



Initial Payment with Online App Not Required for Off-exchange ACA Plans

This weekend we implemented a new business rule: applying online for off exchange retail ACA plans no longer requires an initial premium payment at the time of submission.

This business rule is valid for special enrollment and open enrollment. You'll now see "bill me later" options when applying online via the Retail Shopping Cart and Retail Producer Portal.

During the last open enrollment, we saw these trends:

1. Users started online applications via the Retail Shopping Cart or Retail Producer Portal but dropped to paper/PDF applications to avoid the online "pay with app" requirement.
2. Users completed online applications at the end of open enrollment to postpone the online "pay with app" requirement.
3. The need to pay an initial premium as late as possible was especially true of existing members actively renewing*. Making payments for an existing policy and adding an initial premium for an active renewal placed a financial burden on members.

To remove barriers to applying early and online, we're eliminating the initial payment requirement for online apps. It's vital that consumers and producers utilize online enrollment channels. Paper applications often arrive with errors or missing information that require manual outreach *by mail to applicants*. If applicants don't respond in time, their applications could be withdrawn, resulting in no coverage. Paper applications also take more time and effort to process.

Updated Retail Shopping Cart Initial Payment Options

Make Your First Premium Payment [Ver en español](#)

Your premium is the monthly amount that must be paid for your health insurance plan. Keep in mind you may have other health care costs that are not part of your fixed monthly costs.

NOTE:
Do not cancel any current coverage you may have until your Application is approved and your new plan is effective. Your first month's payment is due when you sign up. If you are signing up for a new plan, your application will not be processed until we receive your payment.

PAST DUE PAYMENT POLICY
When you renew your coverage or reenroll by selecting a new product, you will need to be current on the premium payments. Any past due premium payments for coverage that Blue Cross and Blue Shield provided will be due at the start of the new plan year, in addition to current premium charges. New coverage will not be effective until all such payments are made.

Select How You'll Make Your Payment*
You may make your first premium payment by Electronic Funds Transfer (EFT), Credit Card or Debit Card. You can also choose Bill me Later if preferred.

EFT (Payment will be taken from your account immediately.)

Credit Card or Debit Card

Bill me Later

Updated Retail Producer Portal Initial Payment Options

Payment

Initial Payment One time bank draft Credit or Debit Card Bill my client later

Initial Premium Payments Updates

- We require the premium payment for the first month of coverage to effectuate new policies and active renewals*. After effectuation, members receive ID cards and policy kits.
- As of July 20, initial premiums are not required with electronic applications at the time of submission. This is true for on- and off-exchange plans during open and special enrollment.
- If we receive an application without the initial payment, the application 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 applicants/members don't pay the initial premium when submitting their applications, they'll get instructions on making their first payment via letters, and these will 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.
- If an existing member actively renews* during open enrollment, the member must continue to pay 2019 plan premiums until the 2019 plan expires and pay the first month's premium of their new 2020 plan by the required deadline.

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 greater</p> <p>The 30-calendar-day period begins the day we send the payment deadline letter.</p> <p>If the payment deadline isn't met, the application is withdrawn.</p> <p><u>Example:</u> If an application is submitted on Dec. 15 without payment, and a payment deadline letter is mailed on Dec. 19, the applicant has until Jan. 17 to pay before the application is withdrawn.</p> <p>If the applicant pays by the deadline, the effective date remains Jan. 1, 2020.</p>	<p>The initial premium payment due date is either 30 calendar days from application receipt or the effective date of the policy whichever is greater</p> <p>The 30-calendar-day period begins the day we receive the application.</p> <p>If the payment deadline isn't met, the application is withdrawn.</p> <p><u>Example:</u> If an application is received on Dec. 15 without payment, the applicant has until Jan. 13 to pay before the application is withdrawn.</p> <p>If the applicant pays by the deadline, the effective date remains Jan. 1, 2020.</p>

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

Passive Renewal = member keeps current continuing plan or accepts mapped plan due to a discontinuation.