Health Matching Reimbursement Account

Employers Can Now Enjoy A Reduction In Health Care Spending With The Ultimate Medical Savings Program
Employers are constantly battling the burden of ever-increasing health care expenses and contingent liabilities on their group members. The Health Matching Reimbursement Account (HMRA) medical savings program represents the missing piece in group plan design for employers to not only contain their health care cost increases but to actually experience dramatic savings over time.

HMRA® Is Employee Health Coverage With Employer Savings That Build Every Year

Find Your Way To Lower Health Care Costs With The HMRA®

I. The Employer’s HRA: HMRA Is The Ideal Funding Vehicle For Self-Funded And HRA Groups 3

II. Sample HMRA Group Member Account Balance Growth 4

III. HMRA Contribution Levels Per Employee Per Month 5

IV. How The HMRA Works In Four Easy Steps: For Self/Level Funded And Dental/Vision Groups 6

V. How The HMRA Works In Four Easy Steps: For HMRA/HRA Plan Design 7

VI. Employers Can Now Reduce Both Their Fixed and Variable Health Care Costs 8

VII. HMRA Fits Into Both Self-Funded And Fully-Insured Employer Plan Designs 9

VIII. Understanding How The HMRA Saves Employers Money Is As Easy As 1-2-3 10

IX. Additional Discounts For Pharmacy And Telemedicine Are Included With HMRA 11

X. How Does An Employer Get Started Saving Money With The HMRA Program? 11

XI. Offer The HMA Medical Benefits Account To Your Employees And Reduce Their Medical Expenses With No Cost To You 12

XII. About Us 13

XII. HMRA Frequently Asked Questions 14
The Employer’s HRA:
HMRA® Is The Ideal Funding Vehicle For Self-Funded And HRA Groups

The HMRA is a patent-protected product offered exclusively by Health Matching Account Services, Inc. The HMRA is "The Employer’s HRA" because it is a medical reimbursement account program owned by the employer. The HMRA is a medical savings tool and funding vehicle that in a self-funded arrangement reimburses employers on the first-dollar of employee health care expenses regardless of cost sharing and plan design when group members incur medical claims.

The HMRA is also the ideal complement to any employer’s HRA program because the HMRA benefits can be used as a funding mechanism for the employer’s HRA program itself. The HMRA benefits can be implemented by employers through a separate, plan document to fund a Section 105 HRA plan design by issuing the Health Matching Account Services HMRA/HRA Visa® Prepaid Card to pay for any of their 213(d) medical expenses up to the group member’s current account balance at the time of the claim.

The Health Matching Reimbursement Account (HMRA) product is a HIPAA (Health Insurance Portability and Accountability Act of 1996) compliant, medical reimbursement account program. The HMRA program consists of a defined, monthly, employer contribution on behalf of their participating group members. This monthly, employer contribution is allocated towards participating group members into their separated, HMRA account balances per employee.

These group member HMRA account balances are all awarded a first-dollar, medical benefit crediting that grows every month following each employer contribution on behalf of the group as a whole. Employers will receive up to $2 in benefits or more to be used as medical reserves inside of their group members’ HMRA accounts for every $1 contributed each month as the program progresses. These benefits are used for employer reimbursements in a self-funded plan design when employees incur medical expenses or to pay employee HRA costs in a fully-insured arrangement.

Summary Of HMRA Advantages

- **Savings**: Employers receive additional, first-dollar medical benefits for their employees above and beyond what they contribute into the program. These medical reserves grow every month to help lower both fixed and variable health care costs as well as reduce contingent liabilities in a self-funded arrangement or to enhance employer HRA programs.

- **Tax Advantages**: Group member claim reimbursements going back to the employer can be used to help fund employee HRA programs as well as to reimburse group members directly on any 213(d) medical expenses in a self-funded arrangement.

- **Substantial Account Crediting**: Employers will receive up to $2 or more in medical benefits to be allocated as medical reserves for every $1 contributed into the program as it progresses.
The HMRA is a medical savings program for employers that is designed to rapidly build medical reserves in each participating group member’s HMRA account balance that are all owned by the employer. The first-dollar, medical benefit crediting awarded into all member HMRA account balances from the employer contribution grows each and every month until the employer is receiving up to $2 or more in benefits to be allocated as medical reserves inside of their group members’ HMRA accounts on a monthly basis for every $1 contributed as the program progresses. The employer group members’ HMRA account balances do carry over annually.

This sample illustration demonstrates how an individual group member’s HMRA account balance would grow for the employer over a 35-month period given a $132 per month contribution by the employer. The monthly benefits awarded through HMRA Program steadily increase over time as the individual member account balance grows. Once members reach their target, account balance caps, which in this case is $10,000, the employer is no longer responsible for making a monthly contribution towards those members’ HMRA accounts (only small maintenance fees are required) until a subsequent claim is filed by that group member. The HMRA program is both flexible and customizable so that the employer can also decide each year whether to increase or decrease their contribution amounts and target account balance caps across all of their groups’ tiers and family structures.

For employers with HRA programs, the HMRA reimbursements can be utilized as the funding vehicle for the HRA program itself by issuing the Health Matching Account Services HMRA/HRA Visa® Prepaid Card to each participating group member. The HMRA self-funded program will reimburse the Employer each month in full on claims filed up to the filing member’s HMRA account balance at the time of the claim regardless of the existing employee cost-sharing arrangement and group plan design. The employer can then reimburse directly back to the filing group member on any of their qualifying, 213(d) medical expenses.

When a claim is filed, the claim amount is subtracted from the Group Member’s current HMRA account balance. The following month’s Employer contribution will be used to rebuild the Member’s balance back up to the target, account balance cap.
Health Matching Reimbursement Account (HMRA®) contribution levels are designed to be flexible in order to accommodate self-funded or fully-insured employers seeking to build valuable medical reserves on their group members and to significantly reduce their health care obligations by pre-funding member claims through the HMRA Program. Employers will have the option of selecting a different HMRA product option for each of their group’s family tier arrangements and structures. Health Matching Account Services is the exclusive provider and offers 11 different levels of HMRA contribution programs per member or family per month with corresponding target account balance caps for the employer to choose from. These member account balances are permitted to build up and carry over year-to-year even if the benefits are not used by the group members.

Once group members begin to hit their target account balance caps, the employer is no longer responsible for allocating a full portion of their monthly contribution towards that group member’s HMRA account balance until another claim is filed (only small maintenance fees are required at that point). This will serve to decrease the amount contributed towards their HMRA program on a monthly basis as a whole while the employer still retains all of the medical reserves that have accrued for each group member because the benefits carry over year-to-year.

<table>
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<th>Product Option</th>
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<th>35-Month Total Contribution Per Employee</th>
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* Illustration assumes no claims filed. Sample maintenance fees included.
* Monthly contribution amounts per employee vary based on the number of family members on each account.
* The HMRA 2500 and the HMRA 5000 have no additional charges, but starting at the HMRA 7500 level additional charges applied are $5 per month for the first dependent and $10 additional per month for the second or more dependents.

Summary Of HMRA Contribution Options

- HMRA contribution levels can be adjusted Per Group Tier or Family Structure to fit any Employer budget
- Employers can select from different account balance level maximums Per Group Tier or Family Structure
- No further monthly, employee contribution by employer once Member account balances reach target account balance cap (and employer is only required to pay small maintenance fees on behalf of these members)
How The HMRA® Works In Four Easy Steps: For Self/Level Funded And Dental/Vision Groups

Step 1: Employer HMRA Monthly Contribution

The employer is the owner of the HMRA program and makes a defined, monthly contribution, which is allocated to build individual, HMRA account balances for each participating group member in the health plan. The HMRA pre-funds plan claims ahead of time into separated, HMRA account balances that all earn a medical benefit crediting for the employer that grows following each monthly, employer contribution. Through this powerful, HMRA Program account crediting, the employer will be receiving additional reimbursement funds flowing into the company that would not have been possible without the HMRA program in place when their group members incur medical claims.

Step 2: Medical Claim Incurred By Plan

The HMRA monthly account crediting rate promotes a rapid growth of medical reserve funds available to be reimbursed to the employer when their group members incur medical expenses.

Step 3: HMRA First-Dollar Reimbursements

The HMRA will reimburse the full, first-dollar claim cost up to the filing group member’s HMRA account balance at the time of the claim back to the employer. The HMRA Program will cover the participating group member’s HMRA account balance at the time of the claim, so if, for example, an employee had a $500 HMRA account balance and a $1,000 medical expense, the HMRA would cover the first $500 of that claim. The HMRA Helix administrative system will simply use a monthly enrollment and claims file feed from the employer to automatically determine what HMRA reimbursements are owed to the employer on a monthly basis.

Step 4: Employer Earns Medical Reserves

The medical reserves that are growing each month in the employees’ HMRA account balances that are not filing medical claims will serve to help reduce an employer’s contingent liabilities.

HMRA For Dental/Vision Groups

Instead of targeting all of their employee medical expenses, employers who want to specifically focus on reducing the cost of their dental and vision claims will be able to do so with the HMRA Dental And Vision Program. The HMRA Dental And Vision Program works the exact same way as HMRA for self-funded and level-funded groups but only covers employee dental and vision expenses. By having the HMRA Dental And Vision Program in force, employers will be able to receive as much as $2,500 in dental and vision coverage on all of their participating group members for as little as $1,400 over 35 months. This kind of crediting is why employers can secure significant annual savings on their dental and vision costs as the program progresses because of the strong and steady growth of first-dollar, dental and vision benefits to cover these costs.
The employer is the owner of the HMRA program and makes a defined, monthly contribution, which is allocated to build individual, HRA account balances for each participating group member. The HMRA pre-funds employee claims ahead of time into HRA accounts that earn a medical benefit crediting for the employer that grows following each monthly, employer contribution. The medical reserves that are allocated each month into the group members’ HRA account balances that are not filing medical claims will serve to help reduce an employer’s future, contingent liabilities through the powerful, HMRA, monthly account crediting that the employer’s HRA program is receiving each month.

The HMRA monthly account crediting rate promotes a rapid growth of medical reserve funds available to be used by the employer. The HMRA benefits can be implemented by employers through a separate, plan document to fund a Section 105 HRA plan design by issuing the Health Matching Account Services HMRA/HRA Visa® Prepaid Card to pay for any of their 213(d) medical expenses up to the group member’s current account balance at the time of the claim.

The employer is the owner of the HMRA program and makes a defined, monthly contribution, which is allocated to build individual, HRA account balances for each participating group member. The HMRA pre-funds employee claims ahead of time into HRA accounts that earn a medical benefit crediting for the employer that grows following each monthly, employer contribution. The medical reserves that are allocated each month into the group members’ HRA account balances that are not filing medical claims will serve to help reduce an employer’s future, contingent liabilities through the powerful, HMRA, monthly account crediting that the employer’s HRA program is receiving each month.

The HMRA monthly account crediting rate promotes a rapid growth of medical reserve funds available to be used by the employer. The HMRA benefits can be implemented by employers through a separate, plan document to fund a Section 105 HRA plan design by issuing the Health Matching Account Services HMRA/HRA Visa® Prepaid Card to pay for any of their 213(d) medical expenses up to the group member’s current account balance at the time of the claim.

Each HRA account will pay for the full, first-dollar, 213(d) claim cost through the Health Matching Account Services HMRA/HRA Visa® Prepaid Card up to that member’s current HMRA account balance at the time of the claim. If, for example, an employee had a $500 HMRA account balance and incurred a $1,000 medical expense, the Health Matching Account Services HMRA/HRA Visa® Prepaid Card would pay for the first $500 of that claim.

The HMRA Return Of Benefit Rider comes included at no additional cost for all HMRA groups. Instead of forfeiting the HMRA account balances of all departing employees, HMA Services will allocate 40% of those account balance benefits from employees that have terminated and have them spread equally and added to their remaining employees’ HMRA account balances. Terminated employees will have their HMRA Account Balances deactivated upon notice from the employer. HMAS will distribute the reallocated benefits among the remaining employees’ HMRA account balances who have not yet reached their target account balance cap within 60 days of termination.

Step 1: Employer HMRA Monthly Contribution
The employer is the owner of the HMRA program and makes a defined, monthly contribution, which is allocated to build individual, HRA account balances for each participating group member. The HMRA pre-funds employee claims ahead of time into HRA accounts that earn a medical benefit crediting for the employer that grows following each monthly, employer contribution. The medical reserves that are allocated each month into the group members’ HRA account balances that are not filing medical claims will serve to help reduce an employer’s future, contingent liabilities through the powerful, HMRA, monthly account crediting that the employer’s HRA program is receiving each month.

Step 2: Medical Claim Incurred By Plan
The HMRA monthly account crediting rate promotes a rapid growth of medical reserve funds available to be used by the employer. The HMRA benefits can be implemented by employers through a separate, plan document to fund a Section 105 HRA plan design by issuing the Health Matching Account Services HMRA/HRA Visa® Prepaid Card to pay for any of their 213(d) medical expenses up to the group member’s current account balance at the time of the claim.

Step 3: HMRA Claim Payment
Each HRA account will pay for the full, first-dollar, 213(d) claim cost through the Health Matching Account Services HMRA/HRA Visa® Prepaid Card up to that member’s current HMRA account balance at the time of the claim. If, for example, an employee had a $500 HMRA account balance and incurred a $1,000 medical expense, the Health Matching Account Services HMRA/HRA Visa® Prepaid Card would pay for the first $500 of that claim.

Step 4: Employee Receives Additional Medical Benefits For Future HRA Costs
The HMRA Return Of Benefit Rider comes included at no additional cost for all HMRA groups. Instead of forfeiting the HMRA account balances of all departing employees, HMA Services will allocate 40% of those account balance benefits from employees that have terminated and have them spread equally and added to their remaining employees’ HMRA account balances. Terminated employees will have their HMRA Account Balances deactivated upon notice from the employer. HMAS will distribute the reallocated benefits among the remaining employees’ HMRA account balances who have not yet reached their target account balance cap within 60 days of termination.
Employers Can Now Reduce Both Their Fixed And Variable Health Care Costs

Sample Account Balance Growth Per Member

The revolutionary Health Matching Reimbursement Account (HMRA®) program reduces an employer’s fixed and variable costs and exposure to health claims in the most expensive and frequent levels of claims, which is from the first dollar. The HMRA creates additional, group member medical benefits that would not have been possible before.

These benefits serve to lower both self-funded and fully-insured employers’ fixed costs because the HMRA benefits will be covering additional portions of their group members’ claim exposure. The HMRA will grant employers the opportunity to increase their deductibles and secure lower premiums for themselves or their employees since the HMRA medical reserves will be covering an increasing portion of their first-dollar risk.

Furthermore, because of the wealth of medical reserves accumulating in each participant’s HMRA account balance, an employer’s variable costs and contingent liabilities can also be reduced because the HMRA program provides unsurpassed benefits for employer groups that will increase a company’s financial strength by allowing them to retain capital that would normally be allocated for employee health expenses.

Summary Of How The HMRA Lowers An Employer’s Fixed And Variable Costs

- **Fixed**: HMRA medical benefits cover additional portions of employees medical expense obligations for the employer above and beyond what was contributed, which allows employers to increase their deductible levels and reduce future, contingent liabilities.

- **Variable**: The growth of HMRA medical reserves across the entire group enables employers to prepare for the unexpected and cover unforeseen, employee medical expenses.
HMRA® Fits Into Both Self-Funded And Fully-Insured Employer Plan Designs

The HMRA for employers is the ultimate, first-dollar, medical savings program that is designed to reduce health care expense obligations on their employees. The HMRA program works with either self-funded or fully-insured employers and offers benefits that will continue to accumulate and bring down health care costs for years to come.

The HMRA serves to help pre-fund the most expensive portions of employers’ medical costs beneath their plan deductibles. The HMRA program rapidly increases an employer’s medical reserves on their group members through the growth of employee HMRA medical reserve account balances.

The HMRA Program reimburses self-funded employers each month in full for all first-dollar, member medical claims irrespective of cost sharing up to the member or family’s HMRA account balance at the time of the claim. The HMRA Helix administrative system will already be seamlessly integrated with the employer’s administrator and their claims adjudication system in order to automatically issue claims reimbursements back to the employer every month based on the monthly enrollment and claims file feeds that are provided.

For employers who have an HRA program, the HMRA benefits can be accessed by the employees for their HRA though the Health Matching Account Services HMRA/HRA Visa® Prepaid Card. These account balances are allowed to carry over year-to-year as long as the member stays in the group, and the growth of the members’ HRA account balances every month across the entire group serves to help pre-fund member claims by increasing an employer’s medical reserves and reducing the future, contingent liabilities on each participating member.

In either a fully-insured or self-funded arrangement, the reserves building in the HMRA program can be used to decrease employees’ cost-sharing while simultaneously lowering employers’ fixed costs by allowing them to increase their plan deductibles since their HMRA medical reserve balances will have such a large portion of the employer’s first-dollar risk to health claims covered. These are advantages that any employer would be excited to secure for themselves and their employees.
You will make a defined, monthly contribution on behalf of the group members who you wish to participate in the HMRA program. The program is completely customizable with different monthly contribution amounts and corresponding, target account balance caps for each employee tier and family structure.

Your total, monthly contribution is divided into an account balance for each participating group member or family. These accounts on your group members are receiving first-dollar, medical benefits and crediting for each participant that grows every month.

In a self-funded arrangement, your HMRA member account balances are used to reimburse YOU on each of your participating member’s qualifying medical claims from the first dollar on ALL OF THEIR CLAIMS EXPENSES regardless of your employees’ existing cost-sharing arrangements. In a HRA plan design, the HMRA benefits can be accessed by your employees for their HRA through the Health Matching Account Services HMRA/HRA Visa® Prepaid Card.

You will receive up to $2 or more in valuable benefits and medical reserves for every $1 that YOU contribute into the program as it progresses that will be credited into your members’ HMRA account balances. The HMRA benefits will be reimbursed directly back to you when your employees file claims in a self-funded arrangement. For fully-insured groups, you can save money on your HRA obligations by using the HMRA as the funding vehicle for the HRA itself by issuing your employees the Health Matching Account Services HMRA/HRA Visa® Prepaid Card, which allows your employees to utilize your HMRA Program for their HRA benefits.

You will be saving money because these HMRA first-dollar, medical benefits that are being credited into your employees’ HMRA account balances every month are so powerful resulting in additional funds flowing back into your organization that would not have been possible without the HMRA in place. The HMRA benefits will be covering a larger portion of the first-dollar risk on your employees’ medical expenses and can be used to help fund your employees’ 213(d) medical expenses and HRA programs as well as to reduce your organization’s contingent liabilities.
By enrolling their groups in the HMRA program, employers are also eligible to receive unlimited, monthly, telemedicine access for their group members with no copays that is already included in their monthly contribution through various preferred, telemedicine partners. Each employer will also have the opportunity to enroll in a proprietary, Health Matching Account Services (HMAS) Rx Program. This exclusive, PBM (Pharmacy Benefit Manager) program is only available by enrolling in Health Matching Account Services’ products and delivers significant savings to our customers on prescription drugs, diabetic care services and daily living products.

Unlike a traditional PBM discount card plan where, in most cases, the cardholder would still be required to pay a monthly, cardholder fee in order to receive a discount on their pharmacy drug costs, the Health Matching Account Services Rx Program requires no monthly or annual fee and secures HMAS customers much deeper cost reductions than a conventional discount card would. These valuable pharmacy and telemedicine savings for the employer are an ideal complement to the HMRA product that will already be saving the employer up to 30% or more on average on each post-adjudicated member claim. With the HMRA Program, employers can now lower their group health care costs even further by offering an enhanced, employee benefits package that provides comprehensive coverage and discounts on major-medical services.

Additional Discounts For Pharmacy And Telemedicine Are Included With HMRA®

Self-Funded Employer: In order to run a customized HMRA quote and activate your HMRA program every month, we will need to be provided with:

A. Fully completed HMRA Self-Funded Group Quote Form in order to receive customized HMRA quote and illustrations
B. Monthly Group Eligibility File (To Complete HMRA Implementation)
C. Monthly Group Claims File (To Complete HMRA Implementation)

Employers With HRA Programs: In order to run a customized HMRA quote and activate your HMRA/HRA program every month, we will need to be provided with:

A. Fully completed HMRA Fully-Insured Group Quote Form in order to receive customized HMRA quote and illustrations (if applicable)
B. Monthly HMRA/HRA List Bill (To Complete HMRA Implementation)
C. Monthly Group Eligibility File (To Complete HMRA Implementation)
D. Group Plan Document (To Complete HMRA Implementation)

The HMRA represents the missing piece in an employer’s HRA plan design because the medical benefit crediting of the HMRA Program will help to significantly offset those costs for the employer. Once all of your group members are enrolled, they will have access to your HMRA benefits to assist in funding your HRA program when they swipe their Health Matching Account Services HMRA/HRA Visa® Prepaid Card at the point of service to pay for Sec. 213(d) medical expenses.
Offer The HMA™ Medical Benefits Account To Your Employees And Reduce Their Medical Expenses With No Cost To You

Employers who see the value of the HMRA® can now offer their employees the exact same level of benefits with the voluntary benefit HMA Medical Benefits Account. The HMA is a non-qualified, excepted benefit, medical savings account that can be used by your employees at the point of service to cover their out-of-pocket, medical expenses including copays and deductibles. In addition, their HMA accounts can also be used to pay for elective procedures such as plastic surgery, lasik and fertility as well as long term care and home health expenses. These elective medical expenses can be covered on a mail-in reimbursement basis. The HMRA and HMA programs can be adopted in tandem to help cut down on both the employer and employees’ health care costs simultaneously.

The HMA is often referred to as a vanishing health care deductible plan because the HMA account balance grows so rapidly that the account can reliably cover any individual or family deductible in a very short amount of time. Your employees’ monthly, HMA account contributions will receive a medical benefit crediting that continues to grow every month and increases their HMA account value. With the HMA Medical Benefits Account, your employees will earn the exact same crediting rate that the HMRA offers, which results in your employees receiving up to $2 or more in benefits inside of their HMA account balance for every $1 that they contribute as the program progresses to be used to pay for their out-of-pocket, medical expenses.

This accumulation of benefits for your employees easily negates any of the tax benefits available in other medical reimbursement account programs like an HSA. The biggest difference between the HMA Medical Benefits Account and the HMRA program is that it is the employee who owns their HMA medical savings account, which the employee can fund themselves with post-tax dollars as a voluntary benefit or through a salary increase from their employer. Your employees’ HMA accounts will also be portable with them if they leave the organization.

Just as with the HMRA program, Health Matching Account Services is also embedding other valuable services that are already included for all of our HMA customers in their monthly contribution including both unlimited telemedicine access with no copays and the proprietary, Health Matching Account Services Rx Program that provides some of the lowest, wholesale pharmacy drug prices possible. By offering the HMA Medical Benefits Account to your employees, you will be seen as very benevolent because this is an extremely valuable, voluntary benefit and tool for your employees to help them decrease their health care costs just like the employer has the ability to do with the HMRA Program.
Our Mission

At Health Matching Account Services, Inc. we believe one of the key objectives for any successful business is to attain a balance of both happy, healthy employees combined with strong, company financials. We are committed to the development of innovative products to help employers and employees to lower their annual health care expenses significantly.

Our mission is to continually look for ways to offer our clients more affordability without sacrificing quality. We believe taking good care of our clients with the highest level of integrity and products that truly serve their best interests will naturally lead to success.

About Health Matching Account Services

Health Matching Account Services, Inc. (HMAS) is based in Houston, Texas and is the exclusive provider of Health Matching Reimbursement Account products consisting of the HMRA® program for employers and the HMA™ Medical Benefits Account for individuals and families. Both the HMA and HMRA programs are medical savings account programs that award increasing, monthly, medical benefits to assist both employers and employees in bringing down their first-dollar, out-of-pocket, medical costs. Health Matching Account Services is a privately-managed, financial services company and first-dollar, medical cost-containment company that is committed to bringing down the cost of health care in the group and individual markets.

Health Matching Account Services is expanding its reach and forming partnerships with some of the largest brokers, benefit agencies and administrators all across the country in the ERISA market to promote its revolutionary, Health Matching Reimbursement Account programs, which includes the HMRA program for employers and the HMA Medical Benefits Account for individuals and families. The HMAS Board of Directors and founders bring over a century of experience in the life and health services industry. It is comprised of a CLU (Chartered Life Underwriter) and ChFC (Chartered Financial Consultant) as well as the former Deputy General Counsel for Health and Human Services in Pennsylvania. The founders are former owners of one of the largest independent companies in the southwest United States.
HMRA® Frequently Asked Questions

1 How does Health Matching Account Services award the HMRA benefits?

This fully HIPAA and ERISA compliant product was designed for implementation by one of the most renowned life and health services actuarial firms in the world today. Health Matching Reimbursement Accounts utilize in-depth pooling and claims frequency analysis to determine the rate of growth on contributions that can be awarded monthly into the participating group member account balances. The Health Matching Account Services (HMAS) claims exposure is capped at each participant’s account balance. These balances can only be used for the employer to be reimbursed on qualified, 213 (d) medical expenses since these accounts contain no cash value. HMAS also maintains millions of dollars of its own reserves to back their programs.

2 What is the legal overview of the HMRA Program?

The Health Matching Reimbursement Account (HMRA®) is a patent-protected product offered exclusively by Health Matching Account Services, Inc. The HMRA is a HIPAA compliant medical reimbursement program. The HMRA is an employer-sponsored, medical savings account and reimbursement program. The HMRA awards a medical benefit crediting on the employer’s monthly contribution designated to each participating group member’s account balance in order to fund employee HRA programs or reimburse the employer for any employee or group member’s, first-dollar, 213(d) medical expenses regardless of cost sharing up to the member’s HMRA account balance at the time of the claim.

3 What are the group size requirements for the HMRA Program?

The HMRA is ideal for any group (self-funded or fully-insured) with 20 or more employees. The HMRA reimbursements will serve to lower an employer’s fixed (plan premiums) and variable (employee claims) health care costs as well as their contingent liabilities. It is also the ideal way to ease fully-insured groups into self-funding or to help pay for their HRA program costs by using the HMRA as a funding mechanism for the HRA. For those groups that do not meet these specifications, the employer may opt to offer the voluntary version of the HMRA known as the Health Matching Account (HMA) to their employees instead. HMA accounts are portable with employees if they leave the organization.
4 What if a group already has an HRA program already in place?

The HMRA does not need to be utilized as a replacement for either a traditional HRA or an employer-sponsored HSA program. The HMRA program builds tremendous savings for employers through the growth of the HMRA first-dollar, medical reserves and benefits received for member health claims. These HMRA benefits can instead be treated as a complementary piece by serving as a funding vehicle for the HRA program itself. The HMRA benefits can be implemented by employers through a separate, plan document to fund a Section 105 HRA plan design by issuing the Health Matching Account Services HMRA/HRA Visa® Prepaid Card to pay for any of their 213(d) medical expenses up to the group member’s current account balance at the time of the claim.

5 How are the employer’s HMRA funds protected?

The employer’s HMRA contributions will be held in a collateral account with Health Matching Account Services, Inc. (HMAS). HMAS legally guarantees its HMRA program, which includes the medical benefit account crediting as well as the monthly, reimbursement arrangements that are put in place through the employer’s HMRA Administrative Services Only (ASO) Agreement.

6 What happens to HMRA account balances when members leave an employer group?

The HMRA Return Of Benefit Rider comes included at no additional cost for all HMRA groups. Instead of forfeiting the HMRA account balances of all departing employees, HMAS will allocate 40% of those account balance benefits from employees that have terminated and have them spread equally and added to their remaining employees’ HMRA account balances. Terminated employees will have their HMRA Account Balances deactivated upon notice from the employer. Health Matching Account Services will distribute the reallocated benefits among the remaining employees’ HMRA account balances who have not yet reached their target account balance cap within 60 days of termination.

7 Can Employers duplicate the HMRA program themselves?

The HMRA program and the HMRA Helix administrative software is proprietary and patent-protected. Health Matching Account Services, Inc. is the exclusive provider of the HMRA program. The HMRA product was developed over many years with the help from one of the most renowned actuarial firms in the world, who utilized in depth, claims frequency and utilization analysis to design this program. This program would not be safe to be attempted by a third party due to its intricate structure and associated risks.
Health Matching Accounts Are Proprietary And Patent Protected

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