



**Taking a Payment on a
Terminated Policy in the CD HUB
Standard Operating Procedures
April 4, 2019**

**CONSUMER DIRECT
STANDARD OPERATING PROCEDURES DOCUMENT
FOR
Taking a Payment on a Terminated Policy in the CD HUB**

Original Date: May 23, 2017

Revision Date: April 4 2019

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Policy Owner: [Redacted], Director, Enrollment and Billing		
Regulatory Crosswalk:	Review Cycle Date: May 1, 2018	Approved Date: July 27, 2017



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Executive Sponsors

Below is a list of Policy Owners and Approvers as related to this SOP.

Note: All approvals are housed with the appropriate SOP, electronically, in our Compliance 360 system.

Role	Name & Title
Executive Sponsor:	[Redacted], Sr. Director Enrollment & Billing, SLMED
Operational Approver:	[Redacted], Manager, Eab Ar Reporting, SLMED
Training Manager:	[Redacted], Manager SBU Training, SMLED
Training Director:	[Redacted], VP, Process Assurance & Shared Services, SLMED

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Revision History

Date	Description	Preparer	Version
6/23/2017	Draft	Karl Levy	1.0
6/29/2017	Updated Step 2 screenshot for Step/Action; updated verbiage in Overview	Karl Levy	1.1
7/14/2017	Removed information about letters members will receive. Removed note stating that "Terminated and Voided policies will not be visible to associates without Term Pay access" and replaced with "Only associates with Term Pay access can take payments on terminated policies."	Karl Levy	2.0
4/04/2019	Added arrows to step 11 on pages 12 & 13; updated screenshots throughout due to system UI update; updated list of Executive Sponsors	Karl Levy	3.0

Contributors to This Document

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File Information

- **Last Saved:**
- **Location:**



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Overview

Purpose The purpose of this Standard Operating Procedure (SOP) is provide the step by step processes of taking a payment on a terminated policy in the CD HUB.

Process Overview This SOP outlines the process of taking payments on terminated policies in the CD HUB Electronic Billing, Presentment, and Payment system by:

1. Using the eBiz Member link to log into the subscriber's MyAccount
2. Adding payment methods, and
3. Taking and confirming the payment

Who This Applies To The SOP applies to Credit and Collections Technicians and Customer Service Senior Advocates with Term Pay access to take payments on terminated policies in the CD HUB.

Scenarios This SOP is useful when assisting a member to submit a payment for all past and currently due premiums in order to reinstate their policy *once all other reinstatement eligibility conditions have been met*. Refer to the *Request For Reinstatement - EAB Credit and Collections* Standard Operating Procedures for detailed reinstatement guidelines.

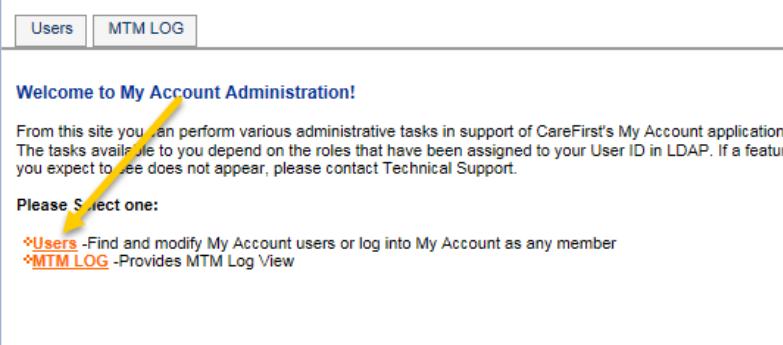
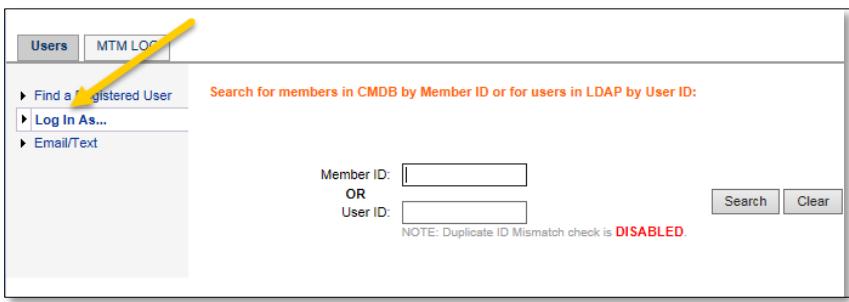
Important Subscribers with policies terminated for over 30 days will need to re-enroll in Autopay to resume recurring payments. As in eBill, CareFirst Associates are prohibited from setting up policies for recurring payments in the CD HUB.



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Step/Action for Taking Payments on a Terminated Policy

Follow the steps below to take a payment on a terminated policy in the CD HUB.

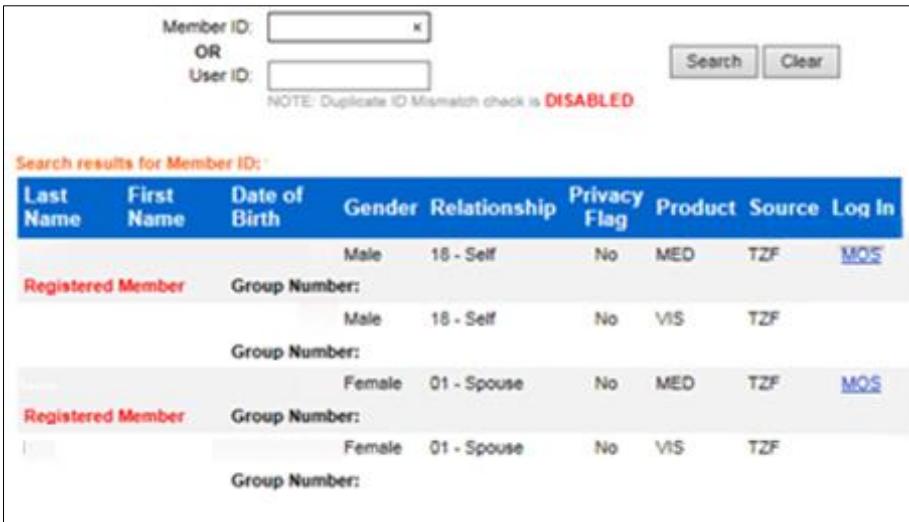
Step	Action
1	Click the eBiz Member link on the Associate Landing Page . 
2	Click Users . 
3	Click Log in As on the left side of the screen. 

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Taking Payments on a Terminated Policy, continued

Step	Action
4	<p>Enter the Subscriber ID in the Member ID field and click the Search button.</p>  <p>Result: A list of members that are on the policy will populate in the bottom half of the workspace. The MOS link will be visible in the Log In field for the Subscriber and any registered dependents on the policy.</p> 

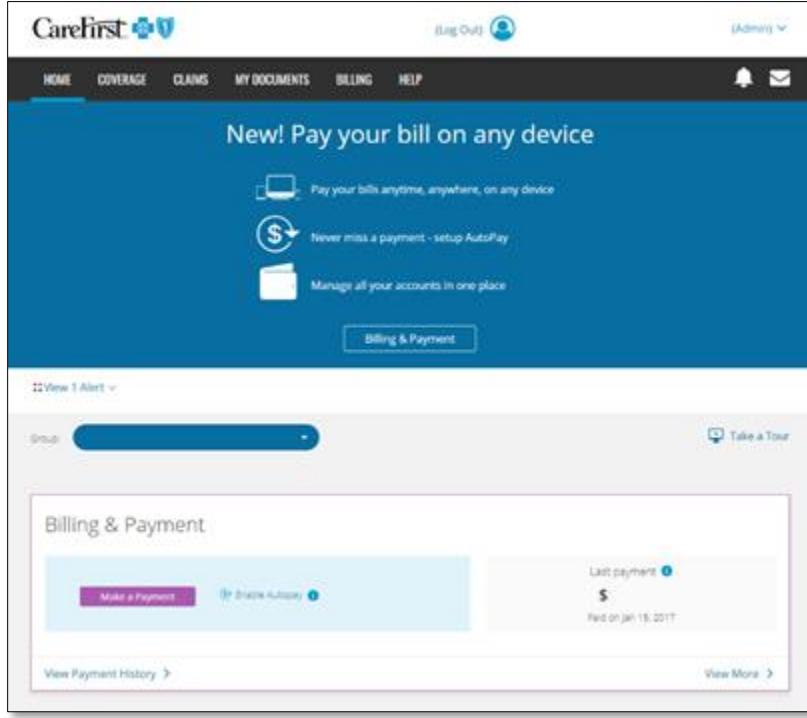
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Taking Payments on a Terminated Policy, continued

Step	Action
5	<p>Click on the MOS link for the subscriber.</p> <p></p> <p>Important: Always click the MOS link with 18 – Self under the Relationship column and TZF under the Source column.</p> <p>Result: The subscriber's MyAccount Home page populates in the workspace.</p> <p></p> <p>Note: Only associates with Term Pay access can take payments on terminated policies.</p>

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Taking Payments on a Terminated Policy, continued

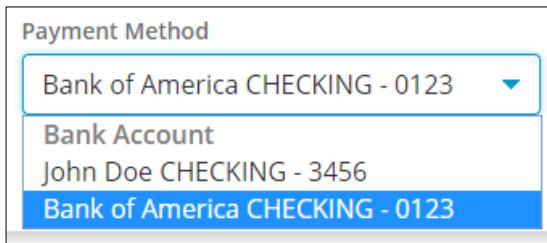
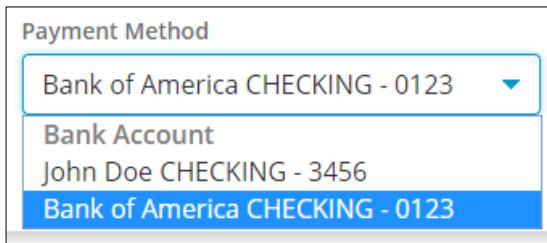
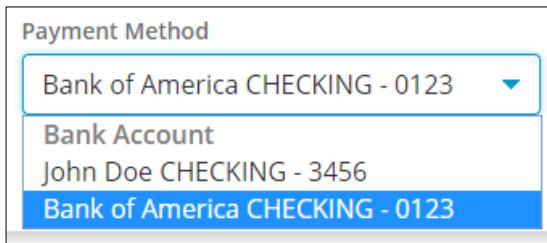
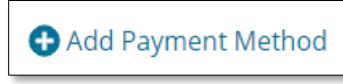
Step	Action							
6	Proceed based on the chart below:							
	<table border="1"><thead><tr><th>If...</th><th>Then...</th></tr></thead><tbody><tr><td>The survey dialog box pops up </td><td>Click the No Thanks button to close the dialog box</td></tr><tr><td>The survey dialog box does <u>not</u> pop up</td><td>Continue to Step 7</td></tr></tbody></table>	If...	Then...	The survey dialog box pops up 	Click the No Thanks button to close the dialog box	The survey dialog box does <u>not</u> pop up	Continue to Step 7	
If...	Then...							
The survey dialog box pops up 	Click the No Thanks button to close the dialog box							
The survey dialog box does <u>not</u> pop up	Continue to Step 7							
7	Click the purple Make a Payment button. 							
<p>Note: Any information or links in purple are visible to CareFirst Associates <i>only</i>, members cannot see them.</p> <p>Result: The Make a Payment screen populates in the workspace.</p>								

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Taking Payments on a Terminated Policy, continued

Step	Action							
8	Enter the payment amount in the Amount field. 							
9	Proceed based on the chart below: <table border="1"><thead><tr><th>If Payment method is...</th><th>Then...</th></tr></thead><tbody><tr><td>Not on file</td><td>Continue to Step 10</td></tr><tr><td>On file</td><td>Select the member's preferred payment method from the Payment Method dropdown menu and continue to Step 13  </td></tr></tbody></table>		If Payment method is...	Then...	Not on file	Continue to Step 10	On file	Select the member's preferred payment method from the Payment Method dropdown menu and continue to Step 13  
If Payment method is...	Then...							
Not on file	Continue to Step 10							
On file	Select the member's preferred payment method from the Payment Method dropdown menu and continue to Step 13  							
10	Click the Add a Payment Method link.  Result: The Add a Payment Method dialog box populates in the workspace.							

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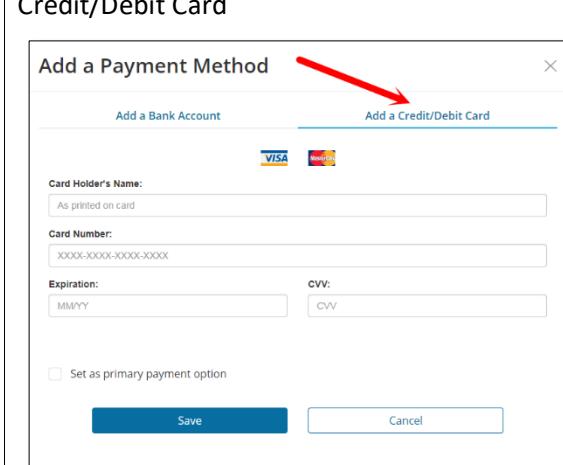
Step	Action	
11	<p>Proceed based on the chart below:</p> <p>To add a...</p> <p>Bank Account</p> <p>Add a Payment Method</p> <p>Add a Bank Account </p> <p>Add a Credit/Debit Card</p> <p>1;123456789; 1234567890**</p> <p>Routing Number Account Number</p> <p>Account Holder's Name Bank Name</p> <p>As printed on check As printed on check</p> <p>Account Type</p> <p>Checking</p> <p>Routing Number Confirm Routing Number</p> <p>As printed on check As printed on check</p> <p>Account Number Confirm Account Number</p> <p>As printed on check As printed on check</p> <p>Save Cancel</p>	<p>Then...</p> <p>Enter the correct information in the fields:</p> <ul style="list-style-type: none">Account Holder's Name: Enter name of account holderBank Name: Enter the name of the BankAccount Type: Select the correct account type; checking or savings from the drop down menuRouting Number: Enter the bank's routing numberConfirm Routing Number: Re-enter the bank's routing numberAccount Number: Enter the account holder's account numberConfirm Account Number: Re-enter the account number <p>Continue to Step 12.</p>

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Taking Payments on a Terminated Policy, continued

Step	Action
	<p>To add a...</p> <p>Credit/Debit Card</p>  <p>Then...</p> <p>Click Add a Credit/Debit Card and enter the correct information in the fields:</p> <ul style="list-style-type: none"> Card Holder's Name: Enter name of account holder Card Number: Enter the credit / debit card number Expiration: Enter the expiration date of the card in the MM/YY format CVV: Enter the three digit CVV number found on the back of the card
12	<p>Click the Save button.</p>  <p>Result: The Add a Payment Method dialog box closes and a success message populates on the Make a Payment screen.</p> 
13	<p>Click the Continue button on the Make a Payment screen.</p>  <p>Result: The Confirm Payment screen populates.</p>

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Step	Action
14	<p>Review and confirm the payment information on the screen with the member.</p> <p>Confirm Payment Edit Payment Details</p> <p> Medical Billed Paid Through: 12/31/2016</p> <p>Group:</p> <p>Amount: \$50.00 Payment Method: Bank of America CHECKING - 0123 </p>
15	<p>Read the disclaimer below the Confirm Payment box to the member.</p> <div style="border: 1px solid #ccc; padding: 5px;"><p>I hereby authorize CareFirst BlueCross BlueShield to charge my account(s) for the payment of premiums due for this invoice. If any check draft entry is rejected for any reason, or drawn after the depositor's authorization has been withdrawn, CareFirst BlueCross BlueShield agrees that the financial institution will not be held liable. I understand that non-payment of my premium, due to declined payment attempts, may result in the termination of coverage.</p></div>
16	<p>Click the green I Agree, Pay Now button once the member agrees to the information reviewed in the previous steps.</p> <p>I Agree, Pay Now</p>

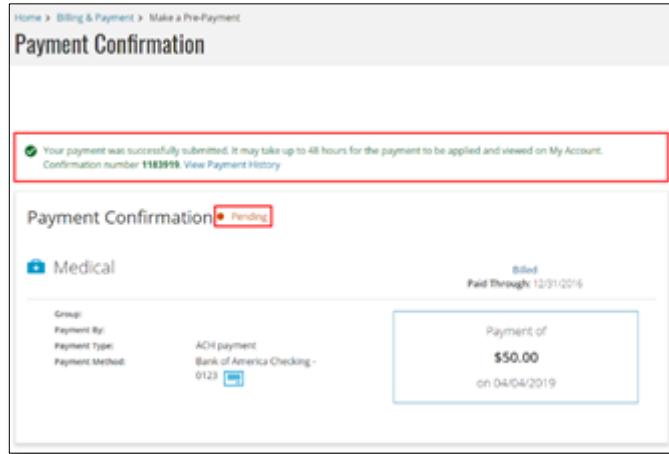
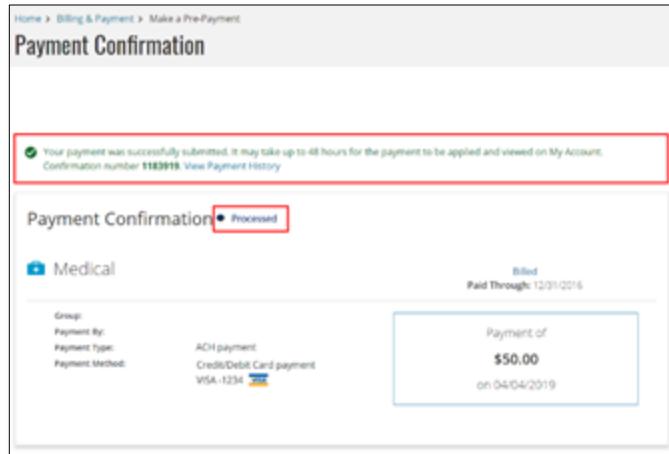
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Taking Payments on a Terminated Policy, continued

Step	Action	
17	If...	Then...
	The payment was made via bank account	<p>The below confirmation screen will show and the payment will process after 3pm the same day or the following day:</p>  <p>The screenshot shows a 'Payment Confirmation' page. At the top, a message says 'Your payment was successfully submitted. It may take up to 48 hours for the payment to be applied and viewed on My Account. Confirmation number 1113999. View Payment History.' Below this, the payment details are listed: Group: Medical, Payment By: ADH payment, Payment Type: Bank of America Checking - 0123, Payment Method: [redacted]. To the right, it shows 'Billed Paid Through: 12/31/2016' and a box for 'Payment of \$50.00 on 04/04/2019'.</p>
	The credit card payment is successful	<p>The below confirmation screen will show:</p>  <p>The screenshot shows a 'Payment Confirmation' page. At the top, a message says 'Your payment was successfully submitted. It may take up to 48 hours for the payment to be applied and viewed on My Account. Confirmation number 1113999. View Payment History.' Below this, the payment details are listed: Group: Medical, Payment By: ADH payment, Payment Type: Credit/Debit Card payment, Payment Method: VISA - 1234 [redacted]. To the right, it shows 'Billed Paid Through: 12/31/2016' and a box for 'Payment of \$50.00 on 04/04/2019'.</p>

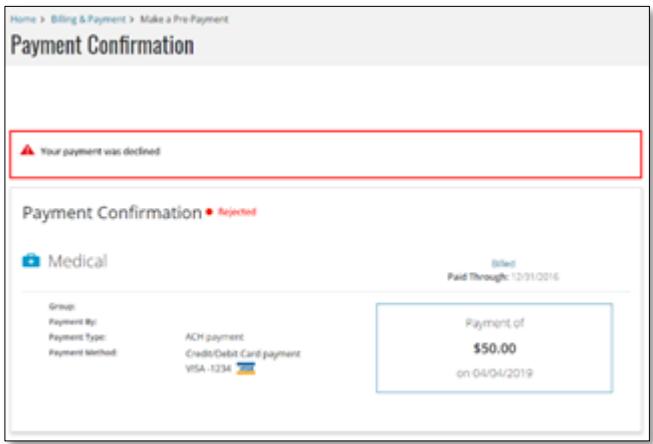
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Taking Payments on a Terminated Policy, continued

Step	Action	
	If...	Then...
	The credit card payment is rejected	<p>The below confirmation screen will show:</p>  <p>The screenshot shows a 'Payment Confirmation' page with a red box highlighting an error message: 'Your payment was declined'. Below this, the payment details are listed: Group, Payment By, Payment Type, and Payment Method (ACH payment, Credit/Debit Card payment, VISA-1234). To the right, it shows the payment amount '\$50.00' and the date '04/04/2019'. The page also indicates 'Billed' and 'Paid Through: 12/31/2016'.</p> <p>STOP</p>

Stop here



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Appendix

This section provides a list of documents used or referenced in the construction of this document.

#	Document Title	Version/ Document Date	Document Description	Owner / Department	Location
1					
2					