



**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

| | | |
|--|---|--|
| Business Area: Enrollment and Billing | Operating Policy #: | |
| Manual/Section: EAB/Collections Management and Premium Processing | Subject: Taking a Payment on a Terminated Policy in the CD HUB | |
| 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, SLMED |
| 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

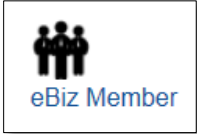
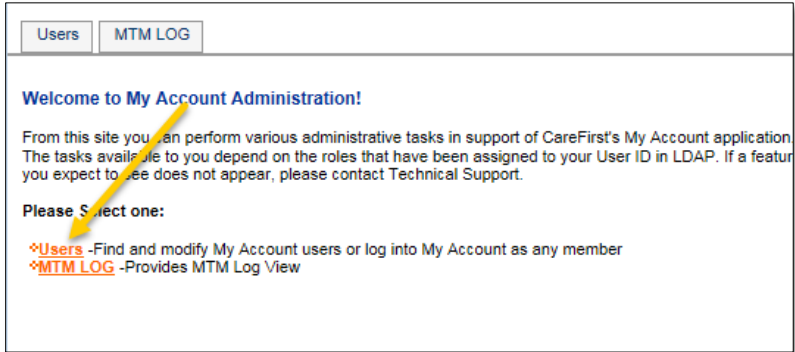
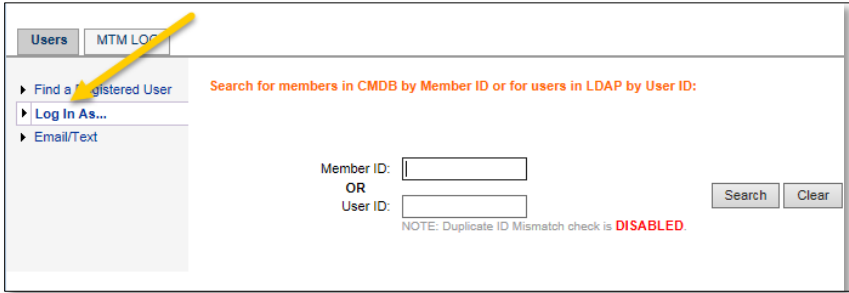
| | |
|----------------------------|--|
| Purpose | The purpose of this Standard Operating Procedure (SOP) is provide the step by step processes of taking a payment on a terminated policy in the CD HUB. |
| Process Overview | <p>This SOP outlines the process of taking payments on terminated policies in the CD HUB Electronic Billing, Presentment, and Payment system by:</p> <ol style="list-style-type: none">1. Using the eBiz Member link to log into the subscriber's MyAccount2. Adding payment methods, and3. 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 <i>once all other reinstatement eligibility conditions have been met</i> . Refer to the <i>Request For Reinstatement - EAB Credit and Collections</i> 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.


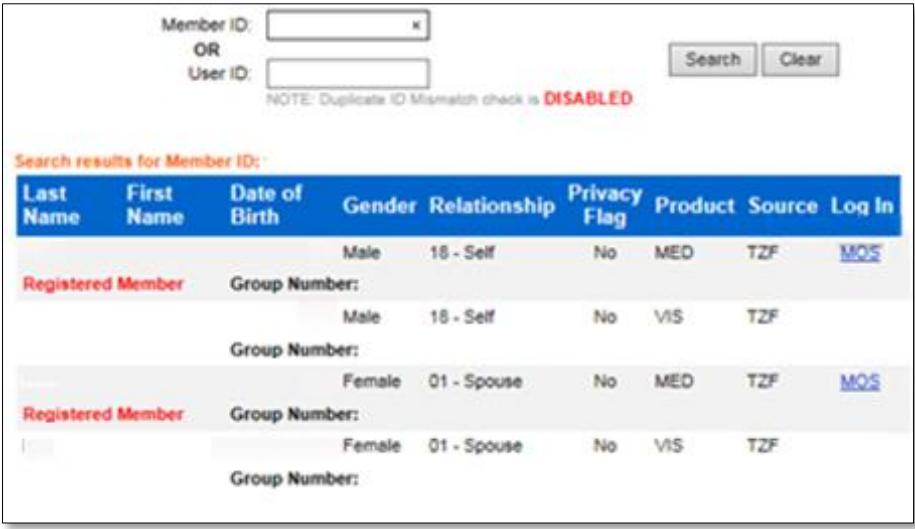
| Step | Action |
|------|--|
| 1 | <p>Click the eBiz Member link on the Associate Landing Page.</p>  |
| 2 | <p>Click Users.</p>  |
| 3 | <p>Click Log in As on the left side of the screen.</p>  |

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Taking Payments on a Terminated Policy, continued


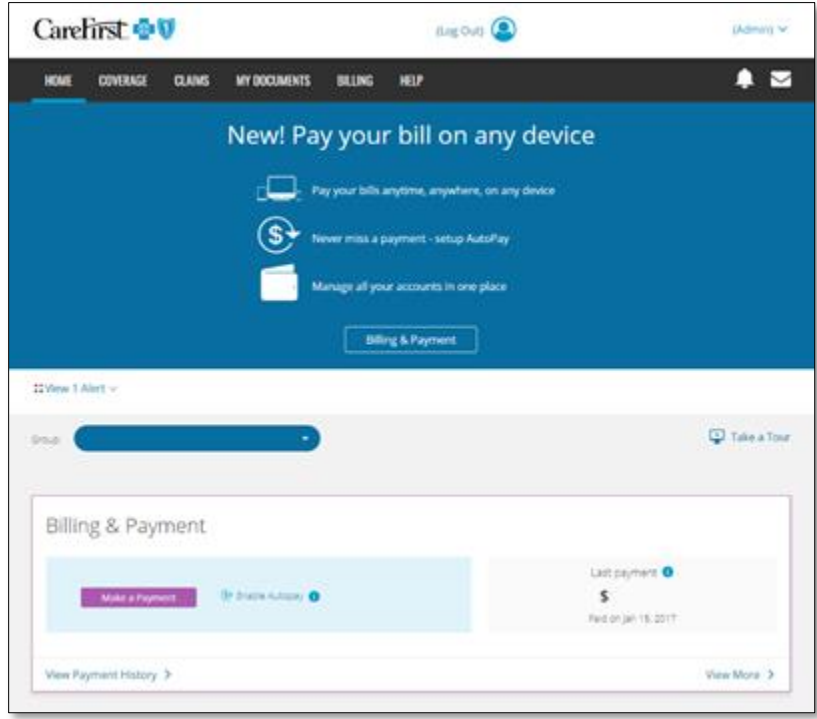
| Step | Action |
|------|---|
| 4 | <p>Enter the Subscriber ID in the Member ID field and click the Search button.</p>  <p>Result: A list of members that are on the policy will populate in the bottom half of the workspace. The MOS link will be visible in the Log In field for the Subscriber and any registered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

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Taking Payments on a Terminated Policy, continued





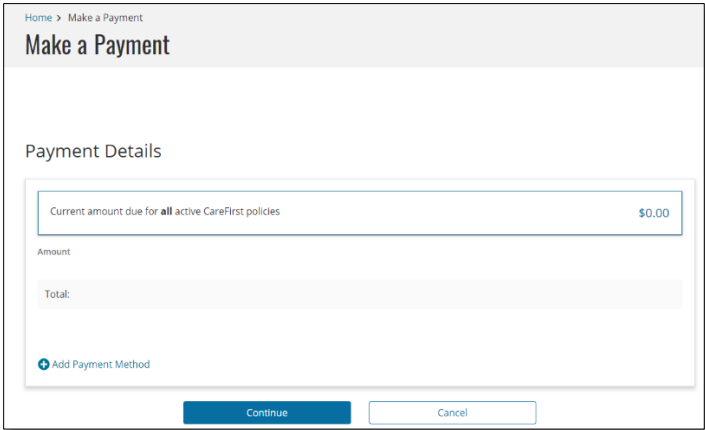
| Step | Action |
|------|--|
| 5 | <p>Click on the MOS link for the subscriber.</p>  <p>Important: Always click the MOS link with 18 – Self under the Relationship column and TZF under the Source column.</p> <p>Result: The subscriber's MyAccount Home page populates in the workspace.</p>  <p>Note: Only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

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

Taking Payments on a Terminated Policy, continued

| Step | Action | | | | | | |
|--|---|-------|---------|--|--|---|----------------------------------|
| 6 | <p>Proceed based on the chart below:</p> <table> <tr> <th>If...</th><th>Then...</th></tr> <tr> <td> <p>The survey dialog box pops up</p>  </td><td> <p>Click the No Thanks button to close the dialog box</p> </td></tr> <tr> <td> <p>The survey dialog box does <u>not</u> pop up</p> </td><td> <p>Continue to Step 7</p> </td></tr> </table> | If... | Then... | <p>The survey dialog box pops up</p>  | <p>Click the No Thanks button to close the dialog box</p> | <p>The survey dialog box does <u>not</u> pop up</p> | <p>Continue to Step 7</p> |
| If... | Then... | | | | | | |
| <p>The survey dialog box pops up</p>  | <p>Click the No Thanks button to close the dialog box</p> | | | | | | |
| <p>The survey dialog box does <u>not</u> pop up</p> | <p>Continue to Step 7</p> | | | | | | |
| 7 | <p>Click the Make a Payment button.</p>  <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

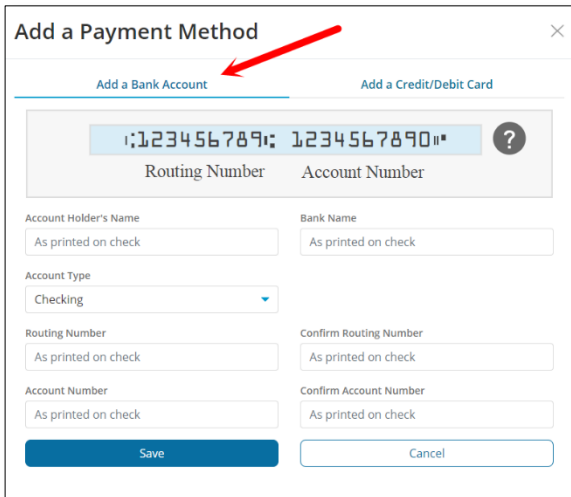
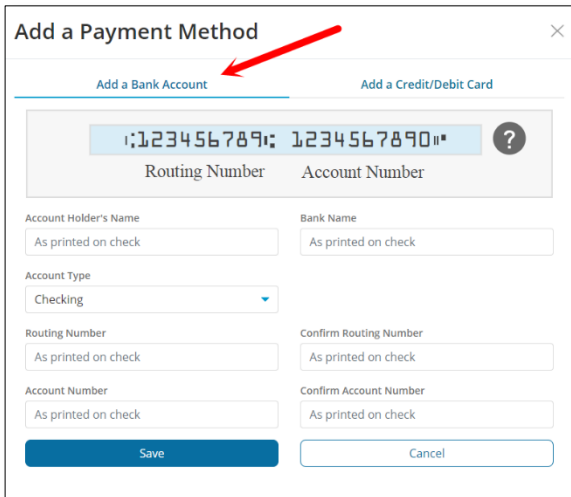
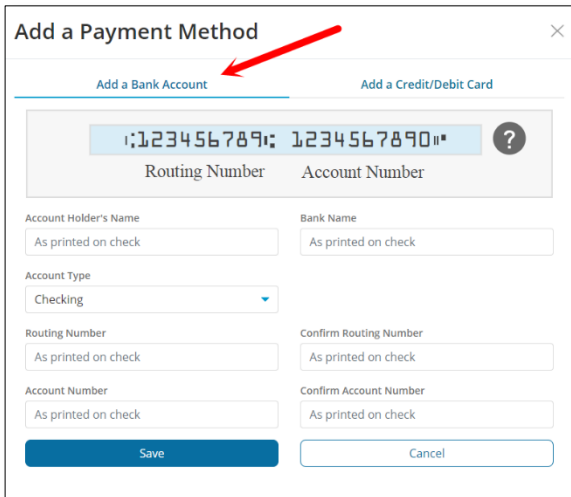
| Step | Action | | | | | | |
|-------------------------|--|-------------------------|---------|-------------|----------------------------|---------|---|
| 8 | <p>Enter the payment amount in the Amount field.</p> <div><p>Amount</p><p>\$50.00</p></div> | | | | | | |
| 9 | <p>Proceed based on the chart below:</p> <table><tr><th>If Payment method is...</th><th>Then...</th></tr><tr><td>Not on file</td><td>Continue to Step 10</td></tr><tr><td>On file</td><td><p>Select the member's preferred payment method from the Payment Method dropdown menu and continue to Step 13</p><div><p>Payment Method</p><p>Bank of America CHECKING - 0123</p></div><div><p>Payment Method</p><p>Bank of America CHECKING - 0123</p><p>Bank Account</p><p>John Doe CHECKING - 3456</p><p>Bank of America CHECKING - 0123</p></div></td></tr></table> | If Payment method is... | Then... | Not on file | Continue to Step 10 | On file | <p>Select the member's preferred payment method from the Payment Method dropdown menu and continue to Step 13</p> <div><p>Payment Method</p><p>Bank of America CHECKING - 0123</p></div> <div><p>Payment Method</p><p>Bank of America CHECKING - 0123</p><p>Bank Account</p><p>John Doe CHECKING - 3456</p><p>Bank of America CHECKING - 0123</p></div> |
| If Payment method is... | Then... | | | | | | |
| Not on file | Continue to Step 10 | | | | | | |
| On file | <p>Select the member's preferred payment method from the Payment Method dropdown menu and continue to Step 13</p> <div><p>Payment Method</p><p>Bank of America CHECKING - 0123</p></div> <div><p>Payment Method</p><p>Bank of America CHECKING - 0123</p><p>Bank Account</p><p>John Doe CHECKING - 3456</p><p>Bank of America CHECKING - 0123</p></div> | | | | | | |
| 10 | <p>Click the Add a Payment Method link.</p> <div><p>+ Add Payment Method</p></div> <p>Result: The Add a Payment Method dialog box populates in the workspace.</p> | | | | | | |

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Taking Payments on a Terminated Policy, continued

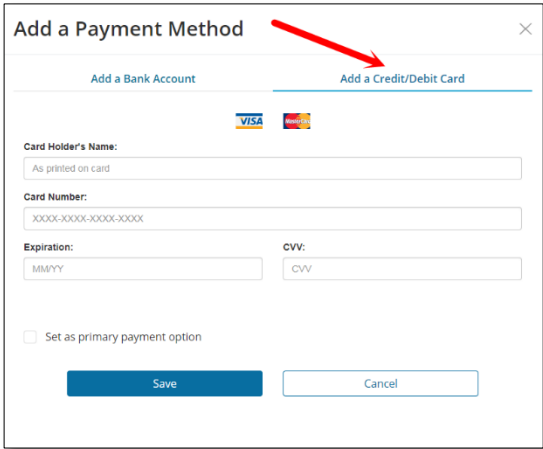
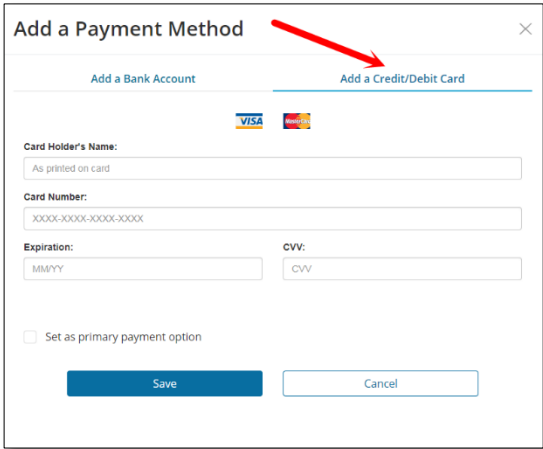
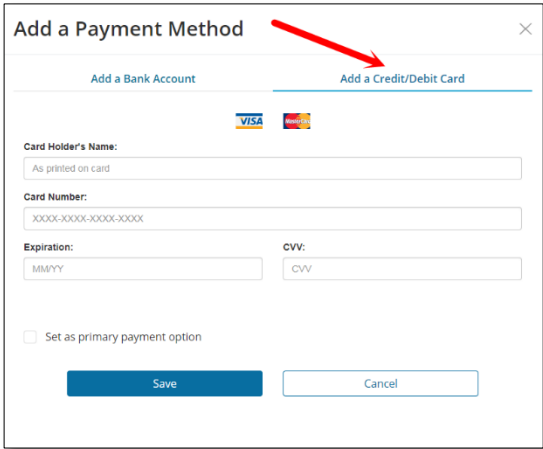


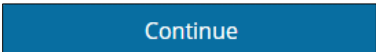
| Step | Action | | | | |
|---|---|-------------|---------|---|---|
| 11 | <p>Proceed based on the chart below:</p> <table> <tr> <th>To add a...</th><th>Then...</th></tr> <tr> <td> <p>Bank Account</p>  </td><td> <p>Enter the correct information in the fields:</p> <ul style="list-style-type: none"> ▪ Account Holder's Name: Enter name of account holder ▪ Bank Name: Enter the name of the Bank ▪ Account Type: Select the correct account type; checking or savings from the drop down menu ▪ Routing Number: Enter the bank's routing number ▪ Confirm Routing Number: Re-enter the bank's routing number ▪ Account Number: Enter the account holder's account number ▪ Confirm Account Number: Re-enter the account number <p>Continue to Step 12.</p> </td></tr> </table> | To add a... | Then... | <p>Bank Account</p>  | <p>Enter the correct information in the fields:</p> <ul style="list-style-type: none"> ▪ Account Holder's Name: Enter name of account holder ▪ Bank Name: Enter the name of the Bank ▪ Account Type: Select the correct account type; checking or savings from the drop down menu ▪ Routing Number: Enter the bank's routing number ▪ Confirm Routing Number: Re-enter the bank's routing number ▪ Account Number: Enter the account holder's account number ▪ Confirm Account Number: Re-enter the account number <p>Continue to Step 12.</p> |
| To add a... | Then... | | | | |
| <p>Bank Account</p>  | <p>Enter the correct information in the fields:</p> <ul style="list-style-type: none"> ▪ Account Holder's Name: Enter name of account holder ▪ Bank Name: Enter the name of the Bank ▪ Account Type: Select the correct account type; checking or savings from the drop down menu ▪ Routing Number: Enter the bank's routing number ▪ Confirm Routing Number: Re-enter the bank's routing number ▪ Account Number: Enter the account holder's account number ▪ Confirm 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 | | | | |
|---|---|-------------|---------|---|--|
| | <table> <tr> <th>To add a...</th><th>Then...</th></tr> <tr> <td> <p>Credit/Debit Card</p>  </td><td> <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 </td></tr> </table> | To add a... | Then... | <p>Credit/Debit Card</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 |
| To add a... | Then... | | | | |
| <p>Credit/Debit Card</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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Taking Payments on a Terminated Policy, continued

| Step | Action |
|------|--|
| 14 | <p>Review and confirm the payment information on the screen with the member.</p> <div> <div>Confirm Payment</div> <div> <div> <div>Medical</div> <div>Billed</div> <div>Paid Through: 12/31/2016</div> </div> <div> <div>Group:</div> <div>Amount: \$50.00</div> <div>Payment Method: Bank of America CHECKING - 0123</div> </div> </div> </div> |
| 15 | <p>Read the disclaimer below the Confirm Payment box to the member.</p> <div> <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> <div> <div>I Agree, Pay Now</div> </div> |

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Taking Payments on a Terminated Policy, continued

| Step | Action | |
|------|---|---|
| 17 | If... The payment was made via bank account | Then... The below confirmation screen will show and the payment will process after 3pm the same day or the following day: <div data-bbox="673 627 1336 1077" data-label="Image"> </div> |
| | If... The credit card payment is successful | Then... The below confirmation screen will show: <div data-bbox="673 1152 1336 1602" data-label="Image"> </div> |

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

Taking Payments on a Terminated Policy, continued

| Step | Action | |
|------|--|---|
| | <p>If...</p> <p>The credit card payment is rejected</p> | <p>Then...</p> <p>The below confirmation screen will show:</p> <div data-bbox="691 581 1338 1016"> </div> <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 | | | | | |