



**Calhoun County Health Savings Account (HSA)/Health Deductible Health Plan (HDHP) members:**

## Reminders for your Health Savings Account

### **Why should I choose Premise Health instead of my local medical options?**

For HDHP/HSA plans, a member can pay upwards of \$190 for a primary care visit. Keep in mind that is just the visit to your doctor's office. That doesn't include any labs, medications or time off work spent waiting in the waiting room. We have an average wait time of under 5 minutes. All medications, labs and procedures performed at your visit fall under the flat rate of \$50 that you will pay for eligible visits.

### **What do I need to bring to each visit?**

1. Bring your HSA debit card to each visit.
2. Bring your insurance card(s) to each visit.

## Sick/urgent care visits

### **What is the difference between a preventive visit and sick visit?**

A preventive visit is a scheduled visit to the office. This is something you know you are going to need throughout the year. Examples of preventive visits are well women exams, condition management, well man exams and more. A sick visit is just that. A sick visit includes cold, flu, stomach bug, pink eye, suspected broken bone and other illnesses.

### **Will I be charged \$50 for a sick/urgent care visit?**

Yes, all sick/urgent care visits will have a \$50 copay.

### **What if my sick/urgent care visit is a virtual visit, will I be charged?**

Yes, all sick/urgent care visits will have a \$50 copay, even if your visit is a virtual visit.

### **How will a sick/urgent care visit look on my statement?**

This will show up as an "Office Visit" on your statements from Premise Health or in your My Premise Health patient portal.



# HSA Frequently Asked Questions

## **The provider asked me to wait in my car in the parking lot and called me.**

### **Why did I get charged \$50?**

If the provider has you wait in your car in our parking lot, this is still considered an in-person visit. This process is typically reserved for sick visits and is therefore subject to the \$50 copay. There are a number of reasons the provider may ask you to wait in your car. One example is to limit exposure to others if you are experiencing flu/COVID symptoms. The provider reserves the right to request you come into the center for further evaluation. If the provider requests a follow up for the sick visit, these are complimentary.

## **Do I always have to come in to see a provider in person?**

This will depend on the ailment/condition being treated as well as the provider comfort level. Most sick visits will require an in-person/parking lot visit. The provider will let you know if they believe the visit should be in person or can be accomplished via telephone.

## **Charges and payments with an HSA card**

### **Why am I being charged for visits at Premise Health?**

High Deductible Health Plans (HDHP) require collection at time of service if a patient has not met their out-of-pocket deductible. This is a requirement set by the Federal Government and IRS. The \$50 price was agreed upon by your employer, Calhoun County and Premise Health.

### **What services are covered with the \$50 copay?**

The office visit and any labs, procedures or medications during that visit. Follow-up visits related to the original ailment are complimentary.

### **Is my insurance billed for services rendered at Premise Health?**

Yes. For all HDHP patients, real-time eligibility is run at time of service. This tells us if you have met your deductible yet. If you have not met your deductible, you will incur the \$50 charge.

### **Are the charges credited to my deductible?**

Yes, any charges from the Health & Wellness Center will be apply towards your deductible with Blue Cross Blue Shield until your deductible is met.

### **What if I've already met my deductible?**

We check deductibles at time of service. If you have already met your deductible, you will not be charged \$50.



## How often will I be charged?

You will be charged for all sick/urgent care visits. You will also be charged a one-time, annual \$50 copay for any chronic diagnosis visit. The remainder of the year, you will not be charged for visits related to your diagnosis as long as the diagnosis and medication stays the same. See below for two examples.

**Example:** Jill has diabetes. She takes two medications to manage it. She schedules an appointment on 1/3 for a refill on her diabetes medication. At the start of her appointment, she is charged \$50. Dr. Smith makes no changes to her medications and asks her to follow up in 90 days for a refill. Her appointment in 90 days will have no charge due to the medications and diagnosis staying the same.

**Example:** Jill has diabetes. She takes two medications to manage it. She schedules an appointment on 1/3 for a refill on her diabetes medication. At the start of her appointment, she is charged \$50. Dr. Smith makes no changes to her medications and asks her to follow up in 90 days for a refill. At her 90-day appointment, Dr. Smith changes her medication. She will have another charge of \$50 for the medication change. Jill remains on that medication for the rest of the year. No other \$50 charge is collected.

## Can I be seen for more than one diagnosis at the same time?

Yes. We advise this for the convenience of our patients. Please note that sometimes the provider may need more time to review a patient's health diagnosis than what the scheduled appointment allows. If this is the case, the health center staff will look to reschedule you to a time where we can address all your needs.

**Example:** Jill has diabetes, hypertension and high cholesterol. She schedules an appointment for 1/1 for diabetes, an appointment on 2/1 for hypertension, and an appointment on 3/1 for high cholesterol. She will be charged \$50 at each of those visits for the diagnosis and medication refills.

**Example:** Jill has diabetes, hypertension and high cholesterol. She schedules a visit on 1/1 for all three diagnosis and medication refills. She will be charged \$50 only for that visit.

## What options do I choose on the My Premise Health portal for correct scheduling of medication refills for the first visit of the year?

You would select **Established Member Standard Visit: In Person**. If the staff onsite has any questions about the scheduled time, they will reach out to you.

## Why are services free for some patients and not others?

Only HDHP members are charged for services within our health center, per the guidance of the Federal Government and IRS.



# HSA Frequently Asked Questions

## **What happens if I forget my HSA Debit card?**

Please try to remember your debit card for each visit. If you forget, we will add the charge to your My Premise Health account. If you are not set up in My Premise Health, we will send a paper statement to your address on file.

## **Will my dependents be charged?**

Only dependents who are on the HDHP will be charged for visits. The same guidelines above will apply.

## **How will they be charged if I don't give them the HSA card?**

If your dependent does not have their own HSA Debit Card or does not have access to one, we will add the \$50 charge to their account. If this is a minor, the parent/guarantor will be responsible for payment.

## **If I get a statement in the mail, can I come to the clinic to pay?**

Yes, absolutely. We accept debit/credit cards only. We cannot take payments over the phone. We do not accept cash or check.

## **How do I pay online?**

You can pay online via the My Premise Health portal. Once you log in, select **Menu** then **Billing**.

## **What happens if I think I should not have been charged?**

If you have any questions around appointments or receiving a \$50 charge, you can email [Vanessa.Echevarria@premisehealth.com](mailto:Vanessa.Echevarria@premisehealth.com). For any questions surrounding your benefits plan, please reach out to Calhoun County HR department.