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JOB AID: INITIAL CONSUMER PREMIUM PAYMENT – PAY NOW BUTTON

November 7, 2014

Initial Consumer Premium Payment – Pay Now Button

Some health insurance plan providers offer Consumers the option to make their first premium payment online from Covered California. If this convenience feature is available, a **Pay Now** button displays on the *Household Enrollment Summary* page. This Job Aid illustrates the **Pay Now** functionality from the Consumer's perspective and is intended for County Eligibility Workers (CEWs), Certified Enrollment Counselors (CECs), Service Center Representatives (CSRs), and Certified Insurance Agents (Agents).

Household Enrollment Summary

The **Pay Now** button displays on the *Household Enrollment Summary* page for plans in Pending enrollment status that support online payment of the initial premium. To go from the *Individual Landing* page to the *Household Enrollment Summary* page after login, click the **Enrollment** checkbox on the *Individual Landing* page.

The *Household Enrollment Summary* page displays plans by group and by program.

The **Pay Now** button displays in the **Initial Payment** column of the *Household Enrollment* page for each health insurance plan provider that supports online payment of the initial premium. If online payment of the initial premium is not available, a link to the health insurance plan provider's website displays instead.

If the **Pay Now** button is not available, or if the Consumer prefers to mail their first payment, they can wait for the health insurance plan provider to send the bill for their first payment.

The screenshot shows the Covered California website interface. At the top, there are navigation tabs: EXPLORE (What's Right For You), PREVIEW (Health Plans), APPLY (To Get Covered), and GET HELP (Find Answers). Below this is a welcome message for 'JOSEPH' with a 'Report a Change' button. A progress bar shows steps: SUMMARY, HOUSEHOLD, PERSONAL DATA, INCOME, ELIGIBILITY, and ENROLLMENT (highlighted with a red box). Below the progress bar is a 'REPORT A CHANGE' section with a video tutorial link. The main content area is titled 'HOUSEHOLD ENROLLMENT SUMMARY' and includes a 'Remember' note about sending payments to the insurance plan, with a 'Pay Now' button highlighted in red. Below this is a table with columns for Group, Program, Health Plan, and Initial Payment. The table lists two groups of plans, with the 'Pay Now' button highlighted in red in the 'Initial Payment' column for the second group.

Group	Program	Health Plan	Initial Payment
Group 1	Covered California Plan	Subscriber ID: XXXX Plan: Anthem Gold 90 HMO Expected Start Date: 01/01/2014 Net Premium: \$XXX per month Initial Payment Due Date: 12/25/2013	This insurance company does not receive online payments from Covered California. Please call your plan or wait for a bill from them. Anthem www.anthem.com
Group 2	Covered California Plan	Subscriber ID: XXXX Plan: Anthem Silver 70 HMO Expected Start Date: 01/01/2014 Net Premium: \$XXX per month Initial Payment Due Date: 12/25/2013	This insurance company does not receive online payments from Covered California. Please call your plan or wait for a bill from them. Anthem www.anthem.com
Persons	Covered California Plan	Subscriber ID: XXXX Plan: Anthem DPPD Expected Start Date: 01/01/2014 Net Premium: \$XXX per month Initial Payment Due Date: 12/25/2013	Pay Now

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To view details about making payments directly to the plan, click the **How to Pay** link on the *Household Enrollment Summary* page.

Pay Now Button

To pay the initial premium payment online, click the **Pay Now** button in the **Initial Payment** column to go to the plan website.

Once the **Pay Now** button is clicked, the *Individual:Payment Box* displays to inform the Consumer that if they continue, they will be navigated to an external site in order to process payment.

- Click the **Cancel** button to return to the *Household Enrollment Summary* page without taking action.
- Click the **Continue** button to navigate to the health Insurance plan provider's external website to proceed with the payment process.

Note: The Consumer should keep in mind that the **Pay Now** button only supports the first premium payment.

Updated Enrollment and Payment Status

When Covered California has received confirmation from the health insurance plan provider that the Consumer has paid their initial premium payment, the Consumer's enrollment and initial payment statuses are updated.

Persons	Program	Dental Plan	Initial Payment
Beatrice Hermansson Lisa Hermansson Didier Hermansson	Covered California Plan	Subscriber ID: XXXX Plan: Anthem DPPO Expected Start Date: 01/01/2014 Net Premium: \$XXX per month Initial Payment Due Date: 12/25/2013	Pay Now

Individual:Payment Box

You are about to proceed to an external site for payment options. Choose one of the following:

- Cancel - If you reached this page by error or are not ready to proceed with the payment.
- Continue - If you are ready to proceed with the payment options.

Cancel
Continue

Gustav Hermansson
Case #: 9876543210

SUMMARY
HOUSEHOLD
PERSONAL DATA
INCOME
ELIGIBILITY
ENROLLMENT

PLAN ENROLLMENT SUMMARY BY PROGRAM

Please find below the summary of your household members enrolled under different programs

Household Members

Name	SSN	Date of Birth	Gender
Gustav Hermansson	***-**-XXXX	mm/dd/yyyy	Male
Penelope Hermansson	***-**-XXXX	mm/dd/yyyy	Female
Beatrice Hermansson	***-**-XXXX	mm/dd/yyyy	Female
Lisa Hermansson	***-**-XXXX	mm/dd/yyyy	Female
Didier Hermansson	***-**-XXXX	mm/dd/yyyy	Male

Current Enrollment Summary

Program	Household Member(s)	Eligibility Status	Expected Start Date
Covered California Plan	Gustav Hermansson	ELIGIBLE	mm/dd/yyyy
	Penelope Hermansson	ELIGIBLE	mm/dd/yyyy
	Beatrice Hermansson	ELIGIBLE	mm/dd/yyyy
	Lisa Hermansson	ELIGIBLE	mm/dd/yyyy
	Didier Hermansson	ELIGIBLE	mm/dd/yyyy

Program	Covered California Plan	Covered California Plan	Covered California Plan
Household Members	Gustav Hermansson	Penelope Hermansson Beatrice Hermansson Lisa Hermansson Didier Hermansson	Beatrice Hermansson Lisa Hermansson Didier Hermansson
Carrier	Anthem	Anthem	Anthem
Tier Name	Gold	Silver	
Plan Name	Anthem Gold 80 HMO	Anthem Silver 70 HMO	Anthem DPPO
Policy Number	N/A	N/A	N/A
SHOP Employer	N/A	N/A	N/A
Cost Sharing	N/A	N/A	N/A
Gross Premium	XXXXXX	XXXXXX	XXXXXX
APTC Applied	X:XX	X:XX	X:XX
Employer Contribution	N/A	N/A	N/A
Net Premium	XXXXXX	XXXXXX	XXXXXX
Enrollment Status	ENROLLED	PENDING	PENDING
Initial Payment	PAID	Pay Now	Pay Now

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The Consumer can view the updated enrollment and initial payment statuses on the *Plan Enrollment Summary by Program* page.

The **Pay Now** button no longer appears for the plan for which the initial payment has been received. The **Initial Payment** status is updated to 'Paid' and the Enrollment Status is updated to 'Enrolled' for the plan.

Note: If there are other plans for the household that support online payment of the initial premium with an unpaid initial premium, the **Pay Now** button will continue to display for those plans.

Program	Covered California Plan	Covered California Plan	Covered California Plan
Household Members	Gustav Hermansson	Penelope Hermansson Beatrice Hermansson Lisa Hermansson Didler Hermansson	Beatrice Hermansson Lisa Hermansson Didler Hermansson
Carrier	Anthem	Anthem	Anthem
Tier Name	Gold	Silver	
Plan Name	Anthem Gold 80 HMO	Anthem Silver 70 HMO	Anthem DPPO
Policy Number	N/A	N/A	N/A
SHOP Employer	N/A	N/A	N/A
Cost Sharing	N/A	N/A	N/A
Gross Premium	XXX.XX	XXX.XX	XXX.XX
APTC Applied	X.XX	X.XX	X.XX
Employer Contribution	N/A	N/A	N/A
Net Premium	XXX.XX	XXX.XX	XXX.XX
Enrollment Status	ENROLLED	PENDING	PENDING
Initial Payment	PAID	Pay Now	Pay Now