



How to verify your spending account claims

Your Anthem spending account(s) helps you save money by paying for healthcare or childcare expenses for yourself and your eligible dependents with pretax dollars. This includes your Healthcare Flexible Spending Account (HCFSA), Limited Purpose Flexible Spending Account (LPFSA), Day Care Savings Account (DCSA), and Health Reimbursement Arrangement (HRA).

When you use your spending account funds, Anthem substantiates or verifies the claims to make sure funds were used on eligible expenses and applied to the correct plan year under IRS guidelines. Sometimes, Anthem will need supporting documentation — such as an itemized receipt, Explanation of Benefits (EOB), or detailed statement — to complete this verification process.

If you do not provide supporting documentation to substantiate an expense(s), it can affect your taxable income. The IRS requires you to pay taxes on the amount you spend for that claim. The total dollar amount of unsubstantiated claims will be added to your income as taxable amounts.

Here's how to substantiate an expense. More details on each step are provided in this guide:

1. Identify outstanding claims that need substantiation by plan year.
2. Get the EOBs (see separate guides available on the benefits website) or other documentation, such as a detailed receipt, for those outstanding claims. They will need to be submitted as PDF or JPEG documents. Word documents will not be accepted.
3. Upload substantiation documents for each outstanding claim.



Identify outstanding claims

To identify claims from previous years that need attention:

Log in to [anthem.com](https://www.anthem.com)>[myplans](#)>[spendingaccounts](#)>[managemyaccount](#).

Step by Step: Log in to [anthem.com](https://www.anthem.com); Select **Log In**.

The screenshot shows the top navigation bar of the Anthem website. It includes links for 'For Employers', 'For Producers', 'For Providers', and 'Medicaid Renewal'. A search bar and a 'Español' link are also present. Below the navigation bar, there are links for 'Insurance Plans', 'Member Support', and 'Health & Wellness Resources'. A 'Find Care' button and a 'Log In' button are visible, with the 'Log In' button highlighted by a red rectangular box. The main content area features a large image of a man and a young girl, with the headline 'Losing Your Medicaid Coverage? We Can Help.' Below the headline, there is a sub-headline and a paragraph of text. A blue button labeled 'Explore Your Options' is positioned below the text. To the left of the text, there is a headset icon and a phone number: 'Talk to a health plan consultant: 833-828-6962 (TTY: 711) Mon-Fri, 8 am to 8 p.m. ET, 8 a.m. to 7 p.m. CT, 7 a.m. to 6 p.m. MT, 7 a.m. to 5 p.m. PT'. At the bottom of the page, there are three icons with corresponding text: a document icon for 'New member? Register now, or download the Sydney Health app to access your benefits, ID card, pharmacy info, and more.', a clock icon for 'Understand your care options ahead of time so you can save time and money.', and a head icon for 'Make your mental health a priority. Explore our resources.'

The screenshot shows the login page of the Anthem website. The top navigation bar includes the Anthem logo, a 'Find Care' button, a search bar with the text 'Search Anthem.com', and a 'Español' link. Below the navigation bar, there are links for 'Individual & Family', 'Medicare', 'Medicaid', 'Employers', 'Producers', 'Providers', and 'COVID-19 Info'. The main content area features five icons with corresponding text: 'For Members' (Print ID cards, view claims, pay bills), 'For Employers' (Manage your employees' benefits), 'For Producers' (Find the tools to grow your business), 'For Providers' (Request authorizations, submit claims, and access training), and 'Return Shopper' (Pick up where you left off). Below these icons, there is a heading 'Please select your account type.' and two radio button options: 'Medicare, Individual & Family, and Employer Group Plans' (selected) and 'Medicaid'. A blue button labeled 'Log In' is positioned below the radio buttons. At the bottom of the page, there are two links: 'Forgot Username or Password? >' and 'Not signed up? Register now. >'

Enter your username and password.

The screenshot shows the Anthem website's login page. At the top left is the Anthem logo. To the right is a 'Find Care' button and a search bar labeled 'Search Anthem.com'. Below the logo is a navigation menu with links for 'Individual & Family', 'Medicare', 'Medicaid', 'Employers', 'Producers', 'Providers', and 'COVID-19 Info'. A 'Español' link is in the top right corner. The main heading is 'Log in to your member account' with a sub-link 'Not signed up? Register now'. A red rectangular box highlights the login form, which includes an 'Email Address or Username' input field, a 'Password' input field with a toggle icon, and a 'Forgot Username or Password?' link. Below the form is a blue 'Log In' button. At the bottom, there are two informational links: 'Are you trying to shop for plans? You need to log in to shop.anthem.com' and 'Are you eligible for Medicare? Shop for Medicare plans today at shop.anthem.com/medicare'.

If you haven't logged in before, select **Register now** to create a username and password.

This screenshot is identical to the one above, showing the Anthem login page. However, a red rectangular box highlights the text 'Log in to your member account' and the link 'Not signed up? Register now' instead of the login form. The rest of the page, including the navigation menu, search bar, and informational links at the bottom, remains the same.

Welcome!

To register, please select your identification type.

Already registered? [Login Now](#)



Member ID

If we sent you a member ID card, enter that ID number so we can find you in our system.



Activation Code

Activation codes only apply to a very small percentage of our membership. If you have received one by email, use it to register.



Student ID

For students at participating colleges, enter your student ID number exactly as it appears on your school ID card.

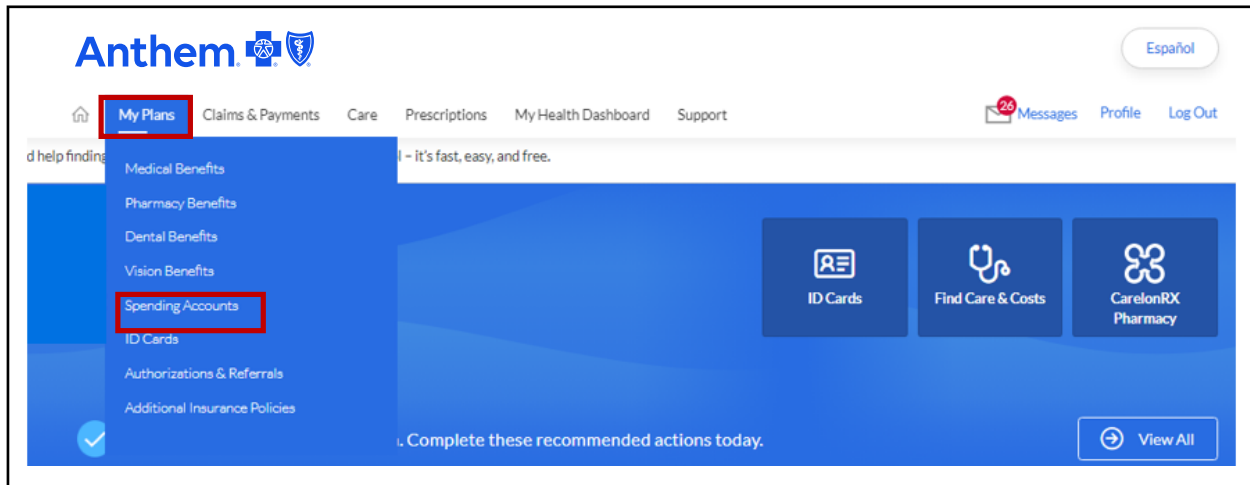


Employee ID

Employee ID applies to a very small percentage of our membership. If your employer requires you to use your employee ID number to register, enter that number exactly as provided by your employer.



Select **My Plans**, and then **Spending Accounts**.



Select **Manage My Account**.

Anthem **levance Health**

My Plans | Claims & Payments | Care | Prescriptions | My Health Dashboard | Support | Messages | Profile | Log Out

Medical Benefits
Pharmacy Benefits
Dental Benefits
Vision Benefits
Spending Accounts
ID Cards
Authorizations & Referrals
Additional Insurance Policies

Limited Purpose Flexible Spending Account (LPFSA)

\$1,944.45
Available Balance

Available Balance	\$1,944.45
Total Spent YTD	\$1,413.48

[View Transactions](#) [Manage My Account](#)

Anthem HSA Available Balance: \$3,268.30

Account Details

The current plan year will show on screen.

Choose which account to view (Accounts of Selected Period will be Populated)

Current ▾

Check your balance. Check your deadline.
Then check out 2,500+ FSA eligible health products. No substantiation required.

FSA store
Shop FSA Store

Issues with debit card transactions posting to the wrong account? [Click here](#)

Request reimbursement for qualified medical expenses from your Flexible Spending Account (FSA), Limited Purpose FSA (LPFSA), Dependent Care FSA (DCFSA) and Commuter Benefits

- Select Submit a claim and complete the requested information.
- Check the box to agree and select Submit.

Health Care Flexible Spending Account (03/01/2024-02/28/2025)

[VIEW DETAILS](#) [TRANSACTIONS](#) [SUBMIT CLAIM](#)

Account Balance

\$0.00

Balance	\$0.00
Spent	\$0.00

Account Summary

Payroll Deposits YTD	\$0.00
Annual Election	\$0.00
- Spent	\$0.00
= Balance	\$0.00

Deadlines



Plan Start Date	Mar 1, 2024
Plan End Date	Feb 28, 2025
Last Day for Spending	Mar 1, 2024
Last Day to Submit Claims	May 29, 2025

To view previous years, select **Previous** from the *Current* drop-down menu.

Choose which account to view (Accounts of Selected Period will be Populated)

Previous ~

Check your balance. Check your deadline.
Then check out 2,500+ FSA eligible health products. No substantiation required.



Issues with debit card transactions: posting to the wrong account? [Click here](#)

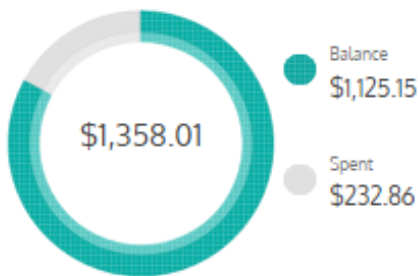
Request reimbursement for qualified medical expenses from your Flexible Spending Account (FSA), Limited Purpose FSA (LPFSA), Dependent Care FSA (DCFSA) and Commuter Benefits

1. Select Submit a claim and complete the requested information.
2. Check the box to agree and select Submit

Health Care Flexible Spending Account (03/01/2023-02/29/2024)

VIEW DETAILS **TRANSACTIONS**

Account Balance



Balance	\$1,125.15
Spent	\$232.86

Account Summary

Payroll Deposits YTD	\$999.96
Annual Election	\$1,000.00
- Spent	\$232.86
+ Carryover In	\$358.01
= Balance	\$1,125.15
Balance Due	\$50.13

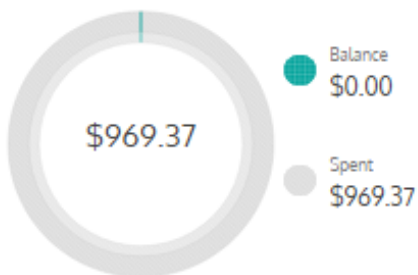
Deadlines

Plan Start Date	Mar 1, 2023
Plan End Date	Feb 29, 2024
Last Day for Spending	Feb 29, 2024
Last Day to Submit Claims	May 29, 2024

Health Care Flexible Spending Account (03/01/2022-02/28/2023)

VIEW DETAILS **TRANSACTIONS**

Account Balance

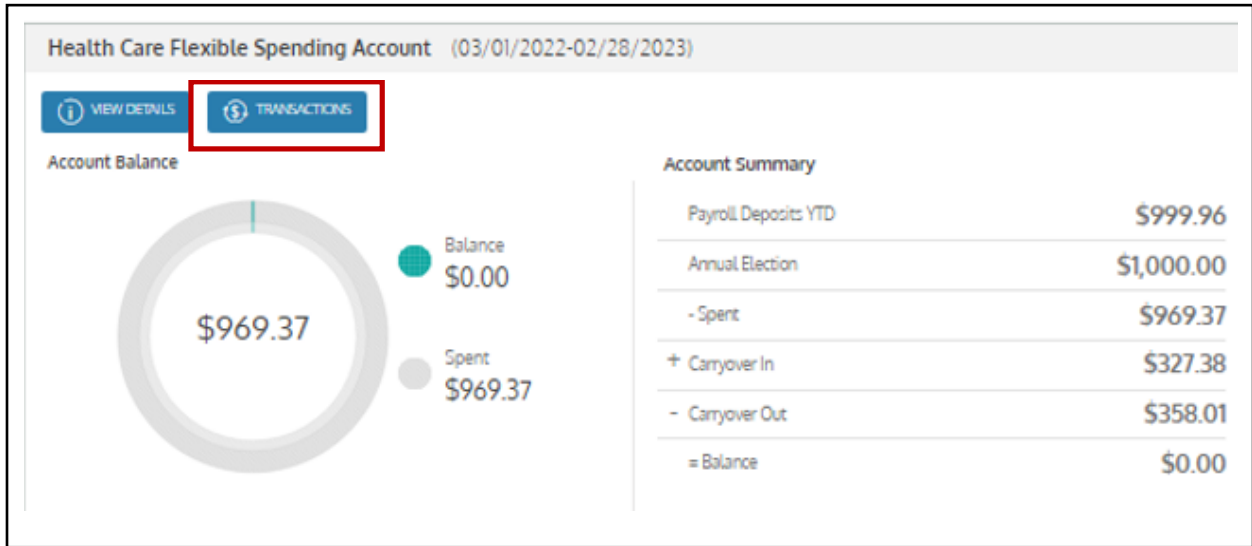


Balance	\$0.00
Spent	\$969.37

Account Summary

Payroll Deposits YTD	\$999.96
Annual Election	\$1,000.00
- Spent	\$969.37
+ Carryover In	\$327.38
- Carryover Out	\$358.01
= Balance	\$0.00
Balance Due	\$200.00

To view only claims that need substantiation, go to *Transactions*, select the year, and then select **Pending/Processing status**.



Note: The year display is based on calendar year, not plan year. Be sure to check both calendar years associated with the plan year you want to view. For example, the 3/1/2020 – 2/28/2021 plan year requires that you review the 2020 and 2021 calendar years.

The screenshot shows the 'Transactions' page with various filters and a transaction entry. The 'Year' dropdown is set to 2021, and the 'Pending/Processing' status is selected. A transaction entry for \$591.04 is shown, with a 'Sample Claim' label and an 'ADD RECEIPT' button.

Year: 2021 | Plan: All | Type: All | EXPORT TO EXCEL

Which transactions do you want to see? Select activities

Approved/Posted Pending/Processing Authorized Denied | SEARCH FOR TRANSACTIONS | PRINT TRANSACTIONS

(\$591.04)	Health Care Flexible Spending Account Ineligible	Card	ADD MY CHART	Feb 12, 2021	ADD RECEIPT
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Get the Explanation of Benefits

See *Getting your EOB documents* available on the benefits website for details on how to view and download these documents.

Upload Substantiation Documentation

Documentation needs to include the:

- Name of the member or dependent who received the service or product
- Date(s) of service or purchase
- Description of service or product, such as copay, office visit, prescription medication, or eyeglasses
- Provider or business name
- Amount of the claim or expense

The best types of documents to submit are:

- Explanation of Benefits (EOB)
- Itemized receipt
- Detailed statement from provider, which includes the information listed above

When you find the outstanding claim to substantiate, select the **Add Receipt** button.

The screenshot shows a web interface titled "Transactions". At the top, there are filters for Year (2021), Plan (All), and Type (All). To the right is a red "EXPORT TO EXCEL" button. Below the filters, there is a question "Which transactions do you want to see?" followed by a "Select activities" dropdown. There are four status options: "Approved/Posted" (green square), "Pending/Processing" (blue square with checkmark), "Authorized" (teal square), and "Denied" (red square). To the right are links for "SEARCH FOR TRANSACTIONS" and "PRINT TRANSACTIONS".

(\$591.04)	Health Care Fle Spending Accou Ineligible	Sample Claim	HART	Feb 12, 2021	ADD RECEIPT
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Once the claim expands, select **Add Receipt**.

Transactions

Which transactions do you want to see? Select activities ▾

Approved/Posted Pending/Processing Authorized Denied [SEARCH FOR TRANSACTIONS](#) [PRINT TRANSACTIONS](#)

(\$591.04)	Health Care Flexible Spending Acco Ineligible	Card	Y CHART	Feb 12, 2021
Date Of Service	Feb 11, 2021			
Description	Sample Claim	PAYMEN		
Claimant				
Account	Health Care Flexible Spending ...			
Plan Start Date	Mar 1, 2020			
Plan End Date	Feb 28, 2021			
Merchant Name	Dr. Smith -Jones	PAYMEN		
Reason For Denial				
Payment Details				
Total	\$591.04			
Posted	\$591.04			
Ineligible	\$591.04			
Remaining Balance Due	\$591.04			
Approved	\$0.00			

RECEIPTS
No receipts to display.


ADD RECEIPT
PRINT

From here, you can upload your substantiation documentation.

Add Receipt ×

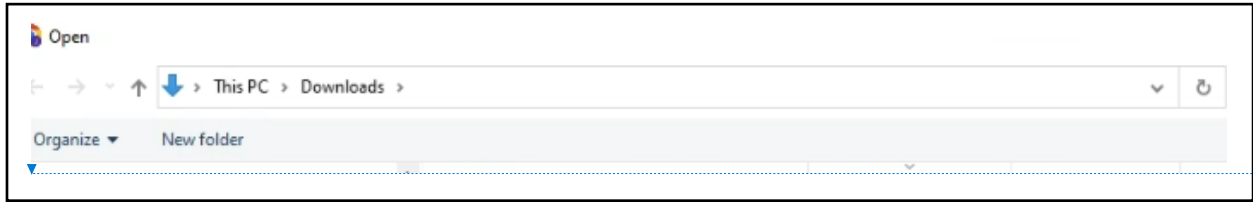
i Please select a file that is less than 10MB

Upload Receipt **BROWSE**


DRAG & DROP
your receipts here

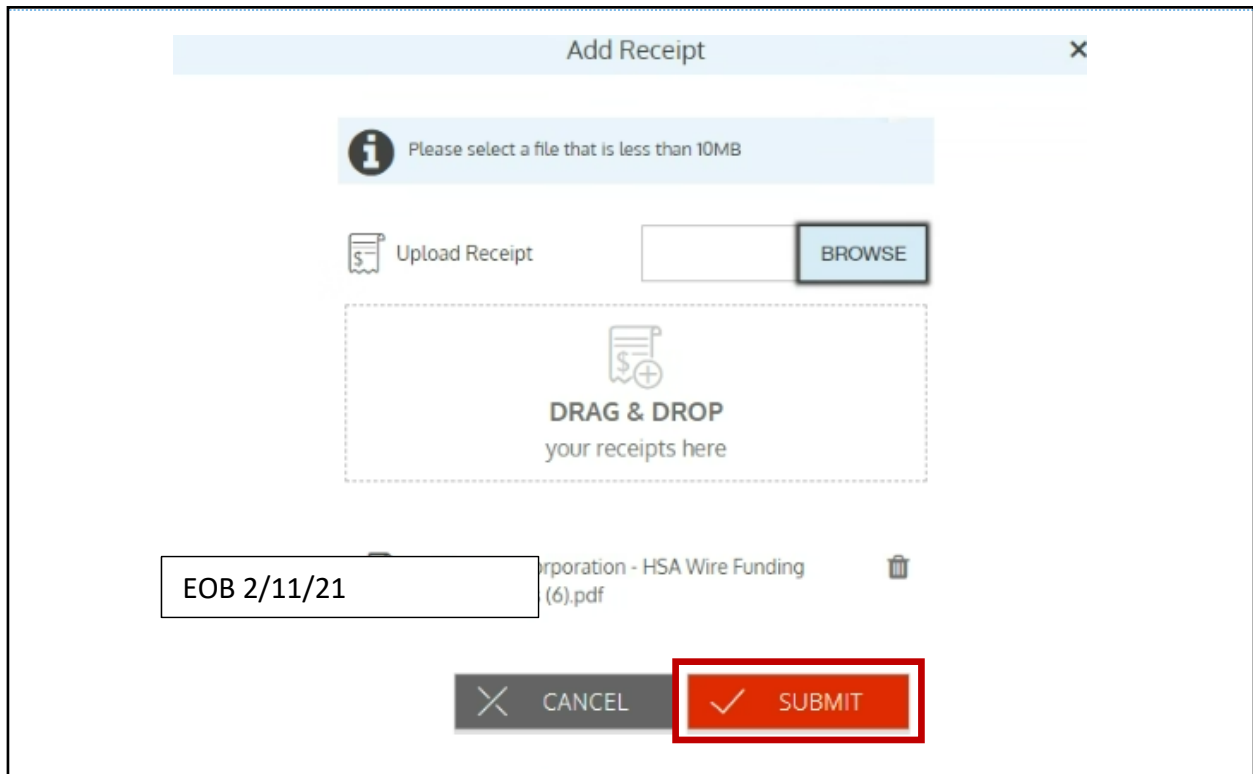
× CANCEL **✓** SUBMIT

Browse the location where you saved the EOB(s), which will usually be in the Documents or Downloads folder.



Select the document as you would for an email attachment. The document icon and the name will display on screen.

After you upload your substantiation documentation, the file you uploaded will appear with a document icon.



Select **Submit** to complete the documentation submission. Your documentation will be reviewed and, if approved, the claim will move from Pending/Processed status to Approved/Posted.

If you have medical EOBs, or dental or vision documentation from another carrier or from Aetna (dental) or EyeMed (vision), log in to their site and navigate to the Explanation of Benefits (EOBs). Download the EOBs for the timeframes you need and then complete the submission process detailed in this guide.

If you are unable to get and submit supporting documentation, you can repay the plan. To repay the plan:

- Prepare a check payable to Claims Administrator in the **exact amount** of the balance due for each unsubstantiated transaction. If there are multiple unsubstantiated transactions, submit a check for each one.
- Mail to:
 - Claims Administration – Member Payment Claims
P.O. Box 161606
Altamonte Springs FL 32716
 - Enter your HCID or member ID in the memo field.

You will not be able to view your accounts online if you have terminated your account or employment with CarMax more than 2 years ago. Please call Support at **833-290-2480** for further assistance.

For assistance with your spending accounts, Contact Anthem Health Guides at **833-290-2480**.

