

## **Re: Payment and Invoice Issues (FAQs)**

Week of August 4, 2014

### **Background:**

Over the past several months, the Exchange has worked closely with our IT system integrator, Deloitte, to resolve outstanding payment and invoice system errors that are currently affecting four to eight percent of our customers enrolled in Qualified Health Plans. These issues have prevented payments from being correctly applied to customer accounts or distributed to insurance companies. It may also continue to result in customer notices from Washington Healthplanfinder requesting payment or insurance companies being unaware of completed payments.

We cannot stress enough that resolving these system defects is the top priority for the Washington - Health Benefit Exchange and our Board. The Exchange has developed an aggressive action plan to address these issues as quickly as possible, which includes implementing emergency system updates, bringing on additional staff members, and engaging in collaborative meetings with insurance companies to identify technical issues and define a roadmap that will allow us to achieve significant progress by the end of August. Additionally, our staff continues to partner with our Customer Support Center and each insurance company to triage critical customer issues on a case-by-case basis.

The following FAQs provide information to customers who are currently experiencing issues confirming their Qualified Health Plan coverage through Washington Healthplanfinder.

### **What should I do if I am currently experiencing issues confirming my Qualified Health Plan coverage that I applied for through Washington Healthplanfinder?**

- Contact the Customer Support Center at 1-855-923-4633 to ensure the Exchange is aware of the issue.
- Clearly communicate any medical emergencies or urgent prescription needs to the Customer Support Representative.
- If you have called in previously, please provide your issue "ticket number" to the representative.
- While the Exchange encourages customers to submit payment through [wahealthplanfinder.org](http://wahealthplanfinder.org), customers who are experiencing problems with their application may submit payment to the insurance company directly if necessary.
- As a reminder, customers who enrolled in a Qualified Health Plan after April 1, 2014 will need to submit supporting documentation to prove they are eligible for a special enrollment period. Both enrollment information and monthly payments for these customers will not be sent to the insurance company until this information is received and reviewed by Exchange staff.

*We apologize to all of our customers in this situation and realize that behind every application is an individual or family who is seeking care. It is critical that we continue to deliver on our promise of providing the best marketplace experience as expected by our state and all its residents.*

### **What should I do if I want to pay my Qualified Health Plan carrier directly?**

Customers should contact their Qualified Health Plan carrier first and ask about their payment process.

Here is a list of Customer Support by carrier:

- Bridgespan 1-855-857-9944
- Community Health Plan of Washington 1-800-930-0132
- Coordinated Care 1-877-687-1197
- Delta Dental 1-800-526-8323
- Dental Health Services 1-206-429-6002
- Group Health 1-888-901-4636
- Kaiser Permanente 1-800-813-2000
- LifeWise 1-800-592-6804
- Molina 1-888-858-3492
- Premera Blue Cross 1-800-722-1471

Customers should be aware that paying the carrier directly may result in an incorrect invoice the next month as it could take additional time for Washington Healthplanfinder to reconcile with the carrier's records.

### **I never received an invoice, how do I know what to pay?**

We recommend customers follow these instructions to ensure their payment is processed for the correct amount due:

1. **The customer is missing a mailed invoice:** If the customer opted to receive their invoice by mail and has access to a computer, they should check their Washington Healthplanfinder account dashboard for the "pay my bill" quick link to pay online.
2. **The customer didn't receive an invoice (either electronically or by mail):** If the invoice is missing from the customer's account dashboard, the customer should report this to a Customer Support Assister who are advised to look at the payment history to determine the amount a customer should pay and create a ZenDesk ticket if they are working with a customer in this situation.

Customers and Customer Support Assisters should check if the amount due information is listed in the Washington Healthplanfinder account by clicking the "payments and billing" tab on the account dashboard.

Customers in this situation can also check their payment history in their Washington Healthplanfinder account to determine their expected premium amount (Health Insurance Premium minus elected Health Insurance Premium Tax Credit) and mail in a check for the full *expected* premium amount to:

Washington Healthplanfinder  
PO Box 34021  
Seattle, WA 98124

Customers must include the Billing Account Number on the check.

### **What should I do if the premium amount I owe is not displayed correctly on my invoice?**

Some situations when the expected payment amount does not match the displayed invoice amount include:

- When the amount of the tax credit chosen in Healthplanfinder to apply to the premium does not match the tax credit amount on the invoice. (Customers need to reselect their plan and pay to apply a recent Health Insurance Premium Tax Credit change, or after terminating a household member).
- When adjustments that have been made to the account are missing or incorrect in the invoice.
- When previous payments are not reflected on the invoice.

If the customer's invoice does not match the expected premium amount due (Health Insurance Premium minus elected Health Insurance Premium Tax Credit) then the customer can either:

1. Make a payment that matches the invoice amount; or
2. Check their payment history in their Washington Healthplanfinder account to determine their expected premium amount (Health Insurance Premium minus elected Health Insurance Premium Tax Credit) and mail in a check for the full *expected* premium amount to:

Washington Health Benefit Exchange  
PO Box 34021  
Seattle, WA 98124

Customers must include the Billing Account Number on the check.

3. Pay their Insurance Carrier directly

If an incorrect payment is received by Washington Healthplanfinder due to an invoice issue or an incorrect adjustment due to a change in Health Insurance Premium Tax credit, Healthplanfinder will process the received payment and take steps to resolve the invoice error. We request that Customer Support Assistants create a ZenDesk ticket if they are working with a customer in this situation.

### **I received an Overdue Notice, but have since paid my invoice. Why am I still seeing this in my account dashboard?**

Documents on the account dashboard are retained so that customers and Customer Support Assistants have a historical record – messages and invoices will not be automatically updated or removed when payments are made. If a customer receives additional notices after making a payment they should check the “payments and billing” tab on their account dashboard to make sure the payment has been applied to the balance due.

In order to ensure receipt of monthly invoices, customers can also update their invoice notification preference in the “payments and billing” area of their account dashboard. We will continue to investigate these payment issues, so that no customers who have paid their premiums will be disenrolled for non-payment.

**What if I have incurred health care expenses since the effective date listed in Washington Healthplanfinder? How can I submit claims for these expenses?**

Customers may have to pay health care expenses up front and submit claims to be reimbursed by their insurance carrier until the enrollment has been processed. Please work with your health insurance carrier to apply for reimbursements for any health care expenses you may have incurred for services under your health plan benefits since your effective date listed in Washington Healthplanfinder.

**I applied and was found eligible for Qualified Health Plan coverage or reported a change to my Washington Healthplanfinder account after April 1, 2014. Do I need to do anything to complete my enrollment process since it is not Open Enrollment?**

Yes. You need to follow up as soon as possible to provide documents to make sure Washington Healthplanfinder has the correct information or proof of reported information. You can scan and upload documents to your Washington Healthplanfinder account through the “Action Center” tab. A Broker or Navigator can also help.

***Here are some tips about uploading documents:***

- Maximum size of file is 2MB
- Recommended file format is PDF or GIF
- Documents don’t need to be high resolution, but must be legible

Alternatively, customers can fax them to (360) 841-7620, scan and email them to Documents@wahbexchange.org, or mail them to Washington Healthplanfinder, P.O. Box 946 Olympia, WA 98507. *Please note that verification by Washington Healthplanfinder may be delayed if documents are submitted by fax, email or mail.*

Additional information including a list of acceptable documents is available at [http://wahbexchange.org/files/7714/0425/2642/Document\\_Verification\\_FAQs\\_FINAL\\_140623.pdf](http://wahbexchange.org/files/7714/0425/2642/Document_Verification_FAQs_FINAL_140623.pdf)

**I’ve uploaded or submitted my documents but I haven’t heard back from Washington Healthplanfinder. What should I expect?**

Thanks for uploading or submitting your documents to us. We are reviewing documents as quickly as possible and will get back to you soon. If any additional follow up is required, you will receive a notice from Washington Healthplanfinder. Depending on your selected preference, this notice will be sent by email or mail and will be posted to the Message Center of your Washington Healthplanfinder account.

If Washington Healthplanfinder has successfully received and reviewed your documents, they will also appear at the bottom of your Healthplanfinder account dashboard “Action Center” tab. If you don’t see documents listed there, upload documents again and contact the Customer Support Center at 1-855-923-4633 or [customersupport@wahbexchange.org](mailto:customersupport@wahbexchange.org) to report this issue.

We request that Customer Support Assistants create a ZenDesk ticket if you are working with a customer in this situation.