



Consumer Involved Medical Plan with Cost Share Fund Frequently Asked Questions

Q: What expenses does the Cost Share Fund cover?

A: The Cost Share Fund will pay 50% (up to account balance) for deductibles and coinsurance.

Q: What expenses are NOT covered by the Cost Share Fund?

A: The Cost Share Fund will not reimburse for co-pays, prescription drugs, dental expenses or any other non-covered services.

Q: If I have family coverage are there limits on how much can be distributed out of the account per family member?

A: No. The balance is a family balance and can be used as needed by any family member as long as there is a balance available.

Q: What should I do if I feel that the balance of my Cost Share Fund is incorrect?

A: Contact Customer Service at Gundersen Lutheran Health Plan for assistance at (608) 775-8007 or (800) 897-1923. For those with hearing impairment, call TTY (800) 947-3529.

Q: What happens if a correction has to be made to my Cost Share Fund balance?

A: An adjustment will be made to the rolling balance of your Cost Share Fund as warranted. Corrections can only be made if they are submitted within 18 months from the date of claim processing.

Q: When funds are distributed out of my Cost Share Fund account do I receive the money or does my medical provider receive the money?

A: Funds are always distributed directly to your medical provider.

Q: Will I be taxed on the money Gundersen Lutheran provides to my Cost Share Fund?

A: No.

Q: How is the Cost Share Fund different from a Medical Flexible Spending Account?

A: When you enroll in the Consumer Involved Medical Plan, you are automatically enrolled in the Cost Share Fund (which is funded by Gundersen Lutheran). You do not need to file a claim for reimbursement of services for the Cost Share Fund because claims are processed automatically by Gundersen Lutheran Health Plan. Remaining amounts in your Cost Share Fund “roll over” to the following year to help pay for future qualifying expenses.

Medical Flexible Spending Accounts require enrollment each year to participate. The account is funded with pre-tax dollars from your paycheck, and you submit claims with appropriate documentation to be reimbursed. Remaining funds in flex spending accounts cannot be “rolled over” to the following year and are forfeited under the Internal Revenue Service’s “use it or lose it” rule.

Q: How do I find out the balance remaining in my Cost Share Fund?

A: Contact Gundersen Lutheran Health Plan customer service at (608) 775-8007 or (800) 897-1923.

Q: How often will I receive a Cost Share Fund statement?

A: A statement will be generated each time there is activity on your account. You will receive in the same envelope an Explanation of Benefits (EOB) and corresponding Cost Share Fund statement. EOBs and Cost Share Fund statements are mailed directly to the family member who incurred the claim.

Q: What happens if my healthcare expenses exceed the balance that remains in my Cost Share Fund?

A: You are responsible for paying the additional amount.

Q: What happens to my Cost Share Fund balance at the end of the year if not all funds are used?

A: Your fund balance will be automatically “rolled over” to the next year to help pay for future qualifying expenses.

Q: Will I receive additional funding to my Cost Share Fund if I have single coverage at the beginning of the year and I have a qualifying event like marriage or the addition of a new dependent and I change to family coverage?

A: Gundersen Lutheran contributes to your Cost Share Fund once a year. The annual contribution is based on your election of single or family coverage that is effective on January 1st of that year.