Saddle up, Partner!
THANK YOU
for joining the Lasso Healthcare herd!

We appreciate you choosing Lasso Healthcare. We are excited to partner with you on your health journey and are committed to making your experience with us enjoyable.

This guide helps you get started with your Lasso Healthcare MSA plan. Please read this booklet and retain it for future reference.

If you have any questions, please don’t hesitate to contact our Member Services team. We’re happy to help.

Electronic
lassohealthcare.com
info@lassohealthcare.com

Phone
1-866-766-2583 (TTY: 711) 8 a.m. - 8 p.m.
October 1 - March 31: 7 days a week
April 1 - September 30: Monday - Friday

Mail
P.O. Box 261113
Plano, TX 75026

Driven by you. Supported by Lasso Healthcare.

Keep an eye out...

Watch for these important plan documents. Please note these documents may arrive separately.

Lasso Healthcare MSA Member ID Card
Optum Bank MSA Debit Card
Invitation Letter to Complete Health Survey
Making the plan work for you

Take full advantage of what makes Medicare MSA plans so special. Use these guidelines to help you extract the most value from your Lasso Healthcare MSA plan.

Have a plan to cover the difference between the deposit and deductible
Spend time planning how you’ll cover the Member Responsibility amount now to minimize surprises later.

Have a plan to manage your health
It’s expensive to be unhealthy! Work with your care team to establish an individualized care plan and focus your efforts on preventive medicine.

Avoid using MSA funds on non-qualified expenses
Unless you’ve accounted for the extra tax and penalty implications, aim for not spending the funds on any non-qualified expenses.

Consider investing excess balance
If your Optum Bank MSA account balance is over $2,000, consider speaking with your financial advisor about investing the excess balance in other investment vehicles.

Be a savvy health shopper
For expenses not covered by Medicare, inquire about alternate care and pricing options before incurring a service. Ask other providers their cost for the same service to find lower pricing.
Using your MSA plan

1. Show your Plan Member ID card
Show your Lasso Healthcare MSA Member ID card at your provider’s office and tell them to file the claim with Lasso Healthcare.

It’s important the provider files a claim with us even if you have not yet met your plan deductible so we can 1) ensure the service is within the Medicare-approved amount and 2) help track your progress to your deductible.

Do not show your Medicare card.

2. Do not pay a co-pay
No co-pays, co-insurance or other payments are due at time of service.

3. Receive an EOB from us
Lasso Healthcare processes the provider’s claim and determines your coverage.

Monthly, we mail you an Explanation of Benefits (EOB) showing the coverage decision, progress toward the deductible and any amount you need to pay the provider.

4. Receive invoice from provider
The provider sends you a bill for your portion of the claim. It is good practice to compare the provider’s bill with your EOB to match the billed amount to your determined liability.

5. Pay the provider
You can use funds in your MSA bank account to pay any amount due, via your Optum Bank debit card, pay out-of-pocket or use a combination of both.

If you no longer have funds in your MSA account, you will need to pay out-of-pocket. Once you reach the deductible, we pay 100% of any additional Medicare-covered expenses.

Providers opting-out of Medicare are not bound to Medicare reimbursement policies; they may charge you more than the Medicare-approved amount and may require payment at time of service. See page 15 for additional details.

Make tax time easier! Keep receipts and any paperwork related to your medical expenses and MSA funds usage.
Plan costs and responsibilities

We:
- Make the initial deposit of monies into your MSA bank account
- Pay 100% of Medicare-covered expenses incurred once you reach your deductible

You:
- Pay your monthly Medicare Part B premium (payment made to Medicare)
- Pay all health care costs until you reach your plan deductible. Use your MSA funds, out-of-pocket, or a combination of both
- Pay any non-Medicare-covered expenses after reaching your deductible

The major expense types and their impacts:

**Medicare-covered Expenses**
- Count towards deductible: YES
- Taxed/penalized by IRS: NO

**Non-Medicare, IRS-Qualified Medical Expenses**
- Count towards deductible: NO
- Taxed/penalized by IRS: NO

**Non-qualified Expenses**
- Count towards deductible: NO
- Taxed/penalized by IRS: YES

Refer to our Evidence of Coverage (EOC) document for more detailed information about Medicare-covered Expenses. See IRS Publication #502 for a detailed listing of Qualified Medical Expenses.

Some charges for services provided by providers not participating in or opting out of Medicare may not count toward your deductible. See page 15 for more information.
Tools to stay healthy

We’re happy to bring you **For Your Health**, a special health engagement, education and rewards program.

- Tailored-to-you health news and info
- Special communities for members to share health and wellness ideas
- Your choice of desired format — email, SMS text, mobile/tablet app, web or print

Watch the mail for an invitation letter to complete your health survey. And, stay tuned for the **For Your Health** mobile app. Available for download from Apple’s App Store or the Google Play Store in 2019.

Earn up to $225 in gift cards

Three simple activities, three opportunities to earn money! Get rewarded to manage your health with the **For Your Health** incentive program.

- Complete a healthy survey, earn a $50 gift card
  We’d like to get to know you better. Completing our short health survey helps us make tailored suggestions on how to keep you healthy.

- Share your lab results, earn a $75 gift card
  Assessing your health starts with basic lab tests. We’ve outlined a panel of lab tests to get you started.

- Create a care plan, earn a $100 gift card
  A frank, yearly discussion with your health care provider to create an individualized care plan is an important step in staying healthy.
Quick reminders...

Contact Optum Bank for:
- Replacement debit card requests
- Questions about your MSA bank account balance or activity
- 1-855-893-2300 (TTY: 711) 24 hours a day, seven days a week, except major U.S. holidays

Contact Lasso Healthcare for:
- Replacement member ID card requests
- Questions about your plan coverage, benefits or deductible
- Contact methods listed on page 2 of this guide

Sign up for electronic communications
- Help us reduce our impact on the environment by signing up for electronic communications
- When possible, we will email or send you electronic notices
- Call our Member Services team (see page 2) to sign up
Can I deposit money into my MSA bank account?

No, current regulations prohibit you from adding funds to your MSA account. Only Lasso Healthcare can deposit money into your MSA account.

What should I do? My provider said they don’t accept Lasso Healthcare MSA insurance.

MSA plans are not as common as other Medicare plans, so it’s understandable that some providers may not yet be aware of Lasso Healthcare MSA. They may call our Provider Services team for assistance; the phone number is on the back of your Member ID card and on our website.

Medicare-participating providers: Required to see you if they are accepting new patients. The majority of providers fall into this category.

Medicare providers that are non-participating/not accepting assignment: Not required to see you. Where allowed by state law, they may "balance bill" you up to a "limiting charge" that's above the Medicare-approved rates. This excess charge will not be reimbursed by us, nor will it count toward your plan deductible.

Providers opting-out of Medicare: Not required to see you, and it becomes a private contract between you and the provider if they do agree to see you. The service will not be reimbursed by us, nor will it count toward your plan deductible.

To find Medicare-participating providers, please visit:
www.medicare.gov/physiciancompare/

I didn’t spend all the money in my account. What happens to it at the end of the year?

The money is yours and stays in your account until you use it or move it. If you renew with Lasso Healthcare, we’ll add the next year’s deposit to your account, increasing your account balance.

Can I use the funds on health care for someone else, like my spouse?

Yes, but those expenditures do not count towards your plan deductible and are subject to both tax and penalties.

I paid for a service directly, instead of having the provider file a claim. What should I do?

Provide us with documentation of the service and your payment; instructions are available on our website or by calling our Member Services team (see page 2). We’ll determine if the amount you paid was within the Medicare-approved amount, and apply the payment toward your deductible. If you’ve met your deductible, we’ll reimburse you. If you overpaid your provider, you can use our EOB document to seek reimbursement from the provider.

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On-the-go coverage.
Driven by you.