



What Type of Records Do I Need to Keep for my HSA?

You own your HSA and are responsible for keeping track of how the funds are spent. Keeping proof of the expenses paid from the HSA will help prevent tax concerns and resolve disputes down the road.

What to keep

- Receipts for office visits, prescriptions, hospital stays, etc. For tax purposes, keep for at least 3 years.
- Explanation of Benefits forms (claims information) from your health plan.
- Records of payments made from your HSA, for example keep your doctor's office bill stub and note the date paid.
- Statements from your HSA provider. Review these statements and retain them as you would any other bank statement.

Other Considerations

- Electronic records of HSA distributions are generally acceptable.
- While there is no time limit on when you can claim reimbursement for expenses paid with your account, you must have the documentation to prove that your expenses occurred after the HSA was opened.
- An in-network provider will submit your claim to your health plan. However, if your provider is out-of-network, you may be required to submit the claim on your own. In that case, ask your provider for the information necessary to submit the claim properly.