Let's work together to keep your card active

It's never a good time to learn your card's on hold. The best way to avoid it is to respond when we contact you. Because the Internal Revenue Service (IRS) requires us to verify that all Inspira debit card purchases are eligible, we may need you to send documentation for a card purchase.

You'll hear from us when:

- An amount doesn't match the established copay under your health care plan
- We are unable to resolve using our internal systems/technologies

Get organized

Save all your explanations of benefits (EOB) statements from your insurance carrier. And keep your itemized statements and detailed receipts for your card purchases handy.

Be alert to notifications

When you sign up to receive email notifications, we can let you know right away when we need documentation from you. Just log in to the Inspira website, find account settings and click account notifications. Or you may receive a request for documentation notice by mail, depending on your account settings.

Key tip

Don't use your debit card at the time of your visit unless you're paying a copay. Wait until your health care provider sends you an EOB. That way, you can avoid requests for more documentation.

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Provide documentation

The best type of documentation to send us is the EOB — one EOB for each expense. Make sure it shows the "final" amount you owe. We can't accept an "estimated" or "pending" amount due.

If you don't have your EOB, you may be able to download it from your health plan's website. If not, you can send us a detailed receipt. Your receipt must show:

- Name of the provider
- Your name or the patient name
- Date of service
- Type of service
- "Final" amount you owe

Ways to submit documentation

- Log in to the Inspira website. Select your account. Click "verify card purchases."
- Log in to the Inspira App™ and tap alerts.
- Fax your documentation to Inspira without highlights or markups.
- Mail a check or money order for the exact amount, payable to Inspira Financial.

You can correct your account

Send us an EOB or detailed receipt for a different eligible expense to offset the expense(s) in question.

- The eligible expense has to be from the same plan year.
- We must receive the EOB or detailed receipt by the claim filing deadline of that plan year.
- You, your spouse, or eligible dependent must have incurred the eligible expense.
- You can't have already been reimbursed for this expense.
- You can't seek reimbursement for this expense elsewhere.

Or you can pay back your account.

- Send us a check or money order for the exact amount in question, made payable to Inspira Financial.

Keep calm and follow up

Just pay for an eligible expense with another form of payment, then submit a claim. We'll apply that amount to the overpayment that caused the suspension and reimburse you for the remaining balance.

Still have questions?

Just log in to your Inspira website and go to **Help & Support**.