

Member Payments Overview

BINDER PAYMENTS – ON AND OFF MARKETPLACE UPDATE 10.19.23



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. If they do not have their Member ID, they can use the APP ID/FFM ID or Last Name/DOB/Zip Code to make a payment. They should have their member ID about two days after they enroll and will receive it 5-7 days after enrollment. **NOTE:** When taking a post-enrollment binder payment, TeleSales agents should use this link in Application Central: [View and Pay Bill](#). Do not use the link floridablue.com/paynow.
- 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 2023 Product	2024 Product Change Renewal (Member remains either On/Off)	Binder Required	Payments Applied To	Customer has APO on 2023 Plan
BlueCare (Health Options Inc.)	myBlue	No	Oldest Open Invoice	Will continue in 2024
	BlueCare	No	Oldest Open Invoice	Will continue in 2024
	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 2024
	BlueCare	No	Oldest Open Invoice	Will continue in 2024
	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 2024
	BlueSelect	No	Oldest Open Invoice	Will continue in 2024
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 2024
	BlueSelect	No	Oldest Open Invoice	Will continue in 2024

Current 2023 Product	2024 Product Change Renewal (Member remains either On/Off)	Binder Required	Payments Applied To	Customer has APO on 2023 Plan
On Exchange (Any Product)	Off Exchange (Any Product)	Yes	New Policy/Contract ID	Need new setup
On Exchange (Any Product)	Off Exchange (Any Product)	Yes	New Policy/Contract ID	Need new setup

For renewing members that don't owe a binder:

- Any outstanding balance due for 2023 will still be owed
 - In this case, money received in 2024 will apply to the past due 2023 amount
 - If the member does not pay all outstanding balances in full, they will be canceled for non-payment back to their paid through date (PTD)
 - This will cancel both their 2023 and 2024 plan for non-payment. Member will not have a SEP
 - If member is setup on APO for their 2023 plan, this will continue on their 2024 plan and no action is needed

For renewing members that owe a binder:

- The 2023 and 2024 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 2023 myBlue past-due balance owed it will term for non-payment, but 2024 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 will appear on SalesConnect. You can schedule a binder payment in SalesConnect. If the member wants to change the scheduled payment at a later date, they can use the Binder Payment Tool found on floridablue.com/paynow to update the scheduled payment. They'll need their member ID in order to use this tool. **If a customer chose 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. **NOTE:** When taking a post-enrollment binder payment, TeleSales agents should use this link in Application Central: [View and Pay Bill](#). Do not use the link floridablue.com/paynow.
- 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.**

Binder and Premium Payments

- When paying a binder by IVR with a debit or credit card, the expiration date, CVV and ZIP code associated with the card must be typed correctly. 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

- 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.

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, follow the steps at floridablue.com/payments.
- Autopay members get several notifications each month about their bill, including:
 - The bill
 - An email that their APO draft will occur in 3 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](#).
 - 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-enroll in autopay.

APO Members Who Lose Subsidy or Have a Change in Subsidy Amount

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: Follow the steps at floridablue.com/payments.

Billing Options

- If a member opts into 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 into electronic communications, they will receive a paper bill, and when applicable, a 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 Credit Card	Phone/IVR Debit/EFT	Online Credit Card	Online Debit/EFT	Cash	Mail/Lockbox Money Order/Cashier Check/Check	Walk-in Payment Credit/Debit	APO
Binder	✓	✓	✓	✓	✓	✓	✓	⊖
Premium	⊖	✓	⊖	✓	✓	✓	✓	✓

Payment Type	Binder	Premium	Subscriber Information Required	Payment Option
Phone IVR: Payments can be made via debit or credit card or EFT.	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: 1 to 2 business days</p>
Online Payment: Payments can be made by debit or credit card and EFT.	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>
Third Party Bill Paying Online Service (ex: Credit Union or Bank)	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>

Payment Type	Binder	Premium	Subscriber Information Required	Payment Option
<p>Money Order, Cashier's Check or Check</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>
<p>Walk-In Payment 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>Walk-In Payment 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> <ul style="list-style-type: none"> Company/Biller Name: Florida Blue Payment Center <p>At Money Gram, you'll need the Receiver Code 13731 to make a payment. ACE doesn't require one.</p>

Payment Type	Binder	Premium	Subscriber Information Required	Payment Option
<p>Walk-In Payment Assistance Florida Blue Centers 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>Florida Blue Center Representative: 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> <ul style="list-style-type: none"> • Binder: Credit or debit card, check, EFT • Premium: Debit or credit card, check, EFT 	<p>Walk-In Payments Note: Florida Blue Centers routinely accept in person payments via credit cards, debit cards or electronic transfer from a bank accounts.</p> <p>We can also accept secure over-the-phone payments via credit cards, debit cards or electronic transfer from a bank accounts.</p> <p>If a member comes to the Florida Blue Center with a paper check or money order (this is rare), then we can forward that payment to be processed by the same team that processes any mailed. payments.</p>