

## Eligibility Worksheet for Health Savings Accounts

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Health savings accounts (HSAs) are designed to be used with a qualified high-deductible health plan\*. This worksheet is designed to help you think through any other coverage you may have – besides the ones below that are permitted. **This form is for your records only.**

The IRS has been very specific about what types of coverage are allowed and disallowed with health savings accounts (HSAs). Here is a list of types of coverages that are allowed or permitted with an HSA:

- worker's compensation
- tort liabilities
- ownership and use of property (auto insurance)
- specified disease or illness
- fixed hospital payment
- accident only
- disability
- dental
- vision
- long-term care

If you are eligible to open an HSA, you are also eligible to make contributions. So, if your health insurance changes, you may want to refer back to this worksheet to ensure you can still make contributions.

1. Are you enrolled in Medicare Part A or Part B?
  - Yes. Then, you are not eligible to open an HSA.
  - No. Go on to the next question.
  
2. Can you be claimed as a dependent on another person's tax return?
  - Yes. Then, you are not eligible to open an HSA.
  - No. Go on to the next question.
  
3. Do you have any other health insurance – including coverage through your spouse – besides the high-deductible health plan offered or administered by MMA?
  - Yes. Is the other plan a qualified\* high-deductible health plan?
    - Yes. Go on to the next question.
    - No. You are not eligible to open an HSA.
  - No. Go on to the next question.
  
4. Not including the HSA, do you or your spouse have any other health expense reimbursement plans – such as a Section 125 medical expense reimbursement arrangement (also known as a flexible spending arrangement) or a health reimbursement arrangement?
  - Yes. Is the other reimbursement plan limited to dental, vision, and/or preventive care (as defined by the IRS) expenses?
    - Yes. You are eligible to have an HSA, assuming you were not disqualified on an earlier question.
    - No. You are not eligible to open an HSA.
  - No. You are eligible to open an HSA if you also answered “no” to the first three questions.

This list is meant as a guide and is not comprehensive. If you have not been told specifically that your health plan is a qualified plan to have with an HSA, you will want to verify that the plan is a qualified plan.

**If, after completing this form, you have any additional questions about your eligibility, we encourage you to talk to your tax advisor.** Neither MMA nor our MMA counselors are authorized to provide tax or legal advice.

*\*Having a high-deductible health plan does not necessarily qualify you to have an HSA. If you have a health plan that MMA has designated a qualified plan, then you can be sure it meets the IRS' standards. If you also have a second high-deductible health plan, it must also meet the standards. If you are not sure, contact your tax advisor.*