

## Individual & Family Plan Enrollment and Premium Payment FAQs

### Member Frequently Asked Questions

#### **Why can I no longer make a premium payment for my first month of coverage?**

The initial premium payment deadline for new Individual & Family plan members was Friday, January 12, 2018. Per Federal Marketplace regulations, if you did not make your premium payment by that date, then your coverage will be cancelled, effective January 1, 2018.

#### **What if I tried calling before January 12, but the phone lines were busy?**

While we did experience heavy call volumes prior to the January 12 deadline, Optima Health offered several alternate payment options, including online at [optimahealth.com](http://optimahealth.com), in-person at Moneygram® bill payment locations, through our automated phone attendant, and by mail. This information was communicated to members by email, on-hold recordings, and at [optimahealth.com](http://optimahealth.com).

#### **What if I tried to use MoneyGram and it wasn't working?**

Optima Health offered several alternate payment options in addition to MoneyGram and representative-assisted phone, including online at [optimahealth.com](http://optimahealth.com), through our automated phone attendant, and by mail. This information was communicated to members by email, on-hold recordings, and at [optimahealth.com](http://optimahealth.com).

#### **What if I tried to register online but I didn't have my Member ID, so it wouldn't work?**

Optima Health offered several alternate payment options in addition to online and representative-assisted phone, including in-person at Moneygram bill payment locations, through our automated phone attendant, and by mail. This information was communicated to members by email, on-hold recordings, and at [optimahealth.com](http://optimahealth.com).

#### **I missed the payment deadline and now my plan is cancelled. What can I do so I will have insurance coverage for the year?**

We suggest you call the Health Insurance Marketplace ([healthcare.gov](http://healthcare.gov)) at 1-800-318-2596 to see if you are eligible for a Special Enrollment Period. The next open Enrollment Period is November 1, 2018–December 15, 2018 for coverage that begins January 1, 2019.

## Individual & Family Plan Enrollment and Premium Payment FAQs

### **What's the difference between a Subscriber ID, a Member ID, and a Group ID?**

#### **Where can I find them?**

Your Subscriber ID is a seven-digit number similar to 1234567. Your Member ID is your Subscriber ID combined with an asterisk and two additional digits (e.g. 1234567\*01), which identify whether you are the policy holder or a dependent on the plan. Your Group ID is your Subscriber ID, preceded by the letter I (e.g. I1234567). Any of the three can be used to help you pay your premium, when you call Member Services, or utilize the secure online tools. Your Subscriber ID can be found on your invoice and the welcome letter you received when you enrolled in an OptimaFit® Individual & Family plan.

### **When can I expect to receive my monthly invoice?**

Invoices for the following month are generated the second week of the month prior to coverage. You should receive your invoice around the twenty-fifth of the month. You can opt-in to receive an email notification when your invoice is generated. Once you receive notification, you may make your payment using one of our convenient payment options. Premium payments are due by the first of the month prior to coverage. For example, the invoice for the April 2018 premium payment is generated on the tenth of March, received by the member on March 25, and is due before April 1, 2018.

### **What happens if I never received an invoice?**

A welcome letter and an invoice were mailed to every subscriber (policy holder) that included the Member or Subscriber ID and the other information needed to make your initial premium payment.

### **Why does it show two invoices in my online account?**

To allow for an efficient payment process, Optima Health issued an Initial Payment Invoice at the time of enrollment. This allowed members to make payment immediately after enrollment was confirmed. On or around December 15, 2017, our normal billing process created an invoice for January 2018 premiums. Please disregard the Initial Payment Invoice on the payment site. At this time, only the January 2018 invoice is due.

### **Can I pay my premium for the entire year upfront?**

You may choose to pay more than the amount invoiced, or pay for the entire year. To pay the entire year, calculate your remaining balance due by multiplying the number of months left in the year by your monthly premium amount. For example, if your premium is \$500/month and you have 10 months left in the year, then your remaining balance for the year is \$5,000. You may make your payment using one of our convenient payment options.

## Individual & Family Plan Enrollment and Premium Payment FAQs

### **What if I mailed in my payment, and it's not registering as being paid?**

Please call one of our representatives at 757-687-6434 or 1-888-737-5479, so we can assist you with locating your payment.

### **I have a confirmation number that I made a payment but my plan is not showing as active. What do I do?**

Please allow up to three business days for your payment to post to your account. If it has been longer than three business days and your plan is not active, please call one of our representatives at 757-687-6434 or 1-888-737-5479, so we can assist you.

### **Why haven't I received my member ID card yet?**

Please allow up to seven business days from the date your payment was made to receive your member ID card in the mail. Once your payment posts to your account, you can view and/or print a temporary ID card online at [optimahealth.com/members](http://optimahealth.com/members).

You will need to complete a one-time online registration process to access your secure account information. Please go to [optimahealth.com](http://optimahealth.com) and click on the blue "Sign In/Register" button at the top right of the page, and follow the prompts to register as a member. You will need your Member ID to complete the registration process. Once you register, sign in to your account and click on Member ID Card from the left menu bar.

### **How can I get my prescriptions filled when the pharmacy does not show my plan as being active?**

Please allow up to three business days for your payment to post to your account. If you are unable to wait or if it has been longer than three business days and your plan is not active, please call Member Services at 1-866-514-5916 for assistance.

### **Last month I was able to make my payment online using my credit card. Why can't I do that now?**

Optima Health only allows credit card transactions for the initial payment of your policy. If your policy year begins on a month other than January and you would like to make payment with a credit card, please call one of our representatives at 757-687-6434 or 1-888-737-5479, to assist you. If this is not your initial payment, please use one of our convenient options to make a payment using your checking account or debit card, or cash at any Moneygram bill pay location.