

Claims Express... Making HRAs Easier!



OCA's ClaimsExpress™ automates the employee claim filing experience by linking to your insurance carrier portal! Once the accounts are linked, ClaimsExpress™ will automatically retrieve any new EOBs issued by the insurance company. This can significantly reduce or even eliminate the need to file paperwork to get reimbursed from your HRA benefit.

ClaimsExpress™ can be offered in one of three (3) ways:

- **ClaimsExpress Reimbursement:** OCA will automatically retrieve the participant EOBs and issue HRA (or FSA) reimbursements into the employee's personal bank account (or a paper check if the banking isn't provided). Employees will then be responsible for paying the provider directly.
- **ClaimsExpress Substantiation:** OCA will use ClaimsExpress to match received EOBs with pending mySource card transactions. For OCA to properly substantiate a transaction, the card swipe must match the dollar amount listed on the EOB. If the amounts do not match, OCA will ask the employee to submit documentation to substantiate the transaction. This request will be sent via an OCA system-generated email. Under this option "ClaimsExpress™ Reimbursement" is not available.
- **ClaimsExpress MyChoice:** This option is a mix between reimbursement and substantiation (as described above). When a new EOB is issued, OCA will send an email to the employee with a simple question: What do you want to do? The employee can either request that OCA issue them a reimbursement (either check or direct deposit), resolve this claim against a mySource card transaction, or do nothing with the EOB. The employee gets to choose!