



Jewish Family and Children's Services

OF SAN FRANCISCO, THE PENINSULA, MARIN AND SONOMA COUNTIES

SAN FRANCISCO

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MID/NORTH PENINSULA

Eleanor Haas Koshland Center
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SOUTH PENINSULA

Koret Family Resource Center
200 Channing Avenue
Palo Alto, CA 94301

VOICE 650-688-3030
FAX 650-330-0866
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MARIN COUNTY

Dr. George Sugarman Swift Building
600 Fifth Avenue
San Rafael, CA 94901

VOICE 415-419-3600
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SONOMA COUNTY

2200 Range Avenue, Suite 102
Santa Rosa, CA 95403

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EMIGRE SERVICES

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JFCS HOLOCAUST CENTER

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San Francisco, CA 94115

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PARENTS PLACE

SAN FRANCISCO: 415-359-2454

MID/NORTH
PENINSULA: 650-931-1840

SOUTH PENINSULA: 650-688-3040

MARIN COUNTY: 415-419-3600

www.jfcs.org

Why am I not able to use my Flexible Spending Account or Health Savings Account debit card at JFCS services?

As you know, Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA) allow you to use pre-tax dollars for health related expenses. It is likely that your employer contracts with a third party provider to manage the payments and they provide you with a debit card to use for paying eligible expenses.

While what is eligible for payment is governed by IRS regulations, third party providers have different limitations on how and where these debit cards can be used. Some limit the network of health care organizations who can accept the debit card or limit the types of services that are eligible for debit card payment. We have tried to process your charges on your debit card, but, unfortunately, your third party payor will not allow JFCS to process the payment.

This does not mean that you can't use your FSA or HSA to pay for services at JFCS. It simply means that you can't use the debit card.

Each third party provider has a different process to follow in order to access funds from your account. Some may simply require that you submit a "Superbill" which contains provider, charges and also extra information including codes to identify the caseworker and the services provided, and the diagnosis being treated. JFCS can provide this document to you. Others may require that you secure a Letter of Medical Necessity from your Medical Doctor indicating that a service is required as for treating a diagnosis in addition to the Superbill.

At JFCS we want to be as helpful as possible. If your third party provider won't allow you to pay us directly with your debit card, you will need to contact that provider, and ask what documentation they need. We can produce a Superbill for you to submit to your provider for reimbursement once you have paid us for the services. You can request this Superbill from your JFCS therapist and we will send it to you.

If the third party provider requires a Letter of Medical Necessity, you will have to contact your physician to request the letter. If you need any further assistance in accessing your FSA or HSA benefits, we encourage you to discuss this with your employer's human resources department. Please know that we will do our best to provide you with the documentation you need to be reimbursed for our services.