



## Member FAQs

1. When will I receive my ID card?

You will receive your ID card prior to your effective date, typically within 15 days of receiving your enrollment confirmation letter from us. Please note that renewing members from the previous year will not receive a new card unless your information or your plan information changed for the upcoming year.

2. What plan materials can I expect to receive?

Along with letters that Medicare requires us to send, you will receive other materials such as a Lasso Healthcare MSA ID card, Optum Bank debit card, a Member Welcome Guide and information on our health incentive program, *For Your Health*. All plan materials are available for you to view and download from the Documents section of this website, and you may also call us to request these materials (including in alternate formats).

3. When can I enroll or disenroll?

Annual Election Period (AEP) and Initial Coverage Election Period (ICEP) are the only two times you can enroll into an MSA plan. Except for rare cases, the AEP is the only time you can disenroll from an MSA plan. If you permanently leave the plan's service area or move to a state we are not licensed in, you will be disenrolled and required to repay the unearned portion of the current year's deposit. You can also be disenrolled if you no longer meet the qualifications of an MSA plan (for example, gaining Medicaid eligibility).

4. Does Lasso Healthcare MSA include Prescription Drug coverage?

No. This applies to ALL Medicare MSAs, including Lasso Healthcare MSA. You are able to enroll in any stand-alone Medicare Prescription Drug Plan (PDP) offered in your service area.

5. Does Lasso have any contracted providers in my area?

There are no contracted providers with an MSA. You can visit any Medicare-participating provider.

6. How can I find out if a health care provider is a Medicare-participating provider?

You can search for Medicare participating providers on the Medicare Physician Compare Page located at <https://www.medicare.gov/physiciancompare/>.

7. Can a Medicare-participating provider decide whether or not to treat an MSA plan member?

Any Medicare-participating provider accepting new patients is required to see you. Providers can view the provider guide which is available in our Documents Section, and may also call the Lasso Healthcare Provider Service number at 800-579-0254, for more information.

To help minimize any provider issues once you are enrolled, we recommend speaking with your providers before enrolling. We include multiple copies of our provider guide in both our enrollment kits and our member welcome kits, and we recommend sharing these with your



provider prior to your effective date to ensure they're ready to see you as a Lasso Healthcare MSA member; the brochure is also available for download in our Documents Section. If your provider has any questions, they may call the Lasso Healthcare Provider Service number at 800-579-0254.

8. Can I earn extra money for taking control of my health?

Lasso Healthcare encourages members to actively engage in and manage their health through our optional health incentive program, *For Your Health*. You can earn up to \$250 in gift card rewards to major retailers by completing a series of three preventive health activities:

- Complete a health survey - \$75 gift card
- Obtain a full lab panel and discuss the results with your provider - \$75 gift card
- Conduct an Annual Wellness Visit/Welcome to Medicare Visit with your provider - \$100 gift card

9. Do excess charges charged by non-participating providers go toward the deductible?

If you see a Medicare non-participating provider, that provider may (where allowed by state law) "balance bill" you up to a "limiting charge." The limiting charges are not reimbursed by Lasso Healthcare MSA and do not count toward your deductible.

10. What happens if I see a provider who has opted out of Medicare?

You would be 100% responsible for any charges from providers who have opted out of Medicare. You can use your MSA funds to pay for these services (tax-free for any qualified medical expenses), but none of these charges are reimbursed by Lasso Healthcare MSA and do not count toward your deductible.

11. Who can I contact to ask questions about the bank account?

Initial MSA bank accounts are established and managed through Optum Bank. Members receive a debit card and other important information. Optum can be contacted at 855-893-2300. If you've moved your funds to a financial institution of your choice, please contact that institution directly.

12. When will I receive my deposit?

Lasso Healthcare will deposit funds into your Medical Savings Account (MSA) early in your effective month. Keep in mind, if you enroll mid-year, the deposit and deductible amounts will be prorated. Each month not enrolled deducts \$210 (for 2019 plans) or \$270 (for 2020 plans) from your deposit and deductible amount. For example, if you enroll in July 2020, your deposit amount would be \$1620 (6 months enrolled x \$270/month = \$1620).

13. Can I choose a custodial account other than Optum Bank?

Upon initial enrollment, you must select Optum Bank. However, after the funds are deposited into the Optum Bank account, you are free to move your funds to a custodial account of your choosing. However, any custodial fees, minimum balance amounts, other fees and reporting requirements become your responsibility.



14. Does Optum Bank charge any fees?

Optum Bank does not charge any custodial fees while you hold the account as a Lasso Healthcare MSA plan member.

15. Is the Optum Bank MSA account interest bearing?

While you hold the account as a Lasso Healthcare MSA plan member, the account will be interest bearing. You can also invest funds in excess of \$2,000 in various investment vehicles offered through Optum Bank. For current rates and investment options, visit Optum Bank's website [www.optumbank.com](http://www.optumbank.com).

16. Does Optum Bank provide online statements or paper statements?

Under the Lasso Healthcare MSA, Optum Bank will have monthly statements available to view online. If you prefer, a paper statement can be mailed out on a quarterly basis.

17. I'm enrolled in Lasso Healthcare MSA and a Part D prescription drug plan (PDP). Can I use my deposit to pay for the Part D deductible, copays and coinsurance? Do these expenses count toward my Lasso Healthcare MSA plan deductible?

Per IRS rules, you can use your MSA funds on a tax-free basis to pay for your Part D deductible, copays and coinsurance. However, the funds used to pay for these expenses **will not** count toward your Lasso Healthcare plan deductible. Only Medicare Parts A&B covered services count toward your Lasso Healthcare plan deductible. You may not use your MSA funds to pay the Part D premium on a tax-free basis (taxes and penalties would apply).

18. Is the deposit an annual deposit or a one-time deposit?

The deposit is an annual deposit, provided you remain a member of Lasso Healthcare MSA. Unused funds remaining at the end of the calendar year, provided you were still a member at year-end, are rolled over to the next year. If you continue your membership with Lasso Healthcare MSA, the next year's deposit is added to your MSA account per the terms of that year's benefit design. If you leave the plan at the end of the year, any remaining deposit from that year, plus any previous year balance accrued in your MSA bank account is yours to keep.

19. Can I contribute to the MSA bank account?

No, you are not allowed to contribute to the MSA bank account, per IRS rules.

20. What happens to the MSA funds upon death of the MSA plan member?

If the member should pass away during the plan year the deposit would go to their beneficiary which could either be their spouse or some other designee. Lasso Healthcare is required to collect any unearned deposit amounts for the current calendar months following the member's death. Any remaining funds would be passed to their named beneficiary. If the beneficiary is the spouse, there would be no tax implications. If the beneficiary is not the spouse, ordinary income taxes would apply, subject to IRS rules. MSA beneficiary designation can be completed on the Optum Bank website.

21. What happens if I use my MSA funds for non-medical expenses, and what is the tax penalty?

See IRS Form-8853, but generally, you will be taxed at your nominal tax rate + a 50% penalty.



22. How does my provider submit a claim?

Lasso Healthcare offers paper and electronic options for providers to submit a claim. For more information, please check out the Providers page of this website or the reverse side of your Lasso Healthcare Member ID card.

23. How do I submit a request for reimbursement or for Lasso Healthcare to pay a bill I received from a provider?

Please review the Members page of this website, specifically the Pay for Healthcare section, for instructions on how to request reimbursement and the appropriate form. Until you reach your deductible, you are responsible for paying your provider once they submit the claim to Lasso Healthcare. Once your deductible is met, Lasso Healthcare will pay your provider for Medicare-covered services. If you receive a bill after your deductible is met, you can mail it to Lasso Healthcare MSA, P.O. Box 261113, Plano, TX 75026.

24. How can I file a grievance?

Member satisfaction is very important to us, and you can reach out to us at any time! If you need to file a complaint, you can contact Member Services at 866-766-2583, 8 a.m. to 8 p.m. seven days a week from October 1 through March 31, and Monday – Friday from April 1 through September 30. If you do not wish to call (or you called and were not satisfied), you can put your complaint in writing and send it to us at Lasso Healthcare MSA, P.O. Box 261115, Plano, TX 75026. For more information, please refer to Chapter 7 of Lasso Healthcare’s Evidence of Coverage, available on the Documents section of this website.

25. How do I appoint a representative to speak on my behalf?

You may authorize Lasso Healthcare to allow the release of information about your membership with us, such as enrollment, claims, or benefit information, by completing the Authorization to Use/Disclose Protected Health Information form that is available on the Documents section of this website.

You may also name another person to act as your representative to ask for a coverage decision, make an appeal or file a grievance by completing the Appointment of Representative form located on Medicare’s website at: <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/downloads/cms1696.pdf>.

26. Can I remain a member of Lasso Healthcare MSA if I move during the year?

If you are going to move, it’s important to tell us right away so we can help determine your coverage options. You can call our Member Services team. If you move outside of our plan service area (one of our 26 states, plus Washington, D.C.) or to a state we are not licensed in, you cannot remain a member of our plan. In this instance, you will have a Special Enrollment Period when you can join any Medicare plan available in your new area. Any unearned deposit amount will need to be repaid to Lasso Healthcare.



If you move within our plan service area or to a state we are licensed in, we still need to know so we can keep your membership record up to date and know how to contact you. In this instance, you will remain a member of the Lasso Healthcare MSA plan region you were enrolled in prior to your move. This applies even if the area you move to is within our plan service area and is a different plan region. For example, if you are currently enrolled in Region 1 and move to a Region 3 county, you will remain enrolled in Region 1 until the end of the calendar year.

27. Do I need to pay my provider at time of service?

In most instances, your provider will process your service like any other \$0 copay Medicare Advantage plan – you receive the service, they send a claim to Lasso Healthcare, we process the claim to ensure the claim is priced correctly and determine payment liability; we either pay them if the service is covered and you've met the deductible, or we let you know the amount you need to pay the provider and the provider typically sends you a bill for the amount due. The Centers for Medicare and Medicaid Services (CMS) does allow providers, in certain instances, to request payment from Medicare members at time of service. In these instances, please keep receipts and all paperwork so you can file a reimbursement request with us.

28. I haven't met my deductible and paid my provider directly for a service. Should I still file a claim/submit a reimbursement request?

Yes. Even if you know you are financially responsible for paying for the service as you haven't met your deductible, you should still send us record of the service and your payment so we can ensure the correct amount is charged (the lesser of the billed charges or 100% Medicare fee-for-service rates) and track your progress to your deductible.

29. What happens if Lasso Healthcare goes out of business?

Lasso Healthcare intends to rapidly expand the Medicare MSA product offering to all 50-states + Washington DC within 5yrs; however, if we had to discontinue the MSA plan offering for any reason, CMS ensures MSA plan members will be protected. You will always receive a guarantee issue to choose any available Medicare insurance plan in your service area and never be liable for any financial risk that was the insurance company's responsibility.