

Post-enrollment Assistance



Making Health Plan Premium Payments

Let's Get Started

After making their plan selection, consumers may come to you with questions on how to make their premium payments. Common questions may include:

- How do I make payments?
- What happens if I miss a payment?
- How do I know if my coverage started after I paid the first month's premium?

In this module, you'll help consumers learn how to finalize their enrollment by making their first premium payment as well as check and ensure their coverage is active.

What You Need to Know

Making the first premium payment, often referred to as the "binder payment," is a critical step in the enrollment process. If consumers don't make their first premium payment, their coverage never becomes effective.

The following is a checklist assisters can follow to help consumers submit a premium payment:

Step 1. Advise consumers that they must:

- Pay their first month's premium by their plan's due date to avoid losing coverage.
- Continue to pay their premiums every month of the year to stay covered.
- Pay careful attention to their premium due dates because each health insurance company is different.

Step 2. Advise and help consumers to:

- Locate their insurance company's information (with your assistance, if required).
- Ask their health insurance company what forms of premium payments are accepted.

Step 3. Help consumers pay their first month's premium. Common ways health insurance companies accept premium payments include the following:

- **Online:** Consumers can call their plan to find out if it accepts online payments or check for instructions on their premium bill to pay online. If the plan allows payments through the HealthCare.gov online account, you can help consumers log into their account to make premium payments.
- **Mail:** Consumers should review instructions received in the mail with the bill from the insurance company on how to pay. Consumers should note that it may take a day or two before their plan selection shows up in the insurance company's system.
- **Phone:** Consumers should call the insurance company to see if they can make a payment over the phone with a credit card, debit card, prepaid card number, or by providing bank account information. If consumers ask, you can help them locate their insurance company's information.

Refer to the following resources to learn more about making premium payments:

[HealthCare.gov – Complete your enrollment & pay your first premium](#)

What You Need to Do

Making a premium payment

Scenario, Priya and Akhil Sharma

You will help Priya and Akhil Sharma, a married couple, make their first premium payment after they've selected their plan.

Priya and Akhil have reviewed their eligibility results, and they were found eligible to enroll in a QHP with financial assistance.

To learn more about their health plan options they will first need to select the **View Eligibility Notice (PDF)** button to download and review their Eligibility Notice.

When ready, they select the **Continue to Enrollment** button.

For more information and guidance on how to help consumers understand their eligibility notice, review:

- [Application Walkthrough Module 3 – Helping Consumers Understand the Eligibility Notice](#)

On the following screen, Priya and Akhil choose the health plan that best fits their health needs. They select the **Enroll** button to continue.

For more information and guidance on how to help consumers compare plan information and select a plan, review:

- [Application Walkthrough Module 2 – Helping Consumers Enroll in Coverage](#)

After confirming their enrollment and selecting a dental plan, if they would like, they'll reach the "You're almost done" page of their application. Priya and Akhil select the **Pay for health plan now** button to make their first premium payment.

If their insurance company accepts premium payments through the online application, a popup window in the application will inform them that they're leaving HealthCare.gov and connecting to a 3rd party site to make their premium payment. Priya and Akhil review the information in the popup window, then select the **OK** button to proceed with an online premium payment.

Assister tip: Online premium payment is optional, and not every health insurance company offers online payment. Consumers should contact their health insurance company with any specific questions about acceptable methods or deadlines for premium payment. If consumers ask, you can help them locate their insurance company's information. Please make sure consumers understand that the Marketplace doesn't accept payments on behalf of insurance companies.

Alternatively, Priya and Akhil can log back into their application later to make their first premium payment. They select their existing application to continue to the next screen, in this example, 2024 Delaware application for Individual & Family Coverage. Then they select the **Pay Your First Premium** button to proceed to the next screen.

Assister Tip: If consumers don't have their payment information (like a credit card or their bank account routing information), they should visit their insurance company's website or contact the

insurance company's call center to make a payment later. If consumers have further questions or issues concerning premium payments, they should contact their insurance company's call center.

Confirming coverage

Priya and Akhil have submitted their first premium payment and now want to confirm that their coverage is active.

You can advise Priya and Akhil to log into their HealthCare.gov account and select their completed application under "Your Existing Applications" to continue to the next screen.

Then, they can select "My Plans & Programs" to determine which plan they're enrolled in.

Priya and Akhil will be able to view a summary of their coverage. You can advise them that their start date depends on when they enrolled in their plan.

You can also tell Priya and Akhil that their health insurance company will send them a membership package with enrollment materials and a health insurance card as proof of insurance. If they don't receive a card, they should call their insurance company to ask for one and to make sure their coverage is effective. They can find their insurance company's phone number on their website.

Great job helping Priya and Akhil!

Wrap Up

Congratulations! You have completed *Making Health Plan Premium payments*.

Remember these dos and don'ts when helping consumers making premium payments:

Do:

- Assure consumers that you will protect any financial information consumers share with you and that the FFM doesn't collect their financial information because the consumer will make their payments directly to the health insurance company of the plan they selected
- Keep any financial information that consumers share with you private and secure
- Turn computers toward consumers to keep their information private (if in-person)
- Ask consumers to enter their own financial information

Don't:

- Use consumers' financial information for personal gain
- Enter consumer's payment methods (like credit card information) on their behalf unless the consumer specifically requests help and asks you to enter their information

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