

Healthcare Payment Card Tips



Below are some tips that may make it easier for you to use your healthcare payment card.

IRS Limitations

The IRS limits your card to retailers that are able to verify that purchases made with your healthcare payment card are for qualified items. These regulations reduce the need for you to submit receipts or worry about rejected claims. For a regularly updated list of these stores and pharmacies, visit www.connectyourcare.com/stores.

Reduce the Need to Submit Receipts for Prescriptions

Pharmacies are not yet required to comply with these regulations, so we often have to request receipts for your prescription purchases. **However, when you get your prescriptions at certain stores, you will not have to submit receipts for your prescriptions.**

A few of these retailers include ACME, CVS, Drugstore.com, Farm Fresh, Harris Teeter, HEB Grocery, Kerr Drug, Kmart, Rite Aid, Target, and Wegman's. For a complete list, visit www.connectyourcare.com/stores. Retailers that verify prescriptions are indicated in the Supporting Prescription Subtotal column.

Frequently Asked Questions

- **Why do I have to submit receipts at all?** According to IRS regulations, all purchases must be verified as a qualified item. Some purchases are verified by the retailer, however, if we do not get that information from the retailer, we have to request receipts to verify your purchase. Remember to always keep your itemized receipts.
- **Why do I have to submit receipts for some purchases but not others?** Some retailers are able to verify more purchases than others. We have to request receipts for purchases at places that cannot verify your purchase.
- **What can I do to reduce the need to submit receipts?** Shop at places that verify your purchases. For a regularly updated list of retail stores and pharmacies, visit www.connectyourcare.com/stores. Retailers that verify prescriptions are indicated in the Supporting Prescription Subtotal column.
- **Why do I have to submit receipts when I use my card at my doctor's office?** Since doctors' offices, hospitals and other healthcare providers are not required by the IRS to verify your purchase, we have to request itemized receipts to verify that your purchase was for an eligible item, like a physical, instead of an ineligible item, like cosmetic surgery.
- **Why would my card be denied?** Your card will be denied if the retailer does not have a system in place to verify your purchase was for an eligible item.
- **If I want to make a qualified purchase at locations that do not accept my card, can I still complete a manual claim for reimbursement?** Yes. You can make your purchase with another credit card, cash, or any other form of payment and submit a reimbursement request online.
- **What happens if I try to purchase non-qualified items with my card?** Only the eligible items will be accepted, and the ineligible portion of your purchase will be denied. For example, if you try to purchase chewing gum and a prescription using your card, the chewing gum will be denied and you will be asked to pay for that amount with another source.



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