



## Debit Card Substantiation File Authorization Form

### Completion guide

The Debit Card Substantiation File is a file feed used only to validate debit card transactions; it does not issue reimbursements to consumers. Discovery Benefits has a custom text format that the carrier would need to use to build the Debit Card Substantiation File (subject to carrier relationships and employer size requirements).

Before completing the Debit Card Substantiation File Authorization Form, Discovery Benefits asks that the employer group talks with its carrier(s) about the following:

- Is the carrier able to accommodate this type of file process?
- Is the carrier able to build the file in Discovery Benefits' required custom text format?
- What is the turnaround time for the carrier to create the file?
- Does the carrier charge the employer a fee to build the file?

**Note:** Discovery Benefits does not pay for carrier data integration fees (if applied by the carrier). Discovery Benefits does not charge a separate fee to establish this file process.

Setup generally takes 60 to 90 days, but we'll also need to keep in mind the carrier's timeline, including:

- A retroactive file will not work on any debit card swipes prior to the date we add the carrier, and these transactions will not be eligible for a match on the file. It will be the participant's responsibility to provide a receipt for those claims, if required.
- Once the carrier is added, debit card swipes are eligible for a match on the carrier files for 60 days from the date the debit card was swiped. After 60 days, the status of the claim changes and the claim is no longer eligible for a match on the file. It becomes the participant's responsibility to provide a receipt/documentation for that claim, if required.
- The results of the Debit Card Substantiation File may vary based on consumer debit card utilization and payment activity with the provider. Possible reasons for non-matching transactions include partial payments to the provider, split transactions with other payment sources, delinquent payments, claim adjustments and/or carrier plan changes.

### How debit card substantiation works

Discovery Benefits has several features already built into the debit card that allow us to auto-substantiate, including:

1. When a debit card transaction occurs, Discovery Benefits will first look to auto-substantiate claims based on Inventory Information Approval System (IIAS).
2. Discovery Benefits will look to auto-substantiate claims based on any copays that have been provided. Discovery Benefits will aggregate copay amounts to determine if a transaction can be auto-substantiated.
3. Discovery Benefits will look to any recurring amounts that were previously substantiated with the same provider and same dollar amount for auto-substantiation.

## Debit Card Substantiation File Authorization Form, continued

If you establish a Debit Card Substantiation File between Discovery Benefits and your carrier(s), and if a claim fails to match based on the above auto-substantiation methods, then the system would look to match based on the data contained on the file.

1. The file will attempt to match on a 1:1 basis based on dollar amount and service type.
2. If a match is not found, the system will look across other service types (medical, dental and/or vision) and files for a 1:1 dollar match.
3. If a match is still not found, the system will then aggregate dollar amounts in an attempt to find a match across different files and service types.
4. The system will look at the date of service provided on the file and look for transaction dates that are within 60 days prior or 90 days after the date.
5. If a match occurs from the file, that data will not be used to auto-substantiate another transaction.
6. If a transaction is not able to be auto-substantiated based on all of the above criteria within 61 days of the transaction date, Discovery Benefits would then reach out to the participant to obtain substantiation.

### How receipt reminders work

Once the file feed with your carrier(s) is established, the receipt reminder process will be adjusted to generate participant receipt reminders on day 61, 106, 166 and 261. Receipt reminders will be sent via email, or a letter will be sent if there isn't an email address on file.

### Receipt reminder process for a claim with a potential carrier match on the file:

Employer offers debit card substantiation with their medical carrier and the participant swipes their debit card at the medical office. The transaction is paid and, since the debit card transaction was linked to the established carrier connection, the receipt reminder process works as follows:

- Discovery Benefits waits 60 days to give the carrier time to receive and process the claim and send the substantiation file to Discovery Benefits for processing.
- If the carrier doesn't send the claim, or if there isn't a match to the claim on the file, the participant will receive a receipt reminder on days 61, 106, and 166.
- If the claim hasn't been substantiated by day 261, the claim will be denied and the participant's card will be put on a temporary hold.
- Once the participant receives a receipt reminder, the claim status is changed and the carrier file will not longer look for a match for that claim in the Discovery Benefits system. Because of this, the participant will be responsible for substantiating the claim.

### Receipt reminder process for a claim that's not eligible for a carrier match on the file:

Employer offers debit card substantiation with their medical carrier and the participant swipes their debit card at the dental office. The transaction is paid, but since the debit card transaction wasn't linked to the established carrier connection for medical, the receipt reminder process works as follows:

- The consumer will receive a receipt reminder on days 1, 45, and 105.
- If the claim has not been substantiated by day 200, the claim will be denied and the participant's card will be put on a temporary hold.

# Debit Card Substantiation File Authorization Form, continued

The Debit Card Substantiation Authorization Form is to document the employer's approval for Discovery Benefits to work directly with the contacts listed below to set up and maintain a Debit Card Substantiation File. We ask that the employer contacts its carrier(s) prior to returning this form to ensure they are able to provide the necessary data to Discovery Benefits in our approved, custom format. Once the form is complete, please return to Discovery Benefits for processing. **Note:** The availability of debit card substantiation for Health Reimbursement Arrangement (HRA) plans will depend on the employer's HRA plan design. Additionally, employee social security numbers will be required on the file from the carrier in order for the file to be successful.

## Step 1: Company Information

Employer Name (Do not abbreviate)

Tax ID Number

## Step 2: Medical Carrier Contact Information

Medical Carrier Name

### Medical Carrier Technical Contact

### Medical Carrier Account Manager

Name

Name

Email

Email

Phone Number

Phone Number

Has the carrier confirmed that they are able to provide the file in our approved format?

Yes

No

## Step 3: Dental Carrier Contact Information

Dental Carrier Name

### Dental Carrier Technical Contact

### Dental Carrier Account Manager

Name

Name

Email

Email

Phone Number

Phone Number

Has the carrier confirmed that they are able to provide the file in our approved format?

Yes

No

# Debit Card Substantiation File Authorization Form, continued

## Step 4: Vision Carrier Contact Information

Vision Carrier Name

### Vision Carrier Technical Contact

Name

Email

Phone Number

### Vision Carrier Account Manager

Name

Email

Phone Number

Has the carrier confirmed that they are able to provide the file in our approved format?

Yes      No

## Step 5: Disclaimer and Authorization

The Debit Card Substantiation File is a file feed used only to validate debit card transactions; it doesn't issue reimbursement to participants. **Please note:** As the auto-approval rate for pharmacy claims is very high, Discovery Benefits doesn't set up claim files with pharmacy-only carriers.

This form is to document the employer's approval for Discovery Benefits to work directly with the contacts listed above to set up and maintain a Debit Card Substantiation File. Discovery Benefits does not pay for carrier data integration fees (if applied by the employer's carrier). Discovery Benefits doesn't charge a separate fee to establish this file process.

Any changes to the information above must be communicated to Discovery Benefits by the employer. The file specifications are provided to the carrier contacts once the information above is received. **Note:** The Discovery Benefits system only accepts Debit Card Substantiation Files in our approved file format. The timing to set up this file feed varies by carrier but typically takes 60 to 90 days.

I understand that without this form, Discovery Benefits is unable to move forward with any carrier communication.

Employer Signature

Date