261-4062 or write to her at [benefits@westboylston-ma.gov](mailto:benefits@westboylston-ma.gov).**