



## DEPARTMENT OF ECONOMIC SECURITY

*Your Partner For A Stronger Arizona*

### DIVISION OF DEVELOPMENTAL DISABILITIES

***Sent on Behalf of DES/DDD Business Operations***

*Please do not reply to this message*

**TRANSMITTAL DATE:** 9/19/2018

**TOPIC:** Health Savings Accounts

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#### **Target Audience – DDD Providers**

Since DDD is an Arizona Medicaid [AHCCCS] Managed Care Organization, it is the payer of last resort. If members have Medicare, commercial insurance, or other third party coverage it is important to:

- Report member's health insurance coverage and changes to DDD and / or AHCCCS
- Understand how the member's benefits coordinate between DDD and other health coverage

High Deductible Health Plans [HDHP], are *insurance plans* that may be offered with a Health Savings Account [HSA].

If the member has this type of coverage, please take time to understand its benefits and how it works. The member's responsible party may want to contact the insurance carrier, talk to the benefits department or even speak to an accountant as there are tax related issues that are key with this type of coverage.

As the payer of last resort, DDD requires that all available health insurance be billed. If the member is covered by an HDHP this is an *insurance* that must be billed. If the HDHP is associated with an HSA account what does that mean? An HSA is a Health Savings Account. The HSA is owned by the policy owner and the policy owner controls how these funds are utilized. It is the policy owner that determines how the funds are spent or saved. DDD does not consider the HSA portion of benefits as TPL, nor does DDD require responsible parties to use these funds for DDD covered services.

The DDD-TPL unit is able to verify our member's health coverage and coordinate those benefits with their DDD covered services. DDD does not have the ability to control how HSA benefits are set up. We encourage responsible parties to take time to learn how these work, and prevent DDD covered services from being paid from the HSA portion of their account. We cannot tell responsible parties how to set up their HSA accounts or give tax advice, but we do encourage you to educate yourself about your coverage, and what the benefits mean for you and your dependents.

Questions related to this communication may be sent to the Customer Service Center at [DDDCustomerServiceCenter@azdes.gov](mailto:DDDCustomerServiceCenter@azdes.gov) or by phone 1-844-770-9500.

***Thank you!***

