

# How to get your money faster for dental claims

Everyone wants to be reimbursed quickly for claims. After all, when you have a flexible spending account (FSA) or a health savings account (HSA), it's money you've set aside just for that purpose. But, there are IRS regulations you need to be aware of:

- If you have an FSA, you'll need to submit documentation with the right information before you can be reimbursed.
- If you have an HSA, you only need to send us a simple request for payment or submit it online. However, if you are audited by the IRS, you'll need to have the same required documentation as with an FSA.

Here are some tips for submitting dental claims to SelectAccount so you get your reimbursement quickly.

## 1 – Explanation of Health Care Benefits (EOB)

Send all pages of the EOB you receive from your dental plan with your claim. We often receive documents that must be denied because:

- It only shows that the charges were submitted to the dental plan but does not verify how much the plan paid
- It indicates an estimated plan coverage amount or an estimate of benefits
- If any charges are not paid by the dental plan, we need the denial reason
- If you do not have insurance, we need a statement including the date, type and dollar amount of service.

## 2 – Date of service (DOS)/type of service (TOS)

Your statement or EOB must clearly show the date(s) you received the service and what service(s) were performed.

## 3 – Balance forward bills

The IRS does not allow us to accept statements that only indicate the balance forward amount. It doesn't have the information we need. Make sure the documentation you submit clearly shows the date(s) you received the service and what service(s) were performed

## 4 – Amount of patient responsibility

When you submit a claim, make sure you are requesting an amount up to (but not more than) the "patient responsibility" amount shown on the EOB and NOT the "insurance" amount.

## 5 – Complete the entire claim form

Be sure the claim form includes the account holder's name, address, SelectAccount ID number and the account holder's signature. Also be sure to indicate on the claim form the actual date the service was performed, not the date you paid for the service.

## 6 – Request only eligible services/items

We often receive payment requests for services or items that are not eligible for payment. Some common examples of ineligible services or items are:

- Teeth whitening
- Toothbrushes
- Toothpaste purchased from a store
- Mouthwash purchased from a store

## Tips for dental claims

- Dental floss
- Veneers

### Important note:

We can accept documentation other than an EOB but it **must provide** all the EOB information, including the date, type and dollar amount of service, plus any dental plan payments.

### Questions?

For more information call SelectAccount customer service at **(651) 662-5065** or toll free at **1-800-859-2144** from 7 a.m. to 7 p.m. Central Time, Monday through Friday.

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