

Re: August Invoices (FAQs)

Week of June 30, 2014

Background:

The following FAQs address August invoices. August invoices are now available on customers' Account Home dashboard and will also be printed and mailed out on July 3. We are actively working on invoice and payment issues and we greatly appreciate the patience of our customers as we continue to resolve these issues. Payment for August premium is due by 5 p.m. on July 23 for coverage effective August 1.

Please note that invoice payments can now be sent to the Washington Healthplanfinder using a third party bill-payer, such as a customer's banking bill pay service. The Invoice coupon is also no longer needed, as long as the Billing Account Number is on the check.

Other related financial FAQs are available at:

http://wahbexchange.org/files/9214/0191/7594/Week_of_June2_JulyInvoices.pdf

Why have I received an invoice this month with double the amount of what I normally pay for my monthly premium?

We have identified a large number of invoices that have had their monthly premium doubled on their August invoice and we are currently working on the correction. Customer support assisters working with customers in this situation do not need to submit a ZenDesk ticket. Customers should mail in a check for the full *expected* premium amount to:

Washington Healthplanfinder
PO Box 34021
Seattle, WA 98124

Customers in this situation can 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). Customers must include the Billing Account Number on the check.

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

We are aware that some customers are not receiving their invoices. 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. **Since printed invoices will be mailed on July 3 and the electronic version of invoices**



were made available on July 1, customers expecting to receive mailed invoices should wait a full week before reporting the invoice as missing.

Customers and Customer Support Assistants 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 if an invoice shows a change to payment distribution resulting in a \$0 balance due?

We are currently investigating this issue. We request that Customer Support Assistants submit a ZenDesk ticket if they are working with a customer in this situation. In the meantime, customers can mail in a check for the full *expected* premium amount to their health and dental insurance carrier. Customers in this situation can 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.

We greatly appreciate your patience, and we assure you that correcting these issues are top priority. If you have any additional questions, please feel free to contact customer support at 1-855-923-4633 or customersupport@wabhexchange.org.

My coverage has ended, but I’m still receiving an invoice. Why?

We are aware that some customers who have dis-enrolled from coverage are not receiving a credit for billed premiums. As long as the customer has paid through their coverage end date, no further action is needed. We are in the process of identifying all affected accounts and will correct the balance due listed on these accounts.

If any monthly premium still needs to be paid prior to the coverage end date, the “View Invoice” link is now available on the customer's dashboard to allow them to pay even after dis-enrollment.

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

We recognize that some customers currently have incorrect invoices. 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 (only if there is an incorrect \$0 balance due or an invoice is missing)

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.

We greatly appreciate your patience, and we assure you that correcting these issues are top priority. If you have any additional questions, please feel free to contact customer support at 1-855-923-4633 or customersupport@wabhexchange.org.

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.



We continue to investigate these payment issues, so that no customers who have paid their premiums will be dis-enrolled for non-payment.