# Ohio Continuing Education Content and Course Outline

## Title: HSAs…Retirement and Medicare
## Provider: Old National Bank/The HSA Authority, provider # 3039

**Course Objectives:** This course is designed to educate health insurance agents on Health Savings Accounts (HSAs) and how they interact with retirement, turning 65 years old, and Medicare. Improved knowledge of HSAs will allow insurance brokers to be better prepared when addressing questions and concerns of their HDHP clients.

**Course Summary:** Class discussion begins with a quick overview on the history of HSAs, their legal framework, and how they interact with a high deductible health plans. We then discuss common myths surrounding HSAs and how they interact with Medicare, turning 65, and retiring. We will review several sample HSA contribution calculations addressing Medicare, spousal coverage and retirement. A discussion on the use of HSA funds for insurance premium expenses will be followed by time reserved for questions and answers. The course is presented in an open lecture format.

**Sample Course Outline/Timeline**

8:30 – 8:55 Registration

8:55 – 9:00 Welcome and Introductions

9:00 – 9:15 HSA History and Basics

- Review of Topics
- HSA Origin
- Eligibility
- Use of funds

9:15 – 9:20 Common HSA Myths

9:20 – 9:30 HSA Interaction with Medicare and Retiring

- Turning 65
- Retiring
- Spousal Coverage
- Eligibility

9:30 – 9:45 HSA Contributions Calculations

9:45 – 9:50 HSA distributions

9:50 – 10:00 Question and Answer Session

10:00 Adjournment