



Jan. 05, 2022

Initial Payment Options, Rules and Deadlines

Paying Initial Premium

Applicants should use their billing notices for directions on how to make their first premium payment to Blue Cross and Blue Shield of Texas (BCBSTX). They can also [go here](#), click on “Make My First Payment” under the “I Enrolled in a new BCBSTX Health Plan” tab and pay online. Note: The “Make a One-Time Payment” option is for existing members.

Initial Premium Payments: What You Need to Know

- We require the first month premium payment to effectuate new policies and active renewals*. After effectuation, members receive ID cards and policy kits.
- If we receive an application without an initial payment, it will move to pend status.
- We recommend paying the initial premium as soon as possible so the members can access benefits on their effective date if needed.
- Initial premium payments are processed upon receipt.
- If consumers don't pay the initial premium when submitting their applications, they'll get instructions on making their first payment via letters, and they'll include payment deadlines.
- If the initial payment is not paid by the date on the letter to the applicant/member, the application will be withdrawn, resulting in no coverage.

Initial Premium Payment Deadlines

OFF EXCHANGE Initial Payment Deadline	ON EXCHANGE Initial Payment Deadline
<p>The initial premium payment due date is either 30 calendar days from the first payment request or the effective date of the policy – whichever is LATER</p> <ul style="list-style-type: none">• The 30-calendar-day period begins the day we send the payment deadline letter.• If the payment deadline isn't met, the application is withdrawn.• If the applicant pays by the deadline, the effective date will remain the date for which the applicant applied (Jan. 1 or Feb. 1, 2022).	<p>The initial premium payment due date is either 30 calendar days from application receipt or the effective date of the policy – whichever is LATER</p> <ul style="list-style-type: none">• The 30-calendar-day period begins the day we receive the application.• If the payment deadline isn't met, the application is withdrawn.• If the applicant pays by the deadline, the effective date will remain the date for which the applicant applied (Jan. 1 or Feb. 1, 2022).

* Active Renewal = member chooses new plan (doesn't want current continuing plan or mapped plan)

Passive Renewal = member keeps current continuing plan or accepts mapped plan (if the member's plan was being discontinued).