

HSA Direct Deposit Instructions



MotivHealth is excited to announce an additional process for making employer-based HSA contributions via ACH direct deposit. Our employer portal upload will continue to be available and supported for employers who choose to log in to that portal and upload designated employee and employer contributions.

The HSA Direct Deposit feature will allow employers to facilitate employer-based HSA contributions via an individual ACH bank routing and account number. This will be beneficial for employers who utilize a payroll facilitator, or those that choose not to utilize MotivHealth's employer portal upload.

Consult with your payroll processor or payroll system guidelines for specific requirements. Here are some requirements for successful HSA direct deposits to MotivHealth as the receiver.

The ACH Entry:

1. **Account Type:** DDA or checking
2. **Bank Name:** Wells Fargo Bank
3. **Bank Address:** PO Box 63020
San Francisco, CA 94163
4. **Routing Number:** 121000248
5. **Account Number:** 495900000000xxxxxx (x=MotivHealth 5 or 6 digit member ID)
 - a. The account number **must only be 17 digits in length**
 - b. If your Motiv account is 5 digits, replace the first x with a 0 to ensure the account number is still 17 digits in length. If you have a non subscriber account number that is 7 digits, then you will remove one of the padded middle "0"s.

Return Reasons:

ACH returns will be processed with 2 banking days and funds may be returned via ACH to the originator. A return code will accompany the returned entry

1. **R-10: Customer Advises not Authorized (ACH Debit Block)**
 - a. The HSA direct deposit accounts will only accept credit (deposit) transactions. Any debit (withdrawal) transactions will be rejected by the receiving bank (Wells Fargo Bank) and returned to the originator.
 - b. Corrections, if needed, will need to be handled via our employer contribution correction form: https://www.motivhealth.com/wp-content/uploads/2020/08/MHSA_Contrib_Correction_Form-2020-1.pdf
2. **R-03: No Account/Unable to Locate Account**
 - a. The account number is the incorrect account length – **must only be 17 digits**
 - b. The account provided does not match with an open health savings account with MotivHealth. (Account holder name is not verified as part of the direct deposit process)
3. **R-23: Credit Entry Refused by Receiver**
 - a. The HSA has reached, or will exceed, the individual or family max contribution limit if the direct deposit contribution is posted.
 - b. Partial postings will not be made. *Example:* Member is currently at \$7250 of the \$7350 IRS family max contribution limit, and \$150 HSA direct deposit contribution is presented. The entire \$150 contribution will be returned to the originator even though the individual has \$100 capacity until they reach their max limit.

Limitations:

1. Contribution Type: Employer vs. Employee vs. Individual Contribution

- a. The HSA direct deposit product does not allow any differentiation of the type of contribution. The contribution will be listed as “Employee direct deposit contribution” and will be categorized as employee contributions.

2. Tax Year

- a. Contributions will be posted for the calendar tax year in which they are received.
- b. Prior tax year contributions cannot be made via HSA Direct Deposit. However, they can be made through our employer portal.

3. HSA Contribution Reports (Employer Portal)

- a. Report: Contributions- HSA direct deposit contributions will appear in this report under the column “Contributions EMPLOYEE”.
- b. HSA Contribution History Report- The HSA direct deposit contributions will not show in this report, since they were not generated via our employer portal. We are working with our engineering team to build a correlation, so that these direct deposits may appear in this report in the future.

Support:

If you have any questions or concerns, please reach out to your account manager.

