



# *HSA University* and the CHSP Certification Program

## Syllabus

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Ascensus' health savings account (HSA) certification program sets an industry standard in HSA expertise with *HSA University* and the Certified Health Savings Professional (CHSP) designation. You'll become a recognized industry expert after successful completion of this accredited HSA certification program and designation.\*

*HSA University* is a five-week course that combines weekly webinars and self-paced *eLearning* modules for a blended learning approach giving you in-depth HSA expertise, successfully preparing you to become a CHSP without leaving the office.

\*Registration for the *HSA University* is open to all types of financial organizations and business professionals. Ascensus has partnered with the National Association of Federal Credit Unions (NAFCU) to offer *HSA University* and the CHSP designation.



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## Course Information

### *HSA University*

#### Instructor Information

The name and email address of your instructor(s) will be provided in the first webinar, should you need to contact them with any questions or assistance during the course of this program.

#### Tech Support

If you need technical assistance at any time or to report a problem you can contact RPS Customer Service at ([education@ascensus.com](mailto:education@ascensus.com)).

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## Course Description

### General Description

This program includes a comprehensive evaluation of HSAs, including the history and background of these accounts, HSA opportunities for your organization, rules and regulations, eligibility requirements, contribution and distribution information, and HSA portability and compliance.

### Student Learning Outcomes/Course Objectives

After completing this program, you will be able to

- describe how an HSA benefits financial organizations, employers, and eligible individuals;
- explain high deductible health plan (HDHP) requirements;
- communicate HSA eligibility rules;
- describe exceptions to HDHP coverage;
- explain the HSA regular contribution and catch-up contribution limits;
- describe the last month rule;
- discuss the effect of changes in HDHP coverage during the year;
- discuss the effects of Medicare on eligibility;
- distinguish the regular contribution deadline;
- state the rules for prior-year contributions;
- explain a qualified HSA funding distribution;
- ensure accurate regular contribution reporting;
- summarize the tax consequences of qualified and nonqualified distributions;
- describe ways to prevent an extension of credit to an HSA owner;
- communicate how HSA fees are handled;
- describe a mistaken distribution;
- correctly handle excess contributions;
- describe the tax treatment of the HSA after the HSA owner's death;
- ensure accurate distribution reporting;
- differentiate between a transfer and a rollover; and
- ensure accurate rollover reporting.

You will meet the objectives listed above through a combination of the following activities in this course.

- Completing reading assignments
- Attending weekly, live webinars
- Completing *eLearning* modules

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## Course Structure

### Online Course

This course is conducted entirely online. You will receive an email from RPS Customer Service ([education@ascensus.com](mailto:education@ascensus.com)) that includes your login information and a link to our course management system.

### Navigation Tips

- **Course Materials:** To access the reading materials, click on **Webinars** in the left navigation menu after login. You will see a link to **Course Materials** under each webinar topic.
- **Webinars:** Click on **Webinars** in the left navigation menu after login. Shortly before the scheduled time, click on **Join Now** under the appropriate webinar. If you are accessing a recorded session later, you'll see a link under the webinar topic called **View Recorded Session** after the recording has been posted.
- **eLearning Modules:** Click on **eLearning Courses** in the left navigation menu after login. Expand the *HSA University* learning plan by clicking on the + icon. Click on the topic name for the *eLearning* module you'd like to launch.

### Supported Browsers

Ascensus supports all modern browsers such as Edge®, Chrome™, and Firefox™ to the best of our ability. If using Internet Explorer® be aware that versions older than Internet Explorer 11 are no longer supported by Microsoft®.

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## Course Assignments

### Program Components

To get the most out of your learning experience, we recommend that you read each week's reading materials along with completing the *eLearning* modules before the live webinar for that section. During the webinar, you are encouraged to participate and will have the opportunity to ask the instructor questions about the information you read or the information presented in the webinar.

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## Course Schedule

Weekly participation in the live webinar at 2:00 p.m. CST is recommended. However, sessions will be recorded and are available to the participant while attending *HSA University*.

Week	Section Title	Date
Week 1	Kickoff and HSA Overview	
Week 2	Introduction and Establishment	
Week 3	Funding HSAs	
Week 4	HSA Distribution Issues	
Week 5	Portability and Compliance	
Final Exam		

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## The Exam

### Exam Process

After completing *HSA University*, you will receive a link to the certification exam and a login that allows access to the exam. Once logged in, you will have two hours to complete the exam, which must be completed in one sitting. The exam is scored immediately upon completion and, if passing, a confirmation email sent soon after will detail how to obtain the certificate and track CE credits.

### Timing

You have 30 days upon conclusion of *HSA University* or *Ascend* to take the exam. A passing score is 80 percent or greater. If a passing score is not achieved, you will be eligible to retake the exam 30 days from the date of the original exam date. The exam retake fee is \$299.

### Exam Content

See the Exam Guidelines document for a list of the knowledge areas that are the basis for the questions in the CHSP examination. There is a testing pool of 80 potential questions, and your exam will consist of 50 questions from the pool.

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## CHSP Certification Information

Successfully completing *HSA University*, as well as meeting the eligibility requirements, will qualify you for the Certified Health Savings Professional (CHSP) designation.

### I. Professional Experience and Education

To qualify for the CHSP examination, candidates must meet the following experience and education requirements.

- 1) Candidates must have a minimum of one year of HSA operational and technical experience.
- 2) Candidates must graduate from the Ascensus *HSA University* or equivalent onsite approved training event.
- 3) Candidates must achieve a passing score of 80 percent on the CHSP exam.

If the candidate does not have the minimum one year experience requirement, a letter of qualification/recommendation must be submitted by the candidate's employer.

### II. The CHSP Examination

To qualify for the CHSP certification, candidates are required to meet the qualification standards and pass the exam with 80 percent accuracy.

### III. Maintaining Certification

Participants who have earned the CHSP certification are required to earn credits toward renewing their certification. Recertification requires 6 credits earned over the three-year certification period. The certification period begins January 1 of the year after the certification process is completed and is good for the following three years. Any credits earned during the year a candidate earns the certification do not apply towards recertification.

Ascensus HSA seminars, HSA webinars, HSA courses at *Ascend*, and HSA *eLearning* courses are approved for CHSP continuing education credits. View the [CE credit chart](#) for details.

Upon meeting the CE requirements, a certification renewal fee of \$125 is assessed at the end of the three-year certification period.

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