



# 2023 LASSO HEALTHCARE MSA OVERVIEW

## What is the Lasso Healthcare Medicare Advantage MSA?

A high-deductible health plan plus a special medical savings account. We deposit money from Medicare into your account. You decide how to spend, save, and/or invest the funds. You are responsible for expenses until you reach the plan deductible, then we pay 100% of additional Medicare Part A and Part B expenses incurred. Any funds remaining at year-end belong to you and roll over to the next year. **Your money, your choice!**

## A Unique Combination of Features



Only Medicare Advantage plan to give & grow money



No network: access to any Medicare-participating provider



Enhanced tax-free expense coverage

## Extra Perks with our Rewards Program

Prioritize your health and also earn rewards just for completing three preventive health activities! Visit your provider for a wellness check to establish a care plan, order labs and discuss the results, or complete a health survey - do one, two, or all three to earn rewards.

You can use MSA funds tax-free on preventive services, and those services count toward your plan deductible.



## Your 2023 Plan Options

All locations within our service area have a choice between two value-driven plans with \$0 premium.

<input type="checkbox"/>	<b>GROWTH MSA</b>	
Deposit	\$2,000	
Deductible	\$5,000	
Your Responsibility	\$3,000	

 **Lower risk option**

**Higher reward option** 

<input type="checkbox"/>	<b>GROWTH PLUS MSA</b>	
Deposit	\$3,000	
Deductible	\$8,000	
Your Responsibility	\$5,000	

As enrollment is generally for a full calendar year, the plan deposit and deductible amounts shown are full year amounts. Both the deposit and deductible amounts are prorated monthly for any enrollment or disenrollment happening within the year; the proration amount for the Growth MSA is \$166.67 per month and \$250 per month for the Growth Plus MSA. If you leave the plan before the end of the calendar year, you will owe a prorated portion of the current year's deposit amount back to Lasso Healthcare.



[lassohealthcare.com](http://lassohealthcare.com)

## Using Your MSA Funds



### Medicare-covered Expenses

Count toward deductible: YES

Taxed/penalized by IRS: NO



### Non-Medicare QMEs

Count toward deductible: NO

Taxed/penalized by IRS: NO



### Non-qualified Expenses

Count toward deductible: NO

Taxed/penalized by IRS: YES

## Part D & Ancillary Coverages

Don't forget to select a stand-alone Medicare Part D prescription drug plan, and any other limited benefit policies, to fully customize coverage for your specific needs. Your MSA funds can be used to pay for items such as the plan copays, coinsurance, and deductibles, tax-free.

## Clinical Access

The Lasso Healthcare MSA plans don't have a network of providers, so you choose your health care services and providers. Any Medicare participating provider can treat you and bill Lasso Healthcare. Thousands of providers already accept the Lasso Healthcare MSA, including some of the largest and most renowned systems. Providers can decide at every visit whether to accept the Plan and agree to treat you; however, you cannot be denied emergency care due to your insurance plan.

## QUESTIONS?

**1-833-925-2776 TTY: 711**  
**10/1-3/31: 8 a.m. to 8 p.m. 7 days/wk**  
**4/1-9/30: 8 a.m. to 8 p.m. M-F**