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Blocked HSAs and the USA PATRIOT Act

This article provides information about blocked health savings accounts (HSAs) and the USA PATRIOT Act. Watch this video to learn more. 

The USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each individual who opens an HSA.

When you open an HSA with us, we ask for certain information that allows us to identify you. The verification process takes approximately two business days, during which time your account is blocked and your WEX benefits card, if applicable, is suspended. Once your identity is verified, your HSA will be unblocked.

If your identity cannot be verified (e.g., you recently moved and your new address is not on file with the appropriate government agency), you may be asked to provide proof of your identity. Distribution requests cannot be processed and your benefits card, if applicable, cannot be used until your identity is verified.

Required identifying information

We are required to verify your name, street address, date of birth, and social security number (SSN).

If we are unable to verify one or more of these pieces of information, we will contact you via email and/or mail and ask you to submit proof of your identity via your online account or the WEX benefits mobile app. See [How to upload documents to validate a blocked HSA in your online account](#) and [How to upload documents to validate a blocked HSA in the WEX benefits mobile app](#) for instructions.

Important: Allow 3-5 business days for processing after your information is received. If you do not have an email address on file, you will be contacted by mail.

Valid proof of identity

- Documents submitted to validate your identity cannot be expired and must be signed if a signature field is present.
- If an expiration date is not provided, the document must be within one year of the current date.

Unverified information	Acceptable documentation
Name	Driver's license, state ID, military ID, social security card, passport, birth certificate, marriage certificate, divorce decree, certificate of legal name change, current phone bill, current utility bill
Street address	Driver's license, state ID, current phone bill, current utility bill, house title, lease agreement, homeowner's or renter's insurance policy, current bank statement, change of address paperwork
Date of birth	Driver's license, state ID, passport, birth certificate
SSN	Social security card

Note: Nonresident aliens may be eligible to open an HSA after submitting copies of their social security card or Individual Taxpayer Identification Number (ITIN) card along with their permanent resident card, passport, or U.S. visa.

Scenario	Resolution
More information is needed to verify your identity.	Additional documentation may be required.

Post office boxes

The USA PATRIOT Act requires HSA participants to validate their accounts with a physical address. For this reason, we can not verify your identity with a post office box.

Some plans allow you to list two separate addresses on your account. If your plan allows, you can receive mail at a post office box and verify your HSA with a physical address. Log in to your online account to see if your plan supports multiple addresses.

Scenario	Resolution
You are unable or unwilling to verify your identity.	Your HSA will be closed, and WEX will return any contributed funds to your employer. You will need to request a refund from your employer.

Note: We cannot verify a participant's identity with a PO Box, however, after the participant successfully completes the IDV process, we can update the address to a PO Box if needed.

You can view this article at:

<https://wexbenefitskb.egain.cloud/system/templates/selfservice/dbika/help/agent/locale/en-US/portal/308900000001002/content-version/PROD-2145/PROD-91876/Blocked-HSAs-and-the-USA-PATRIOT-Act?query=2145>

