

HRA Debit Card Claims - New Year Rules



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HRA claims are much different than other pre-tax plans in that you cannot use your debit card in the New Year to pay for claims incurred in the previous plan year.

After 12/31, any claims from the previous plan year need to be submitted manual, via mobile, online, e-mail, fax or mail. Please see our claim submittal options page for more detail by [clicking here](#).

If you end up using your debit card for previous plan year charges the debit card will take the money from your current plan. You will then need to submit substantiation via an e-mail to claims@bbpadmin.com with instructions that the card was used in error with a request to move the money back to the previous year. Please note this request can take up to 30 days to review. If the claim is approved and funds are available to cover the charge, money from the previous year will be moved forward as an “other deposit” to fund your current plan with previous money.

If you do not have enough money from the previous year the following will happen:

- Your debit card will be shut off
- You Employer will be notified to pull the money from your paycheck

Until the money is collected by your employer and returned to the plan, your debit card will remained shut off.

If you use the debit card after 03/31, which is the end of your runout period, the following will happen:

- Your debit card will be shut off
- You Employer will be notified to pull the money from your paycheck

Until the money is collected by your employer and returned to the plan, your debit card will remained shut off. If your claim was legitimate and your employer wants to extend the runout and the claim is approved, money from the previous year will be moved forward as an “other deposit” to fund your current plan with previous money.

The same rules apply if the money comes out of an FSA and was supposed to come out of an HRA plan from the previous years.