

Secondary Payer FAQ

What is changing with the Secondary Payer program?

Humana is discontinuing the use of its Secondary Payer program for the processing of pharmacy transactions through the HumanaAccess Card. Changes to the inventory systems at pharmacies and drugstores now allow for the use of the HumanaAccess Card without the added steps of the Secondary Payer process. While the vast majority of healthcare merchants, especially regional and national chains, will be able to accept the HumanaAccess Card for the purchase of prescriptions and over-the-counter medications, not all will. More information about merchants that can accept the HumanaAccess Card is available on the spending account pages of MyHumana.

Why is the Secondary Payer process changing?

Humana created the Secondary Payer process to allow for members to use the HumanaAccess Card at a time when pharmacies were unable to identify purchases as eligible for reimbursement from healthcare spending accounts. The IRS has now set forth regulations that require all pharmacies, and other retailers, that wish to accept healthcare debit cards to identify eligible items at the point of sale. Because the marketplace has adopted this new process the Secondary Payer program is no longer necessary.

Where can I use my HumanaAccess Card to purchase healthcare items?

You can use your HumanaAccess Card to purchase prescriptions and over-the-counter medications at any pharmacy or retailer that has implemented an inventory system commonly referred to as IAS. For more information about merchants that have this type of system you can visit the spending account pages of MyHumana, or directly at the SIGIS website www.sig-is.org. SIGIS is the special interest group that certifies a merchant's inventory control system.

How do I find a merchant that will process my new HumanaAccess Card?

Information about merchants that accept the HumanaAccess Card is available on the spending account pages of MyHumana under the related information tab ([Merchants that support over-the-counter purchases](#)).

What if my pharmacist doesn't have an inventory system?

If your pharmacist doesn't have an inventory system you can still have your prescriptions filled. You will need to pay for the prescription out of pocket and request reimbursement from your FSA/HRA account using a claim form.

Where do I get a reimbursement request (claim) form?

Forms to request reimbursement can be found on the spending account pages of MyHumana.

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Are IAS and SIGIS Humana controlled?

Humana has no authority over SIGIS or a merchant's IAS capability.

Use of healthcare debit cards used in conjunction with HRAs and FSAs is governed by the IRS. The IRS has stated that inventory information approval systems (IAS) are required when debit cards are used with these tax qualified plans.

SIGIS is a special interest group established to assist merchants in complying with the IRS requirements around IAS. SIGIS certifies and helps merchants and pharmacies comply with IAS standards, and provides merchants with a list of qualified over-the-counter items by SKU and UPC number. Merchants can use this list of more than 40,000 items to identify and accept payment for these items when purchased with a healthcare debit card.

Merchants may not be IAS certified but may choose to self certify and register with SIGIS as a "90% Merchant". The HumanaAccess Card will not work at these merchants. These merchants do not have an IAS system and the HumanaAccess Card will decline at these merchants. Because these merchants lack a true point of sale inventory system there are no controls that help to ensure that only qualified health care items are purchased.

What should I do with my old HumanaAccess Card?

When you receive your new card you should immediately destroy your current HumanaAccess Card. Doing so prevents fraudulent activity on your spending account.

Do any other rules around using my HumanaAccess Card change?

No, all other rules will remain exactly the same. You will still only be able to use the HumanaAccess Card at healthcare locations such as physicians' offices, pharmacies, and retailers selling healthcare items. You will also need to be sure to continue to keep all receipts and explanations of benefits to substantiate HumanaAccess Card transactions. The only change is that your pharmacist will no longer have to go through the extra steps needed for Secondary Payer transactions.