

FREE GUIDE

HSA/FSA Card Ready

The Medical Tattoo Artist's Guide to Accepting Healthcare Payment Cards

THE INSURANCE-READY PROVIDER SERIES

Presented by Jennifer Williams
Founder of Medical Tattooing Billing Services,
also known as MTBS

www.mtbs.ink

MTBS
MEDICAL TATTOOING
BILLING SERVICES

Important Disclaimer

This guide is for educational purposes only. It is not legal, tax, financial, coding, billing, insurance, or accounting advice.

HSA and FSA eligibility depends on the patient's plan, account rules, documentation, available funds, and the purpose of the service. Medical tattoo artists should not guarantee that a patient's HSA or FSA card will work, that the expense will be eligible, or that the patient will be reimbursed.

Patients should confirm eligibility directly with their HSA or FSA administrator. Providers should speak with their payment processor, accountant, attorney, or compliance advisor before making business decisions.

This guide does not teach insurance authorization, claim submission, appeals, payer negotiations, coding, or reimbursement strategy.

Welcome to HSA/FSA Ready

Download the free HSA/FSA Card Ready guide for medical tattoo artists. Learn how to prepare your business to accept HSA and FSA healthcare payment cards, market these payment options on your website and social media, and discuss card payments with clients without confusing card payments with insurance billing.

If you provide medical tattooing, you may already have patients asking:

"Can I use my HSA card?"

"Can I use my FSA card?"

"Is this considered a medical expense?"

"Does this mean insurance will cover it?"

These are good questions, but they can also create confusion.

HSA and FSA cards are healthcare payment cards that typically function like debit cards. They are not insurance cards. They do not mean a service has been approved by insurance, and they do not guarantee eligibility or reimbursement.

This guide will help you understand the basics so you can talk about HSA/FSA card payments clearly and professionally.

Prefer to Watch?

Watch the HSA/FSA Ready Explainer Video for a quick overview of the key points in this guide.

[Click or tap here to watch the video.](#)



In This Guide, You'll Learn:

- ✓ What HSA and FSA cards are
- ✓ Why patients may have these accounts
- ✓ How HSA/FSA cards are different from insurance billing
- ✓ What to ask your payment processor
- ✓ What not to promise patients
- ✓ How to prepare your receipts and patient communication

Quick Start: 5 Steps

5 Steps to Become HSA/FSA Ready

1. Describe your services accurately.

Use clear language for restorative medical tattooing, not vague language like 'tattoo session.'

2. Contact your payment processor.

Ask whether your merchant account can accept HSA and FSA healthcare payment cards.

3. Ask about your merchant setup.

Your processor should review your account based on your actual services.

4. Create an itemized receipt template.

Patients may need more than a simple credit card receipt.

5. Use careful patient language.

Do not promise eligibility, reimbursement, or insurance coverage.

The Main Objective

Your Processor Classification Matters

Your goal: find out how your payment processor classifies your business and whether that classification supports HSA/FSA card acceptance.

Many medical tattoo artists are classified under beauty salon or spa categories, which may block HSA/FSA cards from being processed.

Ask your processor to reclassify your account under a medical services category.

Important: Do not use the word 'tattooing' when speaking with your processor. It may create bias or confusion. Instead, describe your work as medically necessary restorative services. This is not misrepresentation – it accurately reflects the medical nature of your work.

Note: It is the client's responsibility to confirm with their plan administrator that their HSA/FSA funds can be used for your services.

The Main Objective (cont.)

What You Are Trying to Find Out

You are trying to find out whether your payment processor can set up your merchant account to accept HSA and FSA healthcare payment cards based on the restorative medical tattooing services you provide.

This is a setup and classification question, not a request to change your business type.

You are not asking your processor to do anything improper. You are asking them to review your account based on the services you actually offer.

What Are HSA and FSA Cards?

HSA and FSA cards are healthcare payment cards. They typically function like debit cards and draw from the patient's HSA or FSA funds.

HSA stands for Health Savings Account. Patients may have an HSA if they are enrolled in a qualifying high-deductible health plan. HSA funds may generally be used for qualified medical expenses.

FSA stands for Flexible Spending Account. Patients may have an FSA through an employer benefit plan. FSA funds may be used for eligible healthcare expenses, but plan rules, deadlines, and documentation requirements can vary.

Important: A patient using an HSA or FSA card does not mean insurance approved the service.

Why Patients Have These Accounts

Patients open HSA or FSA accounts to set aside pre-tax money for healthcare expenses. These accounts may help patients pay for services that their insurance does not fully cover, or that require out-of-pocket payment.

Patients may want to use their HSA or FSA card for medical tattooing if they believe the service qualifies as a medical expense under their plan.

However, eligibility depends on the patient's specific plan rules, the purpose of the service, and whether the expense meets IRS guidelines for qualified medical expenses.

Providers should not determine or guarantee eligibility for patients.

Why Patients Have These Accounts

Patients may have an HSA or FSA because they want to set aside money for healthcare expenses in a tax-advantaged way.

These accounts may help patients pay for eligible out-of-pocket medical expenses such as deductibles, copays, coinsurance, prescriptions, dental care, vision care, and other healthcare costs.

Some patients choose these accounts because they expect medical expenses during the year. Others have them because their employer offers the option as part of their benefits package.

For medical tattooing patients, these accounts may be helpful when the service is connected to restorative or medically related care. But eligibility is still determined by the patient's plan or account administrator.

HSA/FSA Cards vs. Insurance Billing

HSA/FSA payment and insurance billing are not the same thing.

HSA/FSA Payment Card:

The patient uses their own account funds to pay for an eligible out-of-pocket expense.

Insurance Billing:

A provider or billing entity submits information to the patient's insurance company for authorization, claim processing, and possible payment.

A medical tattooing business may accept HSA/FSA cards and still not accept insurance.

For true insurance access, medical tattoo artists need more than a payment processor. They need a billing process. Medical Tattooing Billing Services (MTBS) helps providers with that larger insurance process.

Cosmetic vs. Restorative Language

Not every tattooing service should be described as a medical expense.

Restorative medical tattooing connected to breast reconstruction, surgery, trauma, burns, scarring, grafting, or disease-related changes may be viewed differently than cosmetic tattooing or beauty services.

Be accurate.

- Do not describe every service as medical.
- Do not diagnose.
- Do not exaggerate the purpose of the service.
- Do not promise HSA/FSA eligibility.

Use language that truthfully reflects the service provided, such as:

- Restorative medical tattooing
- 3D areola pigmentation following breast reconstruction
- Areola tattooing after breast reconstruction
- Scar camouflage following surgery or trauma

Card Approval ≠ Eligibility

A successful HSA/FSA card transaction does not guarantee that the expense is eligible.

The patient may still be asked by their account administrator to provide documentation later. This is why an itemized receipt matters.

A card may decline for many reasons, including:

- The card is not activated
- The patient does not have enough funds available
- The merchant account is not set up for healthcare payment cards
- The plan does not allow the expense
- Documentation may be required
- The card only works with certain provider or merchant types

If the card declines, the patient may need to use another payment method and contact their card administrator.

Itemized Receipt Example

A credit card receipt alone may not be enough for the patient's records. Provide an itemized receipt whenever possible.

Include:

- Business name
- Business address
- Business phone number
- Provider name
- Patient name
- Date of service
- Amount paid
- Payment method
- Service description
- NPI Provider Number, if applicable
- NPI Facility Number, if applicable
- Invoice number, if applicable

Sample service description:

Restorative medical tattooing - 3D areola pigmentation following breast reconstruction.

Patient note:

The patient is responsible for confirming HSA/FSA eligibility with their plan or account administrator. This receipt does not guarantee eligibility or reimbursement.

What to Say to Patients

When a patient asks about using an HSA or FSA card, keep your answer simple and careful.

Suggested script:

'You may be able to use your HSA or FSA card if your plan considers the service an eligible medical expense. We recommend calling your HSA or FSA administrator before your appointment to confirm. We can provide an itemized receipt for your records, but we cannot guarantee eligibility or reimbursement.'

If the card declines:

'Sometimes HSA and FSA cards decline because of account rules, available funds, merchant category, or documentation requirements. You may want to contact your card administrator. We can provide an itemized receipt if you need to submit for possible reimbursement.'

Readiness Checklist

Use this checklist before advertising HSA/FSA card acceptance.

My website, receipts, invoices, and service descriptions clearly separate restorative medical tattooing from cosmetic tattooing.

I understand HSA/FSA cards are healthcare payment cards that function like debit cards, not insurance cards.

I contacted my payment processor.

I asked how my business is currently classified by my payment processor.

I asked whether my account is currently classified as beauty, salon, spa, tattoo, or permanent makeup.

I asked whether my merchant account can be reviewed for HSA/FSA healthcare payment card acceptance.

Readiness Checklist (cont.)

I asked whether online and in-person payments are supported.

I know what to tell patients if their card declines.

I created an itemized receipt template.

My receipt includes a clear and accurate description of the service.

I have a patient script.

I do not promise eligibility, reimbursement, insurance coverage, or claim payment.

I understand that HSA/FSA payments are not the same as insurance billing.

Patient Mini Handout

What Patients Should Know Before Using an HSA/FSA Card

HSA and FSA cards are healthcare payment cards that typically function like debit cards. They may be used for eligible out-of-pocket healthcare expenses, depending on your plan and account rules.

Before your appointment, please contact your HSA or FSA administrator to confirm whether your service may be eligible.

Our office can provide an itemized receipt for your records. However, we cannot guarantee eligibility, reimbursement, or insurance coverage.

Please note: HSA/FSA payment is not the same as insurance approval. If your card does not process, you may need to use another payment method and submit your itemized receipt for possible reimbursement.

Next Step

Want the Copy-and-Paste Version?

This guide gave you the basics of becoming HSA/FSA ready.

If you want the scripts, templates, and worksheets to help you put this into place, the next step is the:

[HSA/FSA Ready Scripts & Templates Toolkit](#)

Inside the toolkit, you'll get:

- [] Patient scripts
- [] Website FAQ copy
- [] Payment policy wording
- [] Itemized receipt language
- [] Payment processor call script
- [] Processor confirmation worksheet
- [] Patient email template

Use the toolkit to update your website, receipts, patient communication, and payment process more quickly.

Next Step (continued)

How to Get the Toolkit

To purchase the HSA/FSA Ready Scripts & Templates Toolkit, visit:

[Click or Tap Here to Buy the Toolkit.](#)

You can also scan the QR code below:



Ready for Insurance Support?

HSA/FSA card acceptance is a helpful first step, but it is not the same as accepting insurance.

Medical Tattooing Billing Services (MTBS) provides medical tattooing providers with insurance authorization and billing support, allowing artists to focus on patient care and restorative tattooing.

To learn more, visit: www.mtbs.ink

Presented by Jennifer Williams
Founder of Medical Tattooing Billing Services, also known as MTBS

Copyright & Use Notice

© 2026 Medical Tattooing Billing Services. All rights reserved.

This toolkit is for the personal business use of the purchaser only. You may use the scripts, templates, and worksheets inside your own medical tattooing business.

You may not copy, resell, share, distribute, upload, teach from, or republish this toolkit or its contents as your own product, training, template, guide, or resource.

This material is provided for educational and business-readiness purposes only. It is not legal, tax, insurance, coding, billing, or financial advice.