

BlueCross. BlueShield. Illinois · Montana · New Mexico Oklahoma · Texas

Online Retail Payment Experience

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39 Ongoing Monthly Payments via Autopay

We're upgrading our online payment experience to:

- o **simplify** the initial and ongoing monthly payment experience
- give applicants and members self-service control over initial and ongoing monthly payments
- drive applicants and members to make payments **online** (although paying by phone, mail and in some cases in person is still available)

We're rolling out these upgrades in stages.

- Last fall, we implemented the **one-time payment option** so existing members could make a monthly payment online without logging into their Blue Access for MembersSM (BAMSM) account.
- We recently rolled out a **new initial payment experience** for applicants.
- As these recent applicants transition to new members, they get access to new monthly payment submission and management functions.
- Existing members with policy effective dates prior to May/June will see the new monthly payment management experience later this year.

Initial payment changes:

- Applicants can pay all or none of their initial payment online during the online application submission process. We call this "Pay Now" or "Pay Later."
- If applicants choose to pay later during the online application submission process, they'll receive emails with instructions to pay their binder online.
- Applicants can still call us to make an initial payment over the phone.*
- Producers can still call us to make initial payments on behalf of their clients*, but only if the applicant has not used our online system. In all other situations, only applicants can make their own initial payment.
 - * Customer and Producer Advocates can't accept credit card or debit card information for initial payments.

Ongoing monthly payment changes:

- Members* can set up Autopay (Electronic Funds Transfers) for ongoing monthly payments:
 - when they make their initial payment during the online application submission process
 - o at any time via their BAM accounts after their policy is effectuated
 - o by calling the customer service number on their ID card

* Reminder: Producers may call Customer or Producer Advocates to set up or make changes to Autopay on behalf of their clients as long as the members' policies are effectuated.

The changes and new features described in this deck only affect active retail members in ACA qualified health plans.

The following will not have access:

- New Mexico on-exchange members
- All termed members
- o List bill members
- Members with legacy grandfathered or transitional individual policies

Initial Payments and Autopay Options when Applying Online

Initial Payments when Applying Online

Initial / Binder Payments

Applicants submitting applications online via the Retail Shopping Cart and producers submitting applications online via the Retail Producer Portal can choose to pay now or pay later/

If the applicant chooses to pay during the online application submission process, they have a new initial payment experience.

Initial Payments when Applying Online

Online applications link to an initial payment function.

- Users must select a payment method: credit card or bank account.
 Once a payment method is selected other fields will be displayed.
- The member must read the Terms of Use and agree to them in order to submit a binder payment.

Make a Payment

Current Balance

Enter payment information

To begin your coverage, you must pay your first monthly premium. Please enter your payment details below. Your payment will not process until your application has completed processing.

Payment Amount

O Current Balance: \$390.00

Amount displayed may be less than required for policy issuance if you have a retroactive effective date.

Payment Date

06 / 1 / 2021

Payment Method Select Payment Method

I understand and accept the Terms of Use and Privacy Statement.

Cancel

 \sim

One-Time Payment Terms of Use

Blue Cross and Blue Shield of Illinois (BCBSIL) offers individuals an opportunity to make a one-time online payment through Fiserv®, an independent PCI-compliant subcontractor of BCBSIL. Fiserv provides the technology needed to support an online credit card, debit card and automated clearing house (ACH) payment. The Information requested will allow you to initiate an online payment session. If at any point you close this website or time out of your browsing session before completing the payment process, none of your information will be saved. If you return later, you will need to provide the requested information again.

By clicking the Agree button, I acknowledge that I have read and understand the following terms and will be making a one-time online payment through Fiserv to my credit card, debit card or ACH account. If I do not click on the Agree button, I cannot make a payment through this service.

- I represent and warrant to Fiserv and BCBSIL that:
 - by using the one-time payment option, I am authorizing Fiserv to process a credit card, debit card, or ACH payment on my behalf and
 - I have the authority and power to cause a payment to be made on the credit card or debit card or from mv ACH



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Initial Payments when Applying Online

When paying the binder, the user can select a future "Payment Date."

The qualified health plan policy will not effectuate until the full binder is paid. The applicant then becomes a member on the effectuation date.

The applicant will have the full binder period available to submit the payment. If the full binder payment is not submitted by the deadline, then the application will be *withdrawn* for noneffectuation.

The option to establish Autopay is *not available* until the full binder is paid.

Prettin	um. Please enter your payment details below.
Select	Payment Amount
0	Remaining Balance: \$390.00
0	Other Amount
Paym	ent Date
06 / 0	11/2021
Paym	ent Method
New	Card
Card I	Number
5678	567856785678
Expira	ition Date
05	06
Secur	ity Code
789	
Billing	z Zip Code
5678	9
	ave this payment method for future use.

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Initial Payments when Applying Online

If the user selects the credit card method, these are the fields the user will see.

If the user select the bank account method, different fields will display (not shown).

For either payment method, there is an option to set-up Autopay for ongoing monthly payments.

Autopay can only use the applicant's bank account (checking or savings account).

premium. Please enter your payment details be	low.
elect Payment Amount	
Remaining Balance: \$390.00	
O Other Amount	
)
Payment Date	
06 / 01 / 2021	İ
Payment Method	
New Card	\sim
ard Number	
5678567856785678	
Expiration Date	
05 06	
Security Code Billing Zip Code	
789 56789	
Save this payment method for future use.	
Autopay	

Make a Payment

Current Balance

\$390.00



Autopay Options when Applying Online

If applicants want to set up Autopay at the same time they make an initial payment, understand the following:

- Autopay requires a bank account (no credit/debit cards). If the user enters credit card information for the initial payment, the user will have to enter bank account information for Autopay.
- Note that if the ongoing monthly premium payment changes for any reason, the member will be notified.
- The email address of the bank account holder is required to set up Autopay.
 - "Disposable" or temporary email addresses are not allowed
 - The email address must belong to and be accessible to the bank account holder

	Payment Method
	New Bank Account
I	First Name
	Alex
	Last Name
	Smith
	Routing Number
	123456789
	Account Number
	1234567890
	Checking or Savings
	Checking
	Personal or Business
	Personal 🗸
	Save this naument method for future use
	Save this payment method for future use.
	Next Payment Amount
	\$390.00
	If the payment amount listed above changes, you will be notified.
	Next Payment Date
	06 / 1 / 2021
	*Balance will be paid automatically on the last business
	Autopay Email
\rightarrow	johndoe@email.com
	This email will be used for Autopay communication.
	Review Payment Details

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Autopay Options when Applying Online

- If the applicant is the bank account holder (owner), they must check this box.
- If the bank account holder is not the applicant, they must enter the email address for the bank account holder here.
- The user must read and agree to the terms.
- Once all payment information is entered, select the Review Payment Details button.

Auto Bill Pay Email Communication Settings

Blue Access for Members email address

johndoe@email.com

This is the email on file for all BCBSIL communications.

Bank account holder is the policy holder.

Bank account holder's email address

different-person@email.com

If the bank account holder is NOT the policy holder, Auto Bill Pay communications will be sent only to the bank account holder's email address.

 Lagree payments may be taken from the payment method listed above.

> I also agree to receive emails about my payments. A billing statement will be sent each month with the full amount owed and date that payment will be drafted.

> > Review Payment Details

Cancel

Initial Payments and Autopay **Options when Applying Online**

- The payment details page displays the information entered by the user for verification purposes.
- The user can return to the payment screen by clicking on "Edit Payment".
- Once the payment has been submitted, the user can print or save the payment confirmation by clicking the print icon.
- In the examples at right, the user is submitting both an initial payment and authorizing Autopay for ongoing monthly payments.



B Print

Initial Payments via "Pay My Bill" Webpage

Initial Payments via "Pay My Bill" Webpage

If applicants submit applications without submitting their initial payment, they can make their initial payment online in two other ways.

The first is by clicking on a link in payment reminder emails.

The second is my going to our website and clicking on the payment link on the homepage.



Initial Payments via "Pay My Bill" Webpage

On the "Pay My Bill" webpage, the applicant clicks on the "First-Time Payment" button.



Initial Payments via "Pay My Bill" Webpage

The applicant must enter the following information. It must match the data on the submitted application.

- The last 4 digits of the applicant's Social Security Number OR the Billing ID number
- The applicant's Date of Birth
- The applicant's Zip Code

The user must read and then agree to the Terms of Use.

- The applicant then completes the online form as shown on pages 9-11
- If there are multiple coverages (Medical and Dental), the applicant will have the option to select the bill they want to pay



Ongoing Monthly Payments Overview

Ongoing Monthly Payments Overview

Only members with individual qualified health plans in the under-65 ACA market have access to the payment options described in the rest of this deck.

They can make ongoing monthly payments in several ways. We'll go through each of these scenarios in the next several pages.

- 1. Members can submit one-time payments by credit card, debit card and bank account via **the member's BAM account**. They can save payment options in a Wallet feature, schedule future payments, cancel upcoming payments and more.
- 2. Users can submit one-time payments by credit card, debit card and bank account via the **"guest" one-time payment function** on our public site without logging in to the member's Blue Access for Members account.
- 3. Members can set-up and manage Autopay (recurring monthly Electronic Funds Transfer payments through the member's bank account) via their BAM account (Members can also set up Autopay during the online application submission process as described earlier.)

In addition, members can call member services to set up and manage Autopay. Producers can call producer services to set up or manage Autopay for clients in some scenarios.

Ongoing Monthly Payments via Blue Access for Members

The Importance of Blue Access for Members

In order for your clients to take advantage of all ongoing monthly payment management functions, they must have a **Blue Access for Members account**. Accounts can be set up as soon as applicants pay their full binder and receive a member number, even if it's prior to their effective date.

Accurate and Accessible Contact Information

Recently, the Marketplace reported that some producers were submitting applications on behalf of their clients **with invalid client email addresses and phone numbers**. Remember the following:

- Applicant/member email addresses must belong to the applicant/member.
- Applicant/member email addresses can't be "dummy" emails they must be valid and accessible only to the applicant/member.

Accessing Payments and Billing

Once a member logs into their BAM account, they click on the "Payments and Billing" button

After selecting the bill they want to pay, the member follows steps similar to making the initial/binder payment. The must choose the following:

- o payment method
- o payment amount
- payment date (same day or future date)



Scheduling Payments

Members can schedule their payments for a future date, which can always be edited.

To update a scheduled payment, from the payment details screen, click the Edit button.

The member can then update:

- payment method
- payment amount Ο
- payment date 0

To cancel a scheduled payment, from the payment details screen the member would click Cancel Scheduled Payment.

Payments		Payments
\$0.00		6 Per
		Scheduled Payment
Scheduled Payments		The payment for best scheduled. Represent Confirmation Number 8/2020/2020/2030/0048
Blue Choice Preferred Silver IPPO 303 Rymant Scheduled	510.00 Anti 2	Thu may edit or cancel your payment until 1138pm ammal the day before your scheduled gayment day.
Upcoming Payments		2 Test
Automatic Rayments: Off	Manage 3	S10.00
Blue Choice Preferred Silver PPO 303	\$1716.02	Payment Date
Ryment Due Date	Mag 11	02 / 02 / 2022 Payment Method Checking
Make a Represent		8503 79 0 4
		Guestions or Concernal Peace contact Customer Service at (\$00-338-8833).
		(in
		Cancel Scheduled Payment

Inter payment information Teste enter the payment details below. Tayment Amount Other amount Stillop	
Vese enter the payment details below. Ingeneel Amount © Other amount \$11.00	
eynent Anount Other anount S11.00	
Other amount S11.00	
\$11.00	
ayment Date	140.0
Character	4
Review Payment Cectaris	
~	-

My Wallet

From the member's "My Wallet," they can add payment methods like a bank account or credit cards.

Existing payment methods can also be edited from the Wallet by selecting the payment profile and clicking the arrow to open the Edit window.

The member can delete payment profiles by clicking the trash can and confirming the deletion.

Via the Wallet, members can also activate or manage automatic payments.



My Wallet

After clicking on Add a Payment Method, a window opens.

There is no limit to how many payment options a member can have in their Wallet, but the system will not allow the same payment information to be saved more than once.

If the member is attempting to add a duplicate Payment Method, after clicking the Save Payment Method, an error message will display.

When adding a new Payment Method or editing a Payment Method, the member can mark that method as the Default by checking a box.

This will indicate the Payment Method as preferred and automatically display this payment option first for One-Time payments.

BlueCross BlueSh of Texas	ield	Españo	I Language Assistance	My Account 🗸
AVMENTS PAYMET	NT HISTORY BILLING HISTOR	Y MY WALLET		
		My Wallet		
	Add A	Bank Account		
	Payment Nickname (option	onal)		
	First name			
	Ron			
	Last name			
	Wesley			
	Routing number			
	111001150			
	Account number			
	1012540066			
	Checking or savings acc	count		
	Checking	~		
	Personal or business ac	count		
	Personal	~]		
	Make this my default	payment method		
	Sav	e Payment Method		

Payment History

In Payment History, members can view transactions over the last 18 months.

The payment History will show the following:

- transactions submitted for processing
- processed future-dated one-time payment
- future-dated one-time payment transactions canceled
- processed auto payments
- processed returned payments



The member can narrow or sort the information displayed by clicking on the filter function. Filter options include Date Range (in months or by a specific from and to date), Payment Status, Paid, Returned or Canceled.

Beliet Filters

Billing History

In Billing History, members can view the last 18 months of coverage and filter by date or coverage.

The Spreadsheet View of the Billing History reformats the information in an easy-to-read table that the member can print for their records.

JVľ	me	nts			Payments & Bill	n Marthield *	Payment History	Billing	History	Español My Wallet	Language Assistance	My Account 🛩
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							To access message	es regarding p	ayment or edit	billing addresses, cli	ick here.	
					1-10 of 40 result 01/01/2021 to 0	ts 8/01/2021					View as Spreadsheet	(Filter (2) 🐲
					Blue Pre Dental	ferred PPC) BlueCare		Billed on July 1,	2021	\$390.00	Details >
					Blue Foc	usCare Go	ld 211		Billed on July 1,	2021	\$40.00	Details >
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BlueCros of Illinois	ss BlueShield is				Español	Language A	Assistance My Acc	count ~	illed on June 1	2021	\$40.00	Details 3
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Blue Preferred Billing Hist M1/2021 to 08/0 Bill Period 17/01/2021 16/01/2022 15/01/2022 17/01/2022 15/01/2022 14/01/2022 14/01/2022 15/01/2022 15/01/2022	d PPO BlueCare D COTY prior Balance \$580.00 \$580.00 \$580.00 \$580.00 \$580.00 \$580.00 \$580.00 \$580.00 \$580.00 \$580.00 \$580.00	Blue Foci • Bill Amount \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00	+ Adjustments \$100.00 \$100.00 \$100.00 \$100.00 \$100.00 \$100.00 \$100.00 \$100.00 \$100.00 \$100.00	- Payments Received \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00 \$290.00	+ Fee \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	- APTC \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00	View.	ue	billed on July 1, Billed on June 1	2021	\$40.00 \$390.00 \$40.00	Details >

Billing History

From the Billing History screen, the member can click on the Details link. This will open a new side tab with the snapshot of the details of that bill.

The Bill Details shows the plan name, the payment due date, any prior balance and a break down of the current charges, adjustments and APTC, if any.

The View Bill PDF button will display a PDF copy of the bill, like what they would receive if they were on Paper billing.

The PDF can be saved or printed for their records.

Payments & Billing Payment History	Billing History My	Wallet	
	Balling History		
To access messag	es regarding payment or edit billing	addresses, click here.	
1-10 of 40 results 01/01/2021 to 08/01/2021		View as Spreadsheet	(Filter (2) 🐲
Blue Preferred PPO BlueCare Dental	Billed on July 1, 2021	\$390.00	Details >
Blue FocusCare Gold 211	Billed on July 1, 2021	\$40.00	Details >
Blue Preferred PPO BlueCare Dental	Billed on June 1, 2021	\$390.00	Details >
Blue FocusCare Gold 211	Billed on June 1, 2021	\$40.00	Details >
Blue FocusCare Gold 211	Billed on July 1, 2021	\$40.00	Details >
Blue Preferred PPO BlueCare Dental	Billed on June 1, 2021	\$390.00	Details >

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Ongoing Monthly Payments via One-time Payment Option

Ongoing Monthly Payments via One-time Payment Option

Members can easily make a one-time premium payment without having to set up or log into a Blue Access for MembersSM account. Payment information, such as credit card numbers or bank information can't be stored for future payments. This new feature is for paying ongoing monthly premiums for existing policies.

Members can go to our homepage and click on "Pay My Bill" to start.



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- On the Pay My Bill page, scroll to "Make a One-Time Payment"
- Click the blue "Make a Payment" button



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On the next screen, the user must enter the following:

- 1. The policy holder's member ID number. Users unsure what to enter here should click on the information icon for more details. Users should only enter the last nine digits of the member's ID number and exclude the first three letters
- 2. The policy holder's date of birth (month and year only)
- 3. The policy holder's billing zip code

After entering the required information and reviewing and accepting the terms, the user clicks the Continue button.



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- A payment overview screen displays with the following information:
- o All Payments Due
- o Plan Name
- Current Balance
- Minimum Due Now
- Late Payments
- Upcoming Payments
- Payment Due Date

If the member is enrolled in more than one policy (not shown), multiple balances will display and the user must choose one.

Current Balance	Minimum Due Now
<i>φ</i> ΖΖ4.10	φ112.00
Late Payment	
BlueCare Dental 1A	\$112.08
Payment Due Date	Overdue
Upcoming Payments	
BlueCare Dental 1A	\$224.16
Payment Due Date	Sep 30
Make a Payr	nent

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Next steps include choosing a payment amount and one of the following payment methods:

- o credit card
- o debit card
- checking account
- savings account

The payment date defaults to the current date and cannot be changed at this time. In the future, the user will be able to change the payment date.

The following message appears at the bottom of the screen:

"Your billing information will be used for this one-time payment only. It will not be saved for future payments."

Make a Paymen		Make a	Payment
Current Balance	Minimum Due Now	Current Balance \$224.16	Minimum Due Now \$112.08
lease enter the payment de	tails below.	Please enter the paym	nent details below.
ayment Amount		Payment Amount	
Current Balance: \$224.16		Current Balance: \$224.1	16
Minimum Due Now: \$112.08		Minimum Due Now: \$1	12.08
O Other amount		O Other amount	
Payment Date		Payment Date	
09 / 07 / 2021		09 / 07 / 2021	
Payment Method		Payment Method	
Card	~	Bank Account	
Card number		First name	
Expiration date		Last name	
mm 🔻 yyyy 🔻			
Security Code		Routing number	
Zip code		Account number	
		Checking or savings account	
	STAR		•
		Personal or business accoun	t
			Ŧ
four billing information will be used for this on not be saved for future payments.	e-time payment only.lt will	Your billing information will be used not be saved for future payments.	for this one-time payment on!
Review Payment Det	ails	Review Pay	ment Details

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Next steps include reviewing the payment details and clicking "Continue." The user must then review and accept all terms and conditions before clicking "Submit Payment" (not shown).

On the "Payment Completed" screen, the user can "Print" the confirmation, "Return to Payments" or click "Done" to return to our home page.

The user can also choose to receive an "Email" of the payment confirmation.

Review the payment details. Edit Your payment cannot be changed or cancelled after it is submitted. **Payment Amount** 🖨 Print Email Payment Completed 1qx3371 Your payment has been submitted. It cannot be changed or cancelled. Payment Confirmation Number 1008520759 Continue Paid \$112.08 Payment Date 09 / 07 / 2021 Payment Method PersonalCheckingx3371 **Questions or Concerns?** Please contact Customer Service at 1-888-697-0683. Return to Payments Done - 37 -

Review Payment Details

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If the user clicks the "Email" payment confirmation option, a prompt appears asking for an email address.

The email confirmation will include:

- Total payment amount
- Payment confirmation number
- Payment method with last 4 digits of account
- Payment date



If applicants or members set up Autopay, remember the following:

- Only bank accounts can be used for autopay. No credit card or debit cards can be used.
- The applicant's or member's email address is required.
- If the bank account holder/owner is not the applicant, the applicant must enter the email address for the bank account holder/owner.
- The applicant/member must review the terms and then agree to them.

To set up Autopay after clicking the Manage link, the member would click the slider to turn Autopay to On.

If there is no bank account on file, the member will be prompted to add a bank account.

If there is already a bank account on file, the window will prompt the member to select the bank account to use for Autopay.

The payment amount will display. The next draft date and the email address that will be used for Autopay communications will also display.

If there is no email on file, the member will be prompted to add a valid email address.

Manage Autopay Settings

Autopay payments will be applied to all current and future bills.

Cancel X

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Payment Method

Select payment method

Next Payment Amount \$390.00

Next Payment Date 06 / 30 / 2021 *Balance will be paid automatically on the last business day of each month.

Autopay Email

johndoe@email.com

This email will be used for Autopay communication.



Please add an email to your profile

before setting up Auto Bill Pay. Add Email

There was an issue retrieving your email

× iddress on your account. Please refresh the page and try again.

Members can also Edit or Cancel Autopay from the Manage screen.

The member can turn off Autopay by clicking the slider.

If it is too close to the draft date, the system will display a message that it's too close to the payment date to make a change.

By clicking the Payment Method, the member can change the bank account being used for Autopay.

If it is too close to the draft date, the system will display a message that the payment is being processed and to return later to change the method.

Manage Autopay Settings

Autopay payments will be applied to all current and future bills.



Payment Method

Select payment method

Next Payment Amount



Cancel X

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It is too close to the next payment date to edit autopay because you have a payment processing. Please come back on the first day of the next month to edit your autopay settings.

Next Payment Date

06/30/2021

\$390.00

*Balance will be paid automatically on the last business day of each month.

Autopay Email

johndoe@email.com

This email will be used for Autopay communication.

It is too close to the next payment date to change your payment method. You can change your payment method on the first day of the next month.

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