

JOB AID: Member Payments Overview

Binder Payments – On and Off Marketplace **Update 10.14.19**

Existing Members Binder Scenarios

- There are two different companies that members could purchase a health product from: BlueOptions and BlueSelect are offered by Florida Blue. BlueCare and myBlue are offered by Health Options, Inc.

Binder Requirements

- New ACA customers both On and Off Marketplace **DO** pay a binder.
- Customers who move from Florida Blue to Health Options Inc. (or vice versa) **DO** pay a binder. Binder payment screens may not appear on SalesConnect in this case. You can use the Binder Payment Tool found on floridablue.com/paynow to help the member pay, after the application is complete. It is a second step that must take place after their application has been processed, and they'll need their Member ID in order to pay with this tool. They should have their member ID about two days after they enroll.
- Customers who move from an On Marketplace to Off Marketplace (or vice versa) **DO** pay a binder
- Customers remaining in the same Marketplace (On or Off) and stay in the same company **DO NOT** pay a binder. They will keep the same contract number.

On and Off Marketplace Binder Rules

Current 2019 Product	2020 Product Change Renewal (Member remains either On/Off)	Binder Required	Payments Applied To	Customer has APO on 2019 Plan
Blue Care (Health Options Inc.)	myBlue	No	Oldest Open Invoice	Will continue in 2020
	BlueCare	No	Oldest Open Invoice	Will continue in 2020
	BlueOptions	Yes	New Policy/Contract ID	Need new setup
	BlueSelect	Yes	New Policy/Contract ID	Need new setup
myBlue (Health Options Inc.)	myBlue	No	Oldest Open Invoice	Will continue in 2020
	BlueCare	No	Oldest Open Invoice	Will continue in 2020
	BlueOptions	Yes	New Policy/Contract ID	Need new setup
	BlueSelect	Yes	New Policy/Contract ID	Need new setup
BlueSelect (Florida Blue)	myBlue	Yes	New Policy/Contract ID	Need new setup
	BlueCare	Yes	New Policy/Contract ID	Need new setup
	BlueOptions	No	Oldest Open Invoice	Will continue in 2020
	BlueSelect	No	Oldest Open Invoice	Will continue in 2020
BlueOptions (Florida Blue)	myBlue	Yes	New Policy/Contract ID	Need new setup
	BlueCare	Yes	New Policy/Contract ID	Need new setup
	BlueOptions	No	Oldest Open Invoice	Will continue in 2020
	BlueSelect	No	Oldest Open Invoice	Will continue in 2020

Current 2019 Product	2020 Product Change Renewal (Member moves On to Off or Off to On)	Binder Required	Payments Applied To	Customer has APO on 2019 Plan
On Exchange (Any Product)	Off Exchange (Any Product)	Yes	New Policy/Contract ID	Need new setup
Off Exchange (Any Product)	On Exchange (Any Product)	Yes	New Policy/Contract ID	Need new setup

To see the above information in a process flow with more detail, click [here](#).

For renewing members that **don't** owe a binder:

- Any outstanding balance due for 2019 will still be owed
 - In this case, money received in 2020 will apply to the past due 2019 amount
 - If the member does not pay in full, they will be canceled for non-pay

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- **This will cancel both their 2019 and 2020 plan for non-payment. Member will not have a SEP or be eligible for reinstatement since termed for non-pay**
- If member is setup on APO for their 2019 plan, this will continue on their 2020 plan and no action is needed

For renewing members that owe a binder:

- The 2019 and 2020 plan years are not linked
 - If a myBlue On Marketplace member does not pay November/December
 - Then they actively renew into a BlueSelect On Marketplace plan
 - They will owe binder for BlueSelect to effectuate
 - If member does not pay the 2019 myBlue past-due balance owed it will term for non-payment, but 2020 BlueSelect plan will remain active
 - If member is on APO they will need to setup APO on new policy

Payment Options – Binder and Premium

Binder Payments

- The link to pay binders online is: floridablue.com/paynow.
- 100% of the binder is required to effectuate the policy and access care.
- On Marketplace customers should be strongly encouraged to submit or schedule their binder payment with their application, if one is required. See the above table for details.
- New customers who enroll in an Off Marketplace plan are required to submit their payment upon applying for coverage.
- For renewing customers who are switching from a Florida Blue plan to a Health Options, Inc. plan (or vice versa), binder payment screens may not appear on SalesConnect. You can use the Binder Payment Tool found on floridablue.com/paynow to help the member pay, after the application is complete. It is a second step that must take place after their application has been processed, and they'll need their member ID in order to pay with this tool. They should have their member ID about two days after they enroll.
- **If a customer chooses to pay their premium payment via EFT, please ensure the funds are available.** Otherwise, the transaction will be returned NSF, and the policy will be canceled.
- Consumers can schedule their binder payment to be drafted on a future date. They enter their member ID and zip code into the binder payment tool and follow the steps to schedule a payment. The payment date must be prior to the effective date. **Please schedule the payment draft at least 5-7 days before the plan's effective date so there is time to process the payment and send member ID Cards prior to the effective date.**
- When On Marketplace consumers are making a binder payment during enrollment with a credit or debit card, they must type the correct billing address for the card. If they type the wrong address, the payment will fail.
 - When this happens, the member will need to make a payment via the direct link, through the Marketplace link or by calling to pay by phone before their effective date. They can also mail a payment or use one of the participating retail facilities.

Binder and Premium Payments

- When paying a binder by IVR with a debit or credit card, the address associated with the card must match the address associated with the member's Florida Blue contract. If not, the payment will fail. If this happens, they can still pay by phone by talking to an advocate, visit a CVS, Navarro or Dollar General or use the phone IVR and pay by electronic funds transfer.

Premium Payments

- Credit card payments can only be accepted for ongoing premium payments when the member uses the Walk-In payment option listed below.
- If a member chooses to pay their premium payment via EFT, please ensure the funds are available. Otherwise, the transaction will be returned as NSF and the member will be considered delinquent.

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Automatic Payments (Autopay)

- Members who sign up for autopay will continue to get a paper bill unless they sign up for electronic communications.
 - To sign up for electronic communications, they simply log in to their account, and click on **My Account**. Then scroll to the **My Preferences** section under **Member Profile**, and click the box next to, “*I prefer electronic communications.*” Then, they’ll receive an email to verify their email address. **This is required.** If they don’t verify their email address, electronic communications will not start.
- To set up autopay, including their first month’s payment, members can click this link and then follow the steps. This way, they won’t have to think about paying their bill again!
 - If they are setting up autopay after the 5th of the month, members will need to continue to pay their bill as they have been for one more month before autopay is activated.
- **Autopay members get several notifications each month about their bill, including:**
 - **The bill**
 - **An email that their APO draft will occur in 5 days**
 - **A payment confirmation email**
- **They also get a notice when they’ve made a change to their plan, which says that any changes in the amount due will be shown on their next bill.**
- To pay just the binder, click [this link](#). They can set up autopay later using [this guide](#).
 - If they schedule their binder payment for a later date and then set up autopay within the same month, they should be sure to schedule the binder payment to be drafted **at least 5 days** before it’s due.
 - If they set up autopay later in the year, be sure to set it up by the 5th of the month so the next month’s payment will be drafted.
- **Agents should make sure that members understand how changes to their plan, like adding a dependent, will impact their bill, so they’re prepared to pay the higher amount on their next billing due date.**
- If the member makes changes during the year that **significantly** impact their monthly premium, or if their last month’s payment was delinquent from insufficient funds, we may pause their automatic draft. In this case, they would receive a billing notice via email, and they will need to pay it a different way for that month.
 - Once full payment is received, their autopay would restart for the next month.
 - If this happens more than once, we may cancel their autopay and send them paper bills. In this case, they would need to catch up their payments and then re-start autopay.

APO Members Who Lose Subsidy

Members who lose their subsidy mid-year will have an increase in their billed premium, and their APO will continue. Even if they are due to be terminated, the APO draft may occur before the termination date. Agents should ensure that members are aware of the extra amount due.

Canceling APO

- Log in to member account, and click **Pay Your Bill**.
- Click **Go to My Bill**.
- Click **My Payments**, then click **Automatic Payments**.
- Click **Cancel**, then click **Yes** to confirm the cancellation.

Canceling a Single APO Payment

- Log in to member account, and click **Pay Your Bill**.
- Click **Go to My Bill**.
- Click **My Payments**, and look for the next payment that’s scheduled to be drafted. (It will say **Scheduled** in the status column.)
- Click **Cancel** for that payment, then click **Yes** to confirm the cancellation.

Billing Options

- If a member opts in to electronic communications, they will receive an email each month directing them to their member account to see, pay or print out their bill. Delinquency notices will also be sent out electronically.
- If the member does not opt in to electronic communications, they will receive a paper bill, and when applicable, a

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paper delinquency notice. They will also receive a notice from our online payment tool that their invoice is available to pay.

- If the member is receiving an electronic bill and wishes to receive a paper bill, the member must opt out of all electronic communications. They can make the change in the Profile section of their member account.
- Please reinforce the benefits of electronic communications to any member considering moving to paper bills.

Payment Matrix	Phone/IVR	Phone/IVR	Online	Online	Cash	Mail/Lockbox	Auto Dialer	Auto Dialer	Walk-In Payment	APO
	Credit Card	Debit/EFT	Credit Card	Debit Card/EFT		Money Order Cashier Check Check	Credit Card	Debit Card/EFT	Credit/Debit Cash	
BINDER	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
PREMIUM	✗	✓	✗	✓	✓	✓	✗	✓	✓	✓

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Payment Type	Binder	Premium	Subscriber Information Required	Payment Option
<p><u>Phone IVR</u>: Payments can be made via debit card or EFT.</p> <p><i>**The option to pay by credit card is only available for binder payments.**</i></p>	Yes	Yes	<ul style="list-style-type: none"> • DOB • Zip Code • Bank/Card Information 	<p>Call 800-352-2583. Follow prompts and state “Make a Payment” to make payment. Customer can also speak to a rep, if preferred.</p> <p>APPROX. PROCESSING TIME: 3 business days if payment is made before 4 p.m., 4 business days if after 4 p.m. or on a weekend or holiday</p>
<p><u>Online Payment</u>: Payments can be made by debit card and EFT.</p> <p><i>**The option to pay by credit card is only available for binder payments.**</i></p>	Yes	Yes	<ul style="list-style-type: none"> • SSN • DOB • Zip Code • Bank/Card information 	<p>Binder payments can be made or scheduled for a future date by going to floridablue.com/paynow</p> <p>Ongoing premium payments can be made by logging in to floridablue.com. Payments can be made for one month or up to 12 months at a time.</p> <p>APPROX. PROCESSING TIME: 3 business days if payment is made before 4 p.m., 4 business days if after 4 p.m. or on a weekend or holiday</p>
<p><u>Third Party Bill Paying Online Service</u> (ex: Credit Union or Bank)</p>	Yes	Yes	<ul style="list-style-type: none"> • H Number must be listed as the “account number” 	<p>Payments should be mailed to:</p> <p>BCBSF FL Premium PO BOX 660879 Dallas, TX 75266-0879</p>
<p><u>Money Order, Cashier’s Check or Check</u></p>	Yes	Yes	<p>Include the information below on the check or money order</p> <ul style="list-style-type: none"> • Subscriber Name • DOB • H Number 	<p>Binder payment WITH or WITHOUT the paper application included in the envelope should be mailed to:</p> <p>BCBSF FL Premium PO BOX 660879 Dallas, TX 75266-0879</p> <p>Payments sent to the wrong address will delay the processing.</p> <p>Note: This process will take the longest time for processing – 7-10 business days</p>

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Payment Type	Binder	Premium	Subscriber Information Required	Payment Option
<p><u>Walk-In Payment</u> CVS (except Target locations), Navarro, Dollar General, Family Dollar</p> <p>*CVS and Navarro are the only option to pay premium payments by credit card.</p>	Yes	Yes	<ul style="list-style-type: none"> Barcode needed to make payment is printed on the paper bill. The member can also print the barcode from their member account at floridablue.com. <p>Payment method:</p> <ul style="list-style-type: none"> CVS/Navarro accepts credit card, debit card or cash (no checks) Dollar General accepts cash or debit cards. (No credit cards) Family Dollar accepts cash only. 	<p>Payments can be made at a local CVS (except Target locations) or Navarro Discount Pharmacy retailer, Dollar General or Family Dollar stores. The associate must scan the barcode to make a payment. If the barcode gets misplaced, they can log into their member account to print another copy.</p> <p>Members can pay up to \$999 per 24 hours at CVS and up to \$500 per transaction/up to \$999 per day at Dollar General.</p> <p>They can pre-pay months in advance or month-to-month.</p> <p>APPROX. PROCESSING TIME: 2 business days</p>
<p><u>Walk-In Payment</u> Ace Cash Express acecashexpress.com or 1-877-223-2274</p> <p>Money Gram moneygram.com or 1-800-666-3947 Visit websites or call for locations/hours.</p>	No	Yes	<ul style="list-style-type: none"> Barcode (printed via the member website at floridablue.com) Payment method accepts CASH only 	<p>Note: These vendors charge you a fee to process a payment</p> <p>Be sure to include the following information with your payment:</p> <p>- Company/Biller Name: Florida Blue Payment Center</p> <p>At Money Gram, you'll need the Receiver Code 13731 to make a payment. ACE doesn't require one.</p>

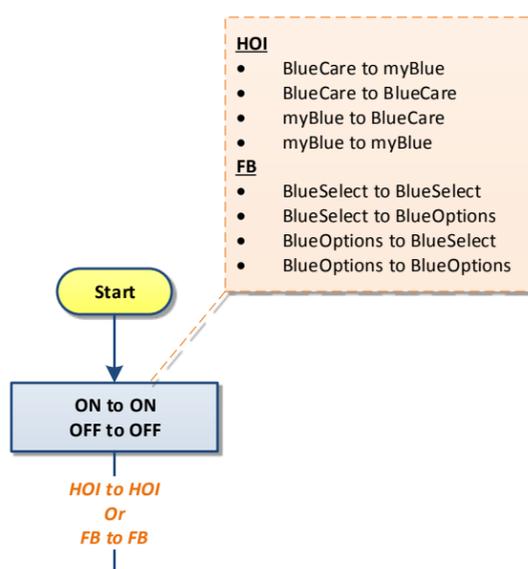
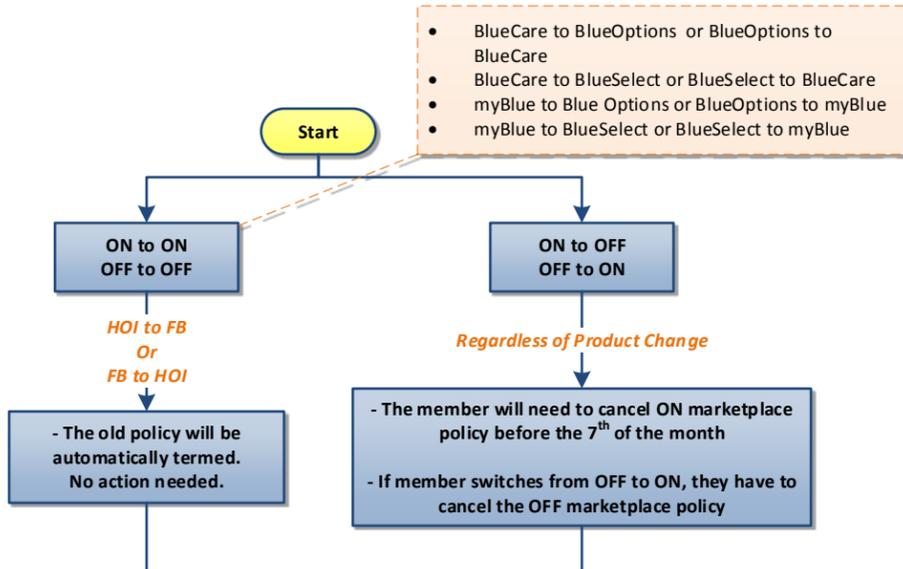
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Payment Type	Binder	Premium	Subscriber Information Required	Payment Option
<p><u>Walk-In Payment Assistance</u> Florida Blue Centers</p> <p>See the note in the right column for payment assistance at Florida Blue Centers.</p> <p>When speaking with members on the phone, encourage them to pay online, by phone IVR or at a CVS location to ensure a faster payment process.</p> <p><u>Florida Blue Center Representative:</u> For customers who are in the Center, refer to the methods at the right.</p>	<p>**Yes</p>	<p>**Yes</p>	<p>Advocates can look members up by their name, but it is helpful if they have their invoice or HCCID number.</p> <p>**Payment methods</p> <p><i>Binder:</i> Credit card, debit card, check, EFT</p> <p><i>Premium:</i> Debit card, check, EFT</p>	<p>Walk-In Payments Note:</p> <p>The Center representative cannot <u>physically process a credit card or debit card payment</u>. They can assist the member in making a payment.</p> <ul style="list-style-type: none"> • Online at a kiosk: Assist the member with an online payment. <ul style="list-style-type: none"> - Binder: log in at VUEBill.com/FloridaBlueBinder. - Monthly Premium: Log in to member_account at floridablue.com. • Give them the phone number to pay via IVR. <ul style="list-style-type: none"> - Member should use their own phone to complete the payment so they are authenticated by the IVR. - Do not use a Florida Blue phone line as the call will be dropped for security reasons. • Accept an EFT payment • Accept a check or money order along with the payment stub and submit it on behalf of the member. Note: Money orders will be mailed on behalf of the member. Please allow additional time for processing.

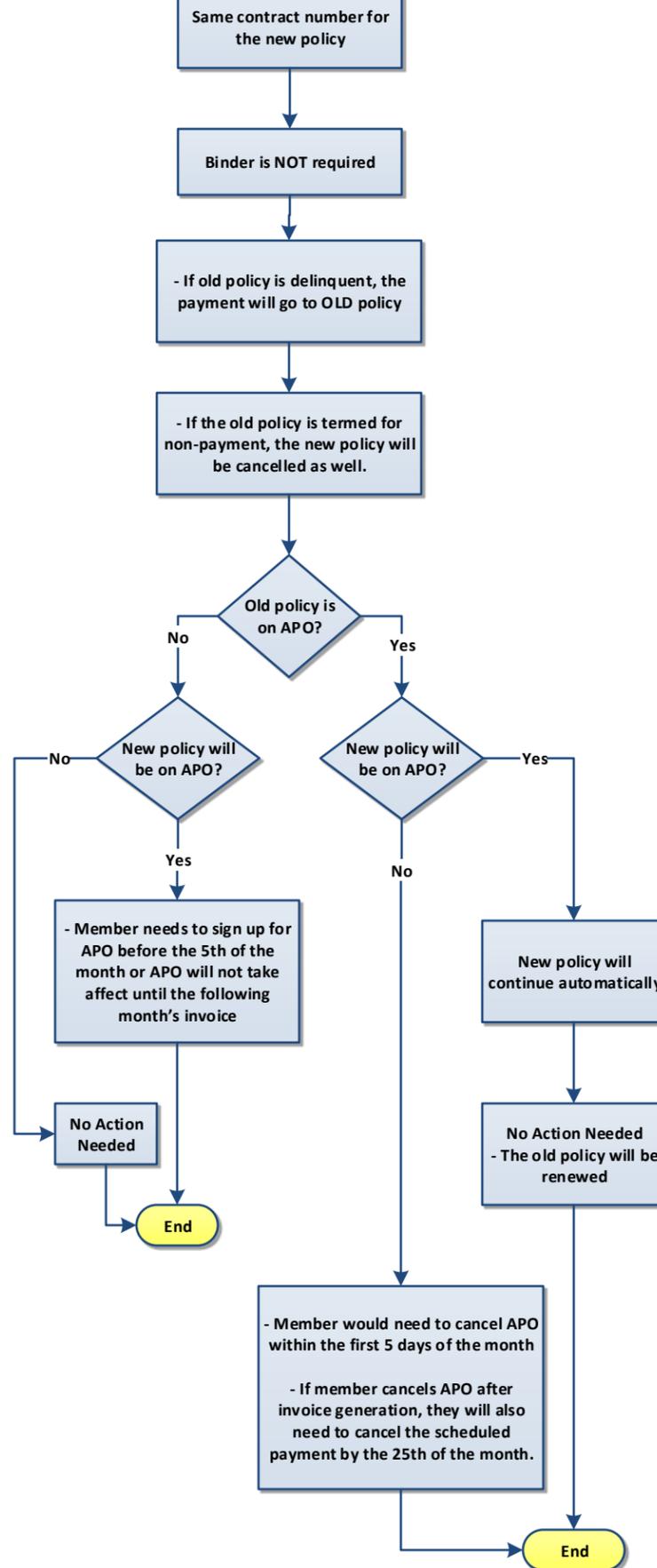
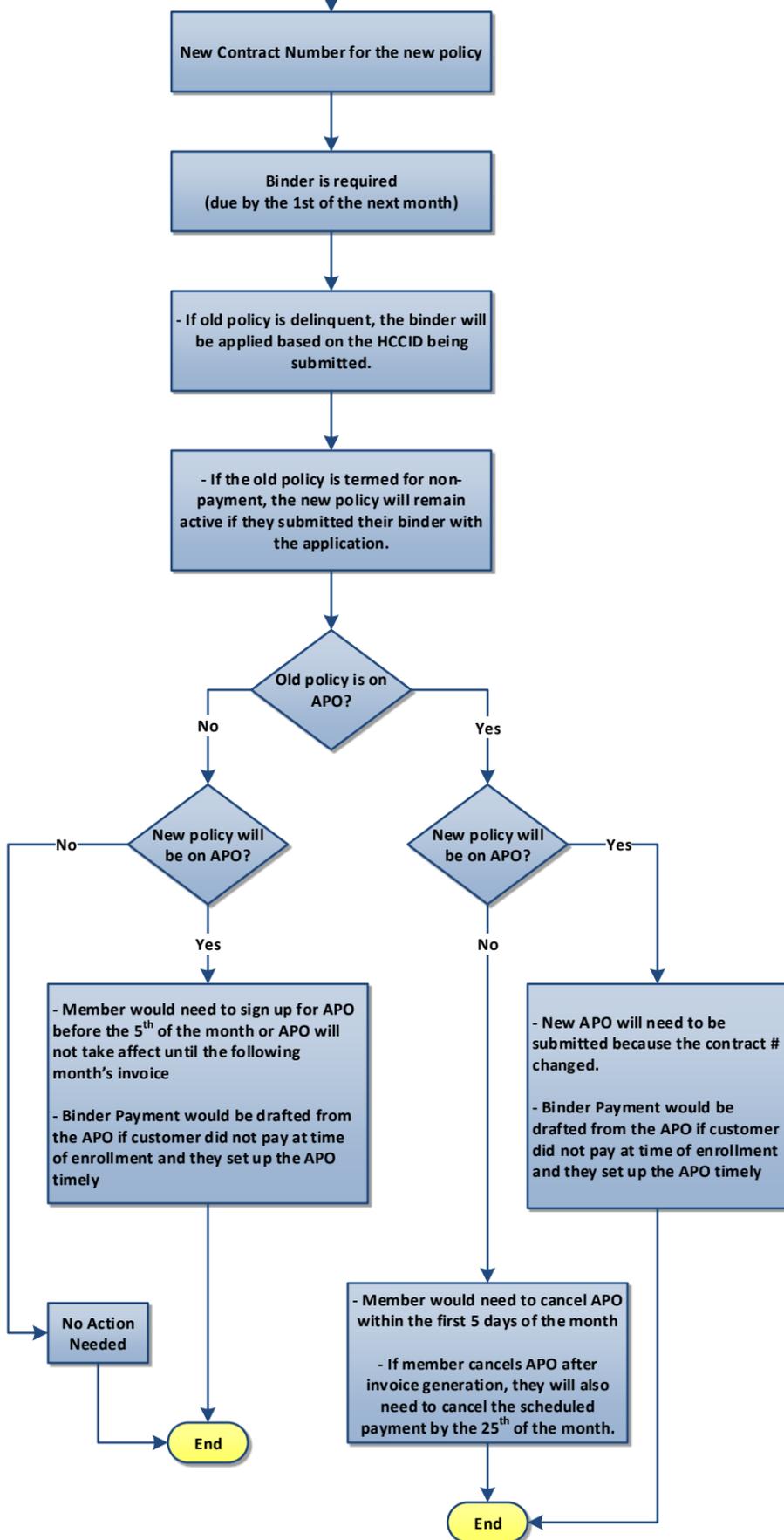
Contract Number - CHANGE

Contract Number - NO CHANGE

Member Policy



Contract Renewal



Reminders (Contract # Change)

- Don't drive members to cancel APO
- If the enrollment is submitted after the bill is generated, we will re-bill.
- If the ON/OFF marketplace policy is not cancelled timely, APO will continue to be drafted.
- If payment is processed via check or online before the draft date (1st of the month), APO will not be drafted.
- The member could be billed for the old ON marketplace policy and receive a bill for the new OFF marketplace policy

Reminders (No Contract # Change)

- Don't drive members to cancel APO
- If the enrollment is submitted after the bill is generated, we will re-bill.
- If payment is processed via check or online before the draft date (1st of the month), APO will not be drafted.