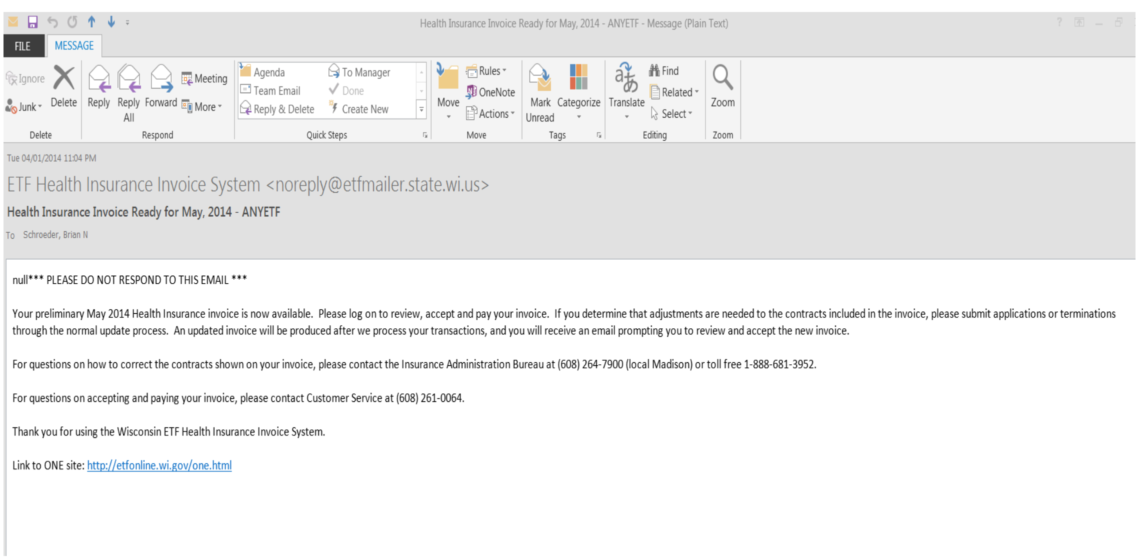
Chapter 15 — Invoicing

1501 Viewing Your Invoice

Each month, ETF invoices employers for coverage one month in advance based on all active health insurance contracts in the myETF Benefits system. myETF Benefits is the system of record for health insurance eligibility, premium invoicing to employers, premium payment to ETF by employers and premium payment to health plans and the program's pharmacy benefits manager (Navitus) by ETF. Employers view their monthly invoice in the myETF Benefits system. Access to the myETF Benefits System is through the On Line Network for Employers (ONE).

A. Invoice Generation

During the evening on the first day of every month, the myETF Benefits system initially generates an invoice for health insurance premiums for all state employers. An e-mail is sent to all employer's authorized agent and insurance contacts to alert them that an invoice is available for their review. An example of such an e-mail is below:


Health Insurance Invoice Ready for May, 2014 - ANYETF - Message (Plain Text)

Tue 04/01/2014 11:04 PM

ETF Health Insurance Invoice System <noreply@etfmailer.state.wi.us>

Health Insurance Invoice Ready for May, 2014 - ANYETF

To Schroeder, Brian N

null*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

Your preliminary May 2014 Health Insurance invoice is now available. Please log on to review, accept and pay your invoice. If you determine that adjustments are needed to the contracts included in the invoice, please submit applications or terminations through the normal update process. An updated invoice will be produced after we process your transactions, and you will receive an email prompting you to review and accept the new invoice.

For questions on how to correct the contracts shown on your invoice, please contact the Insurance Administration Bureau at (608) 264-7900 (local Madison) or toll free 1-888-681-3952.

For questions on accepting and paying your invoice, please contact Customer Service at (608) 261-0064.

Thank you for using the Wisconsin ETF Health Insurance Invoice System.

Link to ONE site: http://etfonline.wi.gov/one.html

The e-mail address used is the one provided on the *Online Network for Employers Security Agreement* (ET-8928) when requesting access to the myETF Benefits system. The invoice charges premiums for the next calendar month on all health insurance contracts that will be active in that month.

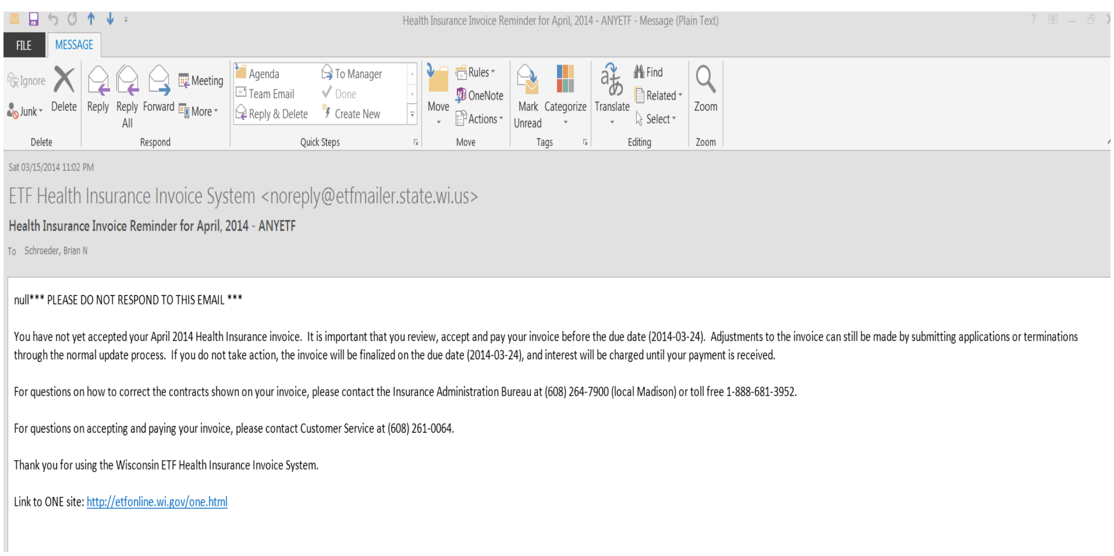
B. Invoice Regeneration and E-mail Notices

Each day, health insurance enrollments, terminations, changes in coverage level, or changes in health plans may be entered into myETF Benefits by the employee, the employer, or ETF. Whenever this is done, the invoice will regenerate to reflect what has been entered into the system. myETF Benefits will again send an e-mail to the authorized agent and insurance contacts to inform them the employer's invoice has again been created. An example of this e-mail is in Section A above. The system will go through this process each day that entries are made that change the previous days invoiced amount until the invoice is accepted by the employer. If no new entries are made that impact the previous day's invoice amount, the system will not regenerate the invoice and no additional e-mails will be sent.

Note: Changes to an employee's or dependent's personal information, physician or other insurance information will not cause the invoice to regenerate.

C. Deadlines for Accepting Monthly Invoices

Once an invoice is generated by the myETF Benefits system, an authorized employer representative can accept that invoice at any time. This is done by accessing the myETF Benefits system and going to the *Health* drop-down and selecting *Premium, Employer Invoice*. If the invoice has not been accepted, on the 15th of every month the myETF Benefits system will send an e-mail to the person authorized to accept the invoice to remind them that the employer invoice has not been accepted. An example of such an e-mail is below.


Health Insurance Invoice Reminder for April, 2014 - ANYETF - Message (Plain Text)

Sat 03/15/2014 11:02 PM

ETF Health Insurance Invoice System <noreply@etfmailer.state.wi.us>

Health Insurance Invoice Reminder for April, 2014 - ANYETF

To Schroeder, Brian N

null*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

You have not yet accepted your April 2014 Health Insurance invoice. It is important that you review, accept and pay your invoice before the due date (2014-03-24). Adjustments to the invoice can still be made by submitting applications or terminations through the normal update process. If you do not take action, the invoice will be finalized on the due date (2014-03-24), and interest will be charged until your payment is received.

For questions on how to correct the contracts shown on your invoice, please contact the Insurance Administration Bureau at (608) 264-7900 (local Madison) or toll free 1-888-681-3952.

For questions on accepting and paying your invoice, please contact Customer Service at (608) 261-0064.

Thank you for using the Wisconsin ETF Health Insurance Invoice System.

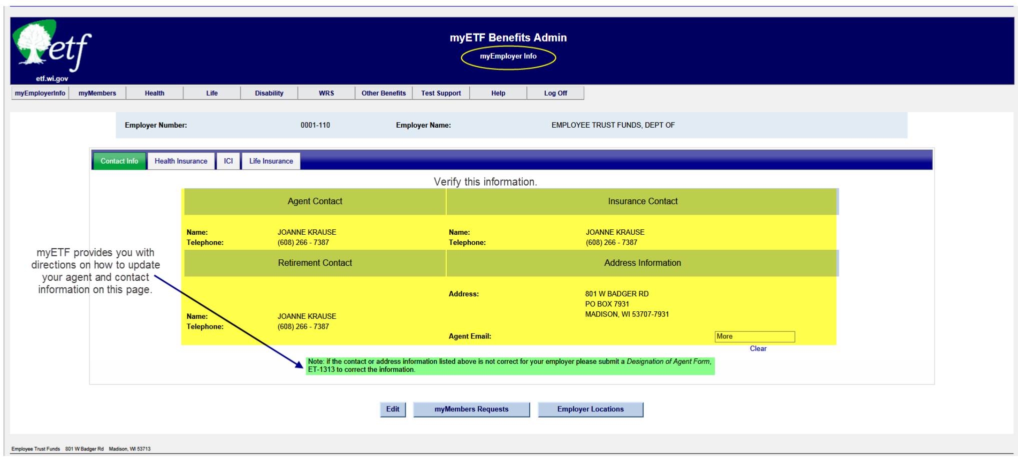
Link to ONE site: http://etfonline.wi.gov/one.html

The latest date an employer must accept the invoice is the 24th of each month. If the employer invoice is not accepted by 5:45 p.m. on the 24th of each month, any unaccepted employer invoice will automatically be accepted by the myETF Benefits system. See Section 1503 for more information on accepting and paying the monthly invoice and due dates.

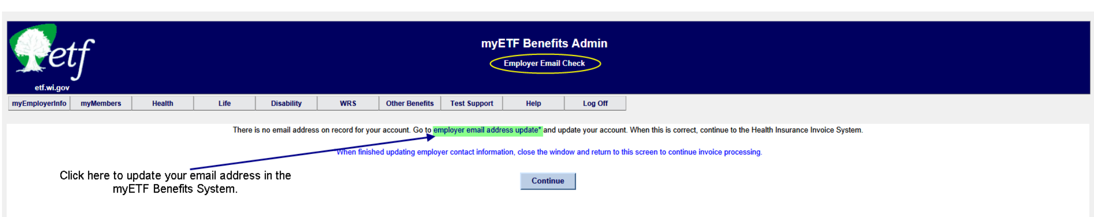
D. Viewing the Employer Monthly Invoice

To access the monthly employer invoice, authorized users log into the myETF Benefits system. Once logged in, the first screen displayed to the user will be the myEmployer Info screen.

1. The user should then click on the '*Health'* tab. From the drop-down, move the mouse to the '*Premium'* button. Hover over the '*Premium'* button to display the '*Employer Invoice'* and '*Member Invoice'* buttons. Hover your mouse over '*Employer Invoice'* and click on that button. myETF Benefits will take the user to the next screen—*Employer E-mail Check*.

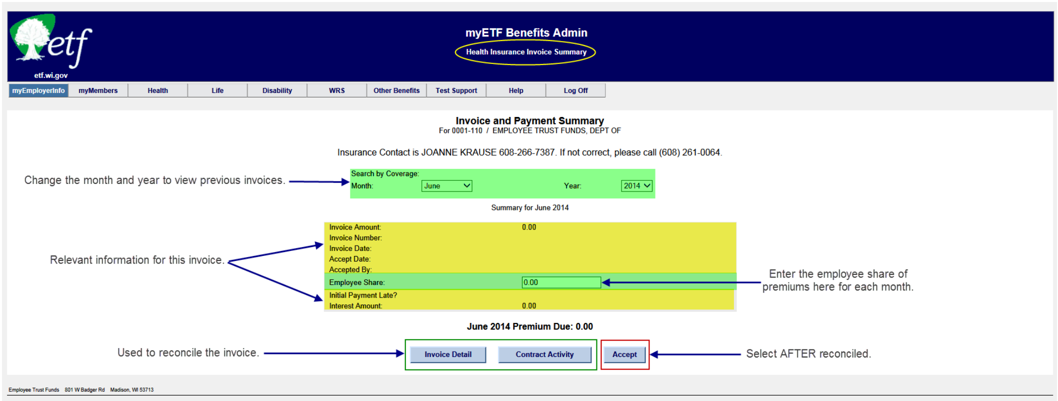


2. On this screen, the agent or authorized user can use this screen to view and update their individual e-mail contact information by clicking on the *employer e-mail address update* link. If the user is not updating their e-mail contact information, click the '*Continue'* button to move to the Health Insurance Invoice Summary screen.



3. The *Health Insurance Invoice Summary* screen provides the user with the ability to search for the invoice by coverage month and year. Users can review the current coverage month's invoice or previous invoices. This screen also provides employers with the invoice amount, invoice number, invoice date (last date the invoice generated or regenerated), accept date, accepted by, employee share field, initial payment late indicator, and interest amount. The employee share field is a field the employer is required to make an entry in once it is determined how much of the invoice amount is the employee share.

   At the bottom of the Health Insurance Invoice Summary are the '*Invoice Detail*', '*Contract Activity'* and '*Accept'* buttons. The '*Invoice Detail'* and '*Contract Activity'* applications are used in reconciling the invoice and are discussed in subchapter 1502. The '*Accept'* button is used once the invoice has been reconciled and the employer is ready to accept the invoice and pay the invoice amount. Refer to subchapter 1503 for more information and instructions on accepting and paying your invoice.



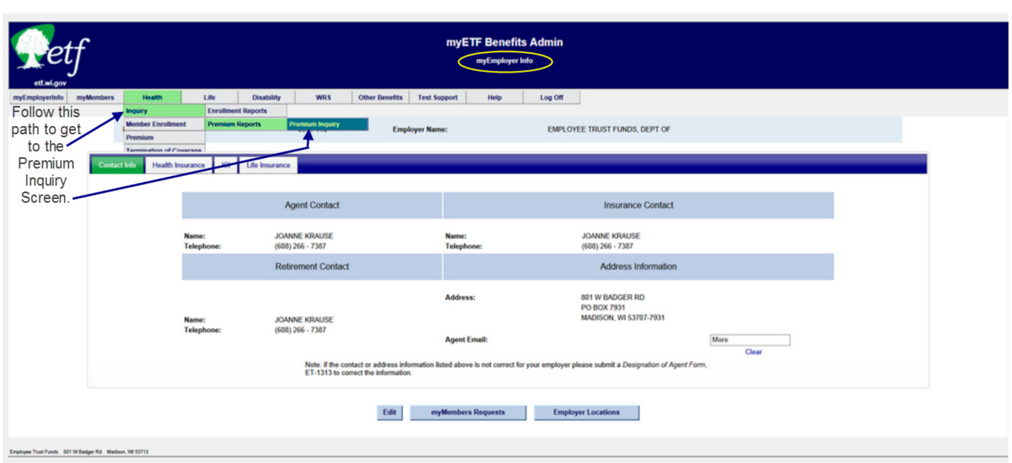
1502 Reconciling Your Invoice

To ensure employers are accurately paying the premiums due for their employee's health insurance coverage, the invoice amount and invoice activity must be reconciled each month against the employer's payroll system. To reconcile the monthly invoice, employers have available to them the "Invoice Detail" and "Contract Activity" applications. In addition, employers have access to two reports to utilize in their reconciliation effort, the "Enrollment Report" and "Premium Report".

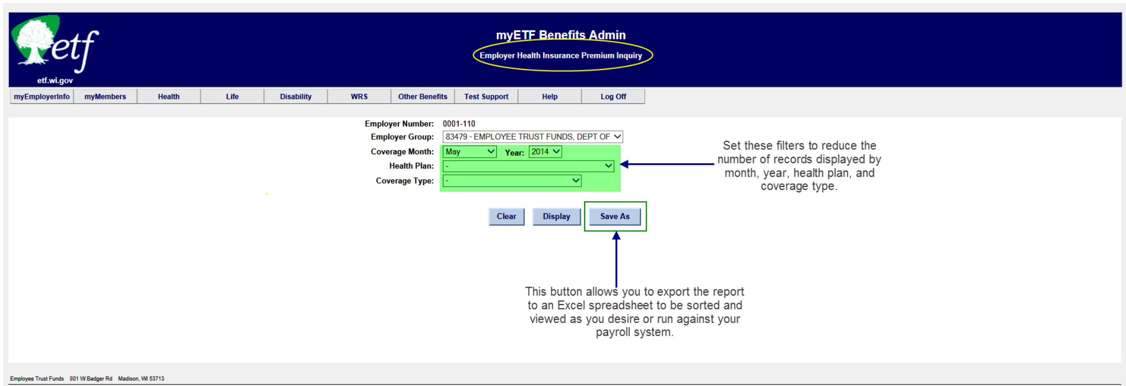
A. Premium Report - Employer Premium Inquiry

Under Premium Report, the Employer Premium Inquiry application is the best application available in myETF Benefits for employer use in reconciling the monthly invoice. It provides specific details on who an employer is paying for on an invoice for the coverage month being invoiced and any adjustments in previous months for the current calendar year or previous calendar year. Access to the Employer Premium Inquiry application is gained under the '*Health'* tab.

1. Upon logging in to myETF Benefits, hover over the *Health* tab. A drop-down will appear with '*Inquiry*', '*Member Enrollment*', '*Premium*', and '*Termination of Coverage'* visible. Hover over *Inquiry* which will make available the options of *Enrollment Reports* and *Premium Reports* in a drop-down to the right. With your mouse, hover over *Premium Reports*. The '*Premium Inquiry'* tab will now be available. Hover over '*Premium Inquiry*' and click on that tab.



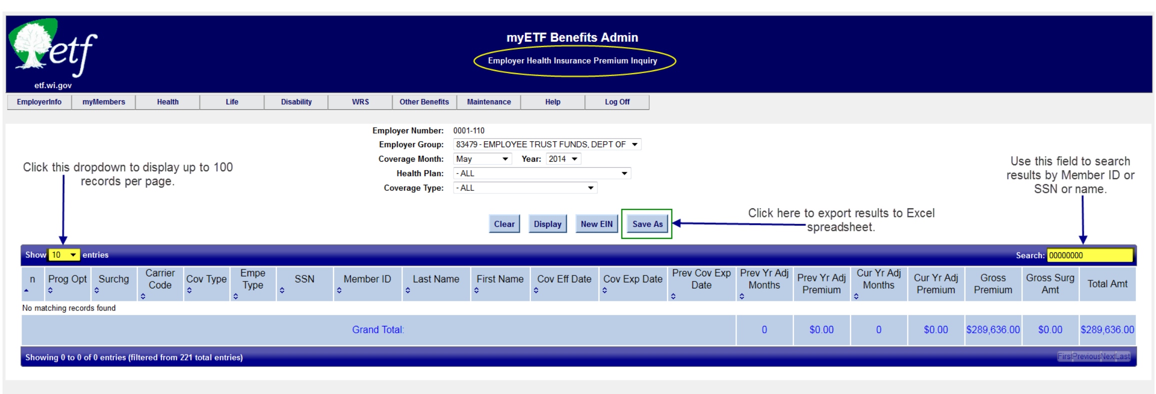
1. When the ‘*Premium Inquiry’* application opens, you will get the following screen. The user must set the search filters for coverage month and year, health plan and coverage type.

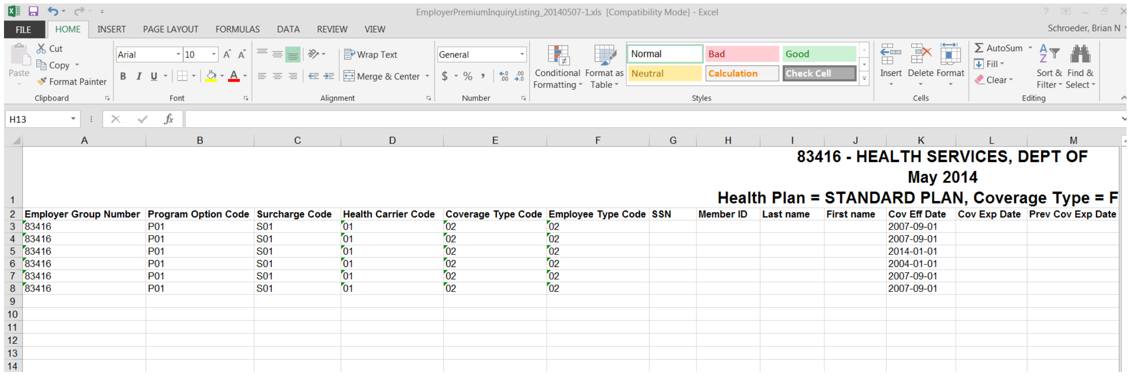


The following illustrates the results once the search filters are set and the user clicks ‘*Display’*. The results being displayed will provide the specific details of the employees for whom you are being billed or refunds are being generated on that coverage month’s invoice by health plan and coverage type with the specific premium amount. A separate line will display for an adjustment that is refunding premiums to the employer for any month(s) in the current year or previous year and a separate line will display any adjustment that is charging premiums to the employer for any month(s) in the current year or previous year.

The user can click on ‘*Clear’* and set new filters from the drop-downs, then click ‘*Display’*. The user can also go directly to the drop-downs, select new filters, then click ‘*Display’* again without clearing the screen.

The ‘*Save As’* button provides the user the ability to take the information being displayed and move it to an Excel spreadsheet. Using the Excel spreadsheet allows the user to sort however they wish and run it against their payroll system in their reconciliation effort.

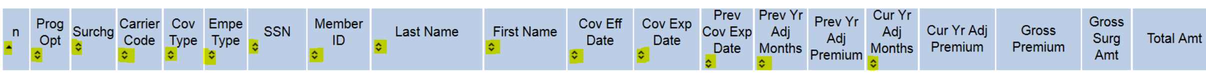




83416 - HEALTH SERVICES, DEPT OF
May 2014
Health Plan = STANDARD PLAN, Coverage Type = F

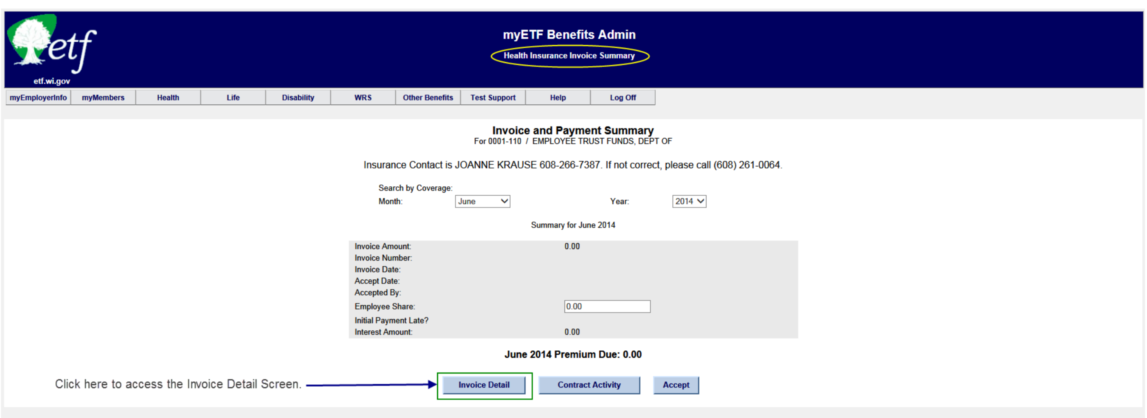
Employer Group Number	Program Option Code	Surcharge Code	Health Carrier Code	Coverage Type Code	Employee Type Code	SSN	Member ID	Last name	First name	Cov Eff Date	Cov Exp Date	Prev Cov Exp Date
83416	P01	S01	01	02	02					2007-09-01		
83416	P01	S01	01	02	02					2007-09-01		
83416	P01	S01	01	02	02					2014-01-01		
83416	P01	S01	01	02	02					2004-01-01		
83416	P01	S01	01	02	02					2007-09-01		
83416	P01	S01	01	02	02					2007-09-01		

In addition to the functionality of creating an Excel spreadsheet, employers have the ability to sort the data retrieved by each specific column without creating an Excel spreadsheet. This is accomplished by clicking on the arrow symbol (highlighted) just under each column name.

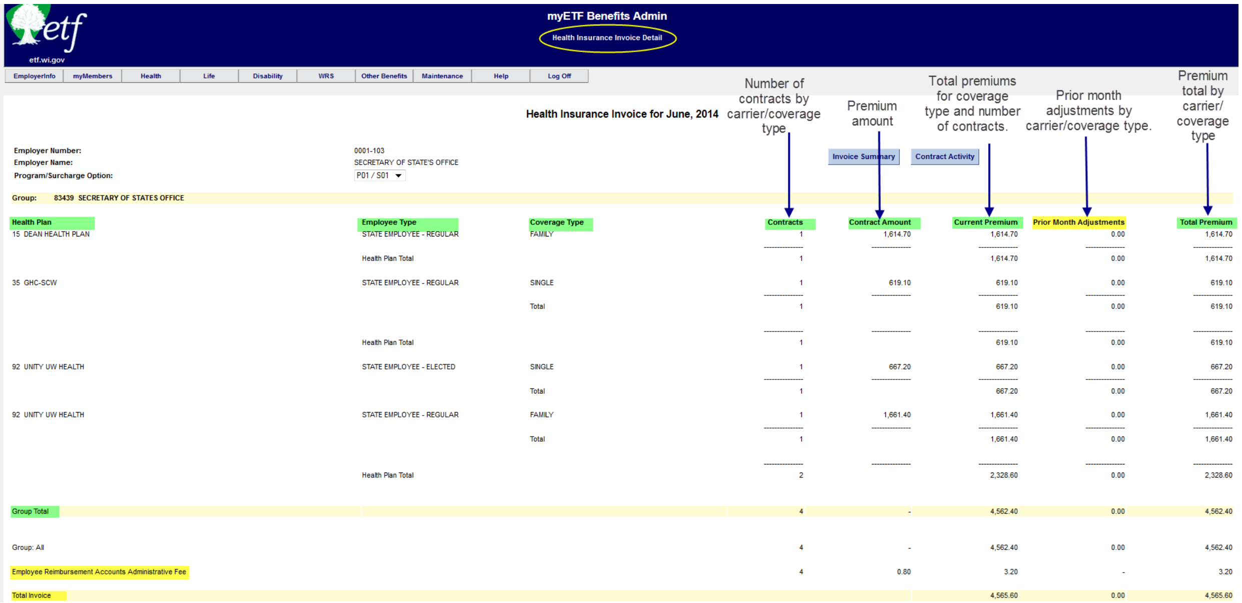


2. Invoice Detail

Access to the Invoice Detail application is gained through the Health Insurance Invoice Summary screen. This is reached by clicking on Health, Premium, Employer Invoice as previously shown. Click on the '*Invoice Detail'* button to open the application.



The information displayed is the total number of contracts being billed on the invoice. The information is broken down by health plan, employee type and coverage level. The application totals the contracts into one group total and assesses the Employee Reimbursement Accounts Administrative Fee that is added to the total invoice amount. This application does not provide specific employee information for whom the employer is being billed.



Health Insurance Invoice for June, 2014

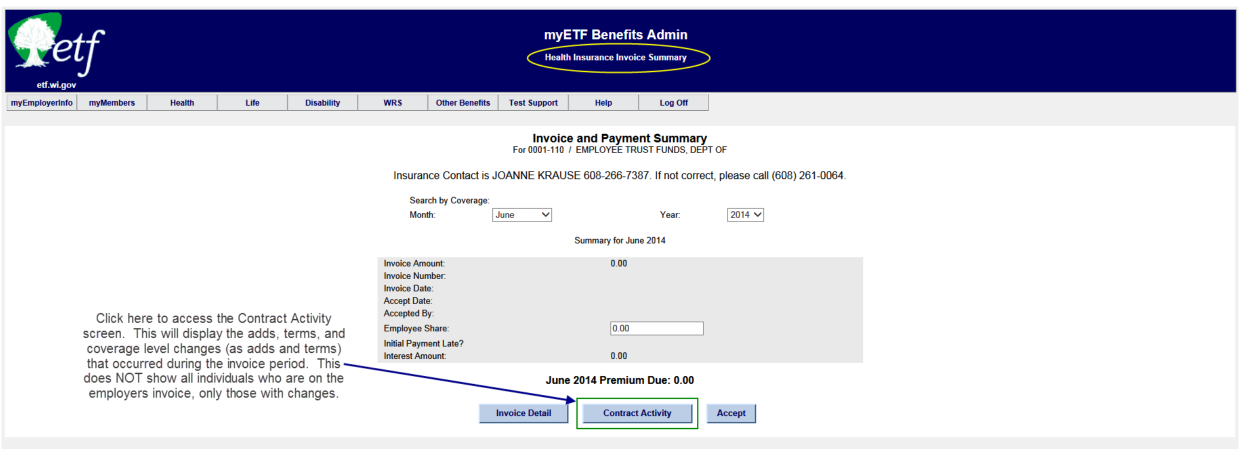
Employer Number: 0001-103
Employer Name: SECRETARY OF STATE'S OFFICE
Program/Surcharge Option: P01 / S01

Group: 83439 SECRETARY OF STATES OFFICE

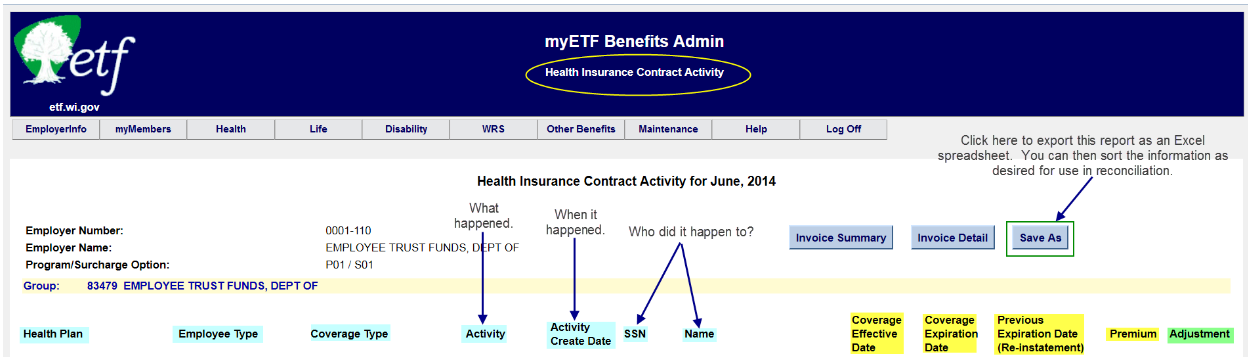
Health Plan	Employee Type	Coverage Type	Contracts	Contract Amount	Current Premium	Prior Month Adjustments	Total Premium
15 DEAN HEALTH PLAN	STATE EMPLOYEE - REGULAR	FAMILY	1	1,614.70	1,614.70	0.00	1,614.70
	Health Plan Total		1		1,614.70	0.00	1,614.70
35 GHC-SCW	STATE EMPLOYEE - REGULAR	SINGLE	1	619.10	619.10	0.00	619.10
		Total	1		619.10	0.00	619.10
	Health Plan Total		1		619.10	0.00	619.10
92 UNITY UW HEALTH	STATE EMPLOYEE - ELECTED	SINGLE	1	667.20	667.20	0.00	667.20
		Total	1		667.20	0.00	667.20
92 UNITY UW HEALTH	STATE EMPLOYEE - REGULAR	FAMILY	1	1,661.40	1,661.40	0.00	1,661.40
		Total	1		1,661.40	0.00	1,661.40
	Health Plan Total		2		2,328.60	0.00	2,328.60
Group Total			4	-	4,562.40	0.00	4,562.40
Group: All			4	-	4,562.40	0.00	4,562.40
Employee Reimbursement Accounts Administrative Fee			4	0.80	3.20	-	3.20
Total Invoice					4,565.60	0.00	4,565.60

C. Contract Activity

Access to the Contract Activity application is gained through the Health Insurance Invoice Summary screen. Click on the *'Contract Activity'* button to open the application.



This application has limited use in the reconciliation process. It does not identify for the employer all the employees included in the invoice amount. It only identifies which specific employee is being added to coverage or terminated/deleted from coverage and the retroactive premium adjustments being calculated. Activity is displayed by health plan and lists employee type, coverage type, the activity (ADD, TERM, or DELETE), the date the activity was created, employee's Social Security number, employee's name, coverage effective date, coverage expiration date (if applicable), previous expiration date on a reinstatement, premium and adjustment for premium. The adjustment indicates the amount being charged or refunded. There is a current year adjustment and previous year adjustment field that will indicate the number of months for which premiums are being charged or refunded. The '*Save As'* button provides the employer with the functionality to move this data to an Excel spreadsheet. From there, the data can be sorted however the employer wishes to in their reconciliation effort.



D. Enrollment Reports – Enrollment Inquiry, Dependent Inquiry and Address Inquiry

Under Enrollment Reports, the “Enrollment Inquiry” application, “Dependent Inquiry” application and “Address Inquiry” application are available. The three enrollment reports are described in this chapter.

The Enrollment Inquiry is very similar to the Premium Inquiry. This report will tell you specifically which employee has active coverage under the employer’s group number on a specific coverage month. However, this application will not provide any information regarding previous months and previous year premium adjustments or current month premiums. The Premium Inquiry application is the best application available in myETF Benefits for employer use in reconciling the monthly invoice.

1503 Accepting and Paying Your Invoice

Wismart

Automated Clearing House (ACH)

Accepting the Invoice:

After viewing and reconciling the invoice, employers must accept the invoice.

1. Key in the Employee Share amount and then click the *‘Accept’* button on the Invoice and Payment Summary screen.

2. On the next screen, review the invoice details and if everything is okay, click *‘Confirm’*. Employers will then receive an e-mail acknowledging the acceptance of the invoice. Once an invoice has been accepted, no further changes can be made to it.

   If an invoice has not been accepted by the due date, the system will automatically accept it on the employer’s behalf that night. The employer will receive an e-mail letting them know that the system has accepted the invoice and they need to submit a payment.

   Accepting and confirming the invoice does not mean a payment has been initiated.

Paying the Invoice:

ETF uses myETF Benefits as the system of record. The *invoice premium due* field is the amount owed to ETF. The invoice reflects what ETF will remit to the health plans on behalf of the employers.

State employers are set up to pay either by Wismart Payment Voucher (PV) or Automated Clearing House (ACH).

Wismart PV:

The employer will need to log in to Wismart and approve the applicable PV(s). Once the PV(s) has been accepted in Wismart, ETF will see it on their report the following day. Payments submitted in Wismart are manually keyed into the Health Insurance Payments System by ETF staff at the end of each month. At this time the current invoice balance will be reflected in myETF Benefits. Any outstanding balances should be resolved on the next payment.

If you have any issues with Wismart you should contact the Wismart help desk at 1-608-264-6600.

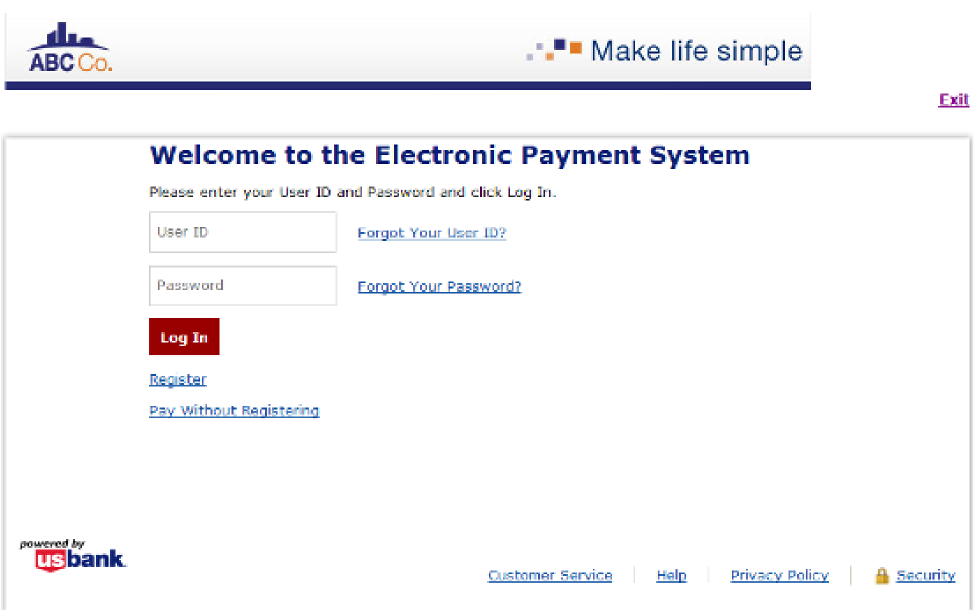
Automated Clearing House (ACH):

For state employers paying by ACH, after confirming their invoice they will be automatically taken to the US Bank E-Payment Log In screen. They can Log In, Register, or Pay Without Registering.

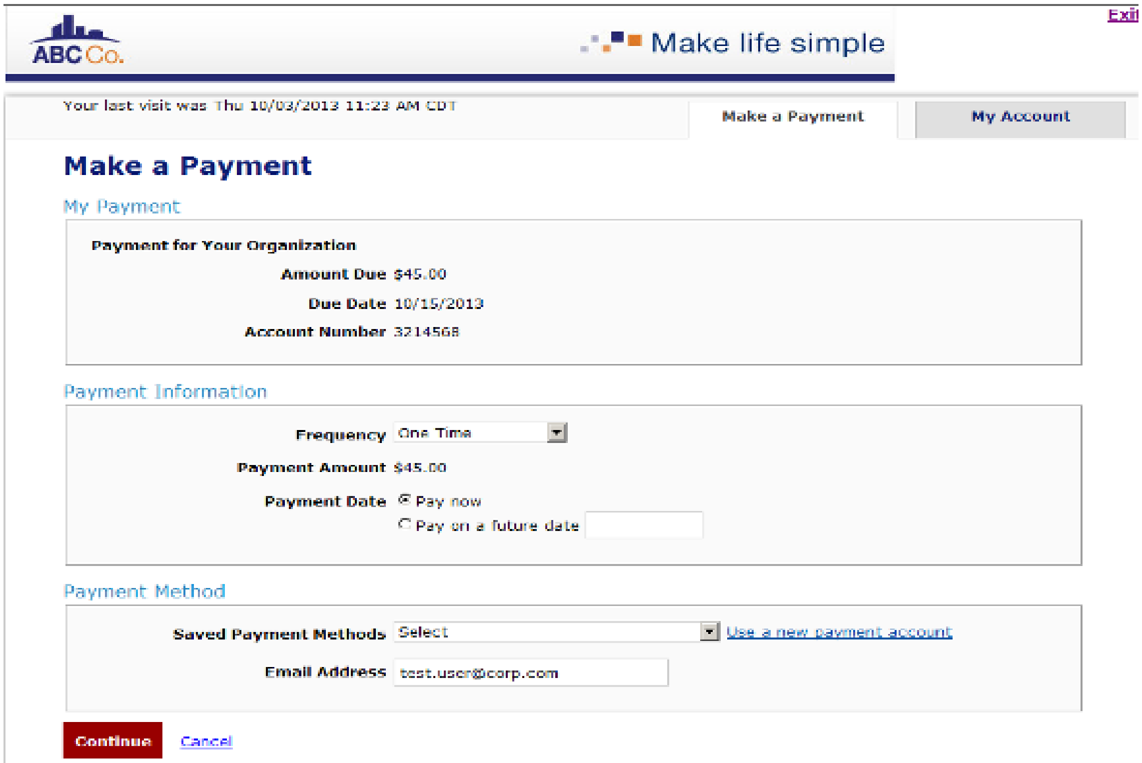
Log In – User should select this option if they have already registered for an account. This is separate from ETF's Online Network for Employers (ONE) or myETF Benefits and uses a different User ID & Password.

Register – Simply follow the prompts to create an account. Registering allows users to save their contact and banking information. Registered users can also view their account information including prior and pending payments.

Pay Without Registering – This option allows a user to pay the invoice without having to log in to an account. The contact and banking information has to be keyed, but does not get saved for future use.

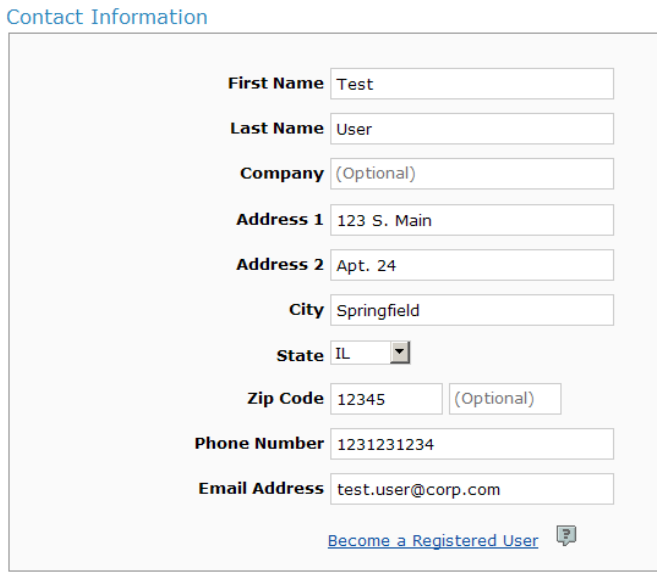


Next will be the **Make a Payment** screen.



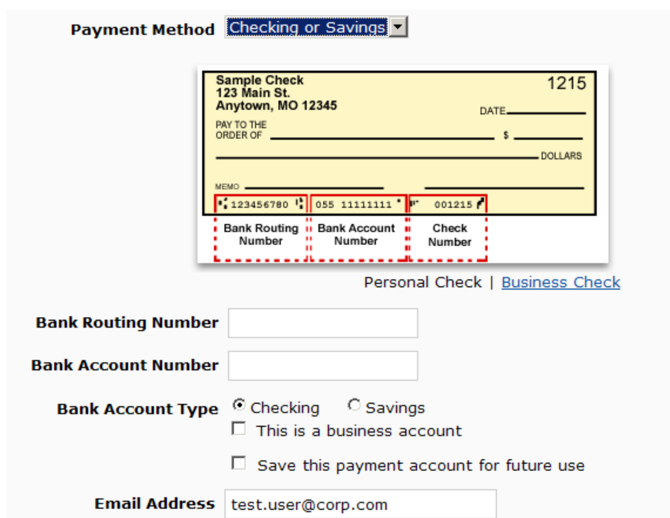
This will have 3 sections.

1. My Payment – This will show the Amount Due and Due Date
2. Payment Information – This is where users will select their payment terms
    a. Frequency – Select One Time.
    b. Payment Date – Select either Pay Now or Pay on a future date.
        i. Selecting Pay on a future date allows the user to select the date the funds will be withdrawn. It can be any date in the future, but preferably on or before the due date.
            c. If the user is not using a registered account, the user will get a Contact Information Section to fill out.



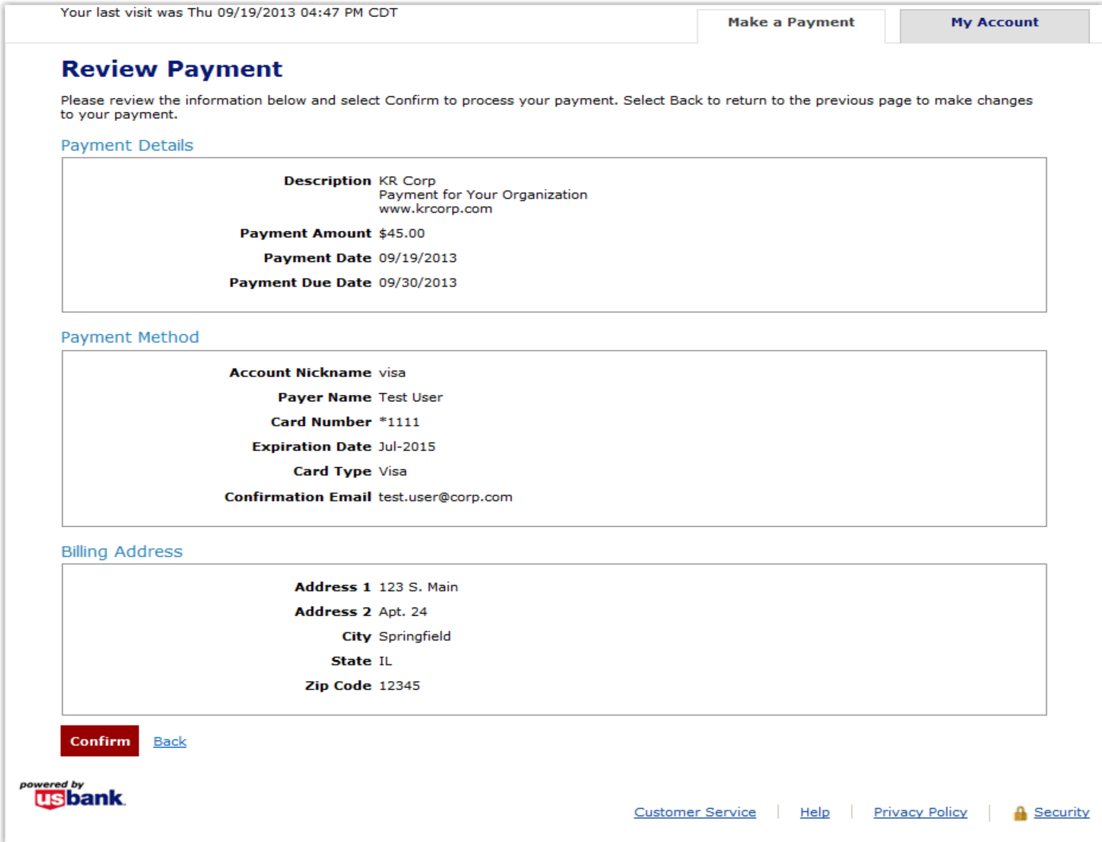
3. Payment Method – If a user is registered this will be the saved banking account.

   a. If a user is paying without registering, the user will need to fill in the banking information.



Once all 3 sections are complete, click ‘*Continue*’.

The Review Payment screen will appear. Verify that it’s correct. If okay, user can click ‘*Continue*’.



Your last visit was Thu 09/19/2013 04:47 PM CDT

Make a Payment | My Account

Review Payment

Please review the information below and select Confirm to process your payment. Select Back to return to the previous page to make changes to your payment.

Payment Details

Description	KR Corp Payment for Your Organization www.krcorp.com
Payment Amount	$45.00
Payment Date	09/19/2013
Payment Due Date	09/30/2013

Payment Method

Account Nickname	visa
Payer Name	Test User
Card Number	*1111
Expiration Date	Jul-2015
Card Type	Visa
Confirmation Email	test.user@corp.com

Billing Address

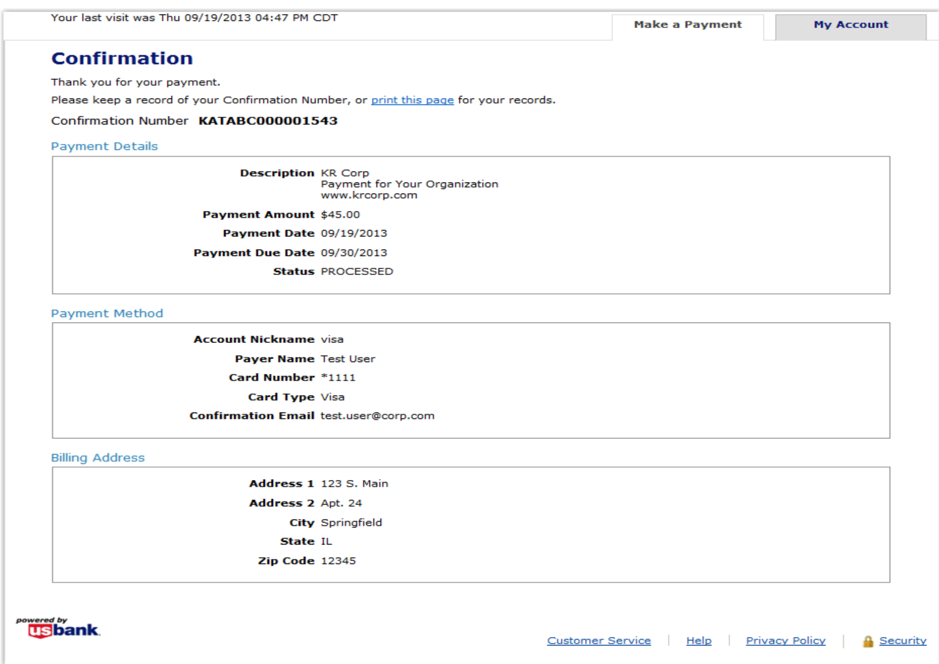
Address 1	123 S. Main
Address 2	Apt. 24
City	Springfield
State	IL
Zip Code	12345

Confirm Back

powered by usbank

Customer Service | Help | Privacy Policy | Security

If successful, a printable Confirmation Page appears that will include a confirmation number. The user will also receive an e-mail with the confirmation number and payment details.



Your last visit was Thu 09/19/2013 04:47 PM CDT

Make a Payment | My Account

Confirmation

Thank you for your payment.

Please keep a record of your Confirmation Number, or print this page for your records.

Confirmation Number **KATABC000001543**

Payment Details

Description	KR Corp Payment for Your Organization www.krcorp.com
Payment Amount	$45.00
Payment Date	09/19/2013
Payment Due Date	09/30/2013
Status	PROCESSED

Payment Method

Account Nickname	visa
Payer Name	Test User
Card Number	*1111
Card Type	Visa
Confirmation Email	test.user@corp.com

Billing Address

Address 1	123 S. Main
Address 2	Apt. 24
City	Springfield
State	IL
Zip Code	12345

powered by usbank

Customer Service | Help | Privacy Policy | Security

Upon successful completion, the payment will post to the employer's invoice at 11:00 a.m. on the payment date selected.

There is no direct link to the U.S. Bank E-Payment Service so if an employer exits before scheduling a payment they will need to log back into myETF Benefits. Instead of the '*Accept*' button, the employer will see a '*Pay*' button. Click '*Pay*' and then '*Confirm*' on the next screen. The '*Pay*' button is displayed until a payment has been posted to the invoice.

If a warning message displays stating that the invoice may have already been paid, employers should check their records. Here are four ways to check if payment has been previously made:

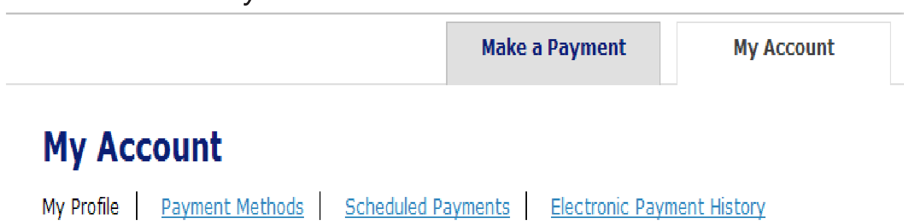
1. Check for print out of E-Payment Confirmation Page.

2. Check e-mails – Employers would have received an e-mail with the payment details and a confirmation number.

3. Call ETF using the phone number listed on the invoice – Staff will be able to look up any scheduled payments.

4. Continue on to the US Bank E-Payment Service and Log In if they are a registered user.

    a. Click on the '*My Account*' tab.



        i. Go to ***Scheduled Payments*** – This will list any pending payments. It will remain here as pending until the payment date.
            1. If there is a pending payment, no further action is needed and the user can logout.
            2. If there is no pending payment, the user should select the '*Make a Payment*' tab and complete the process to submit a payment.

1504 Late Interest Charge

Payment is due the 24th of every month, with exceptions being weekends and US Bank holidays. If a payment is received after the due date then a late payment interest charge will be applied to the employer's invoice based on the following calculation:

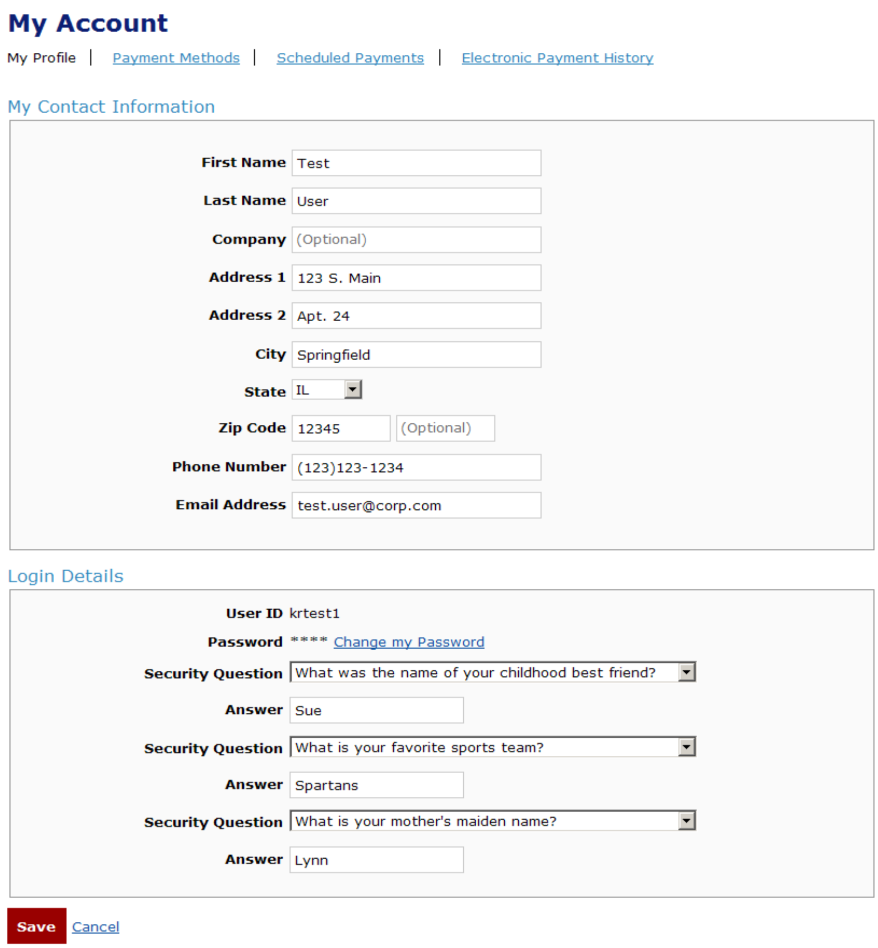
Interest Charge = Invoice Premium Due x Number of days late x 0.04%

The interest charge will be assessed after the payment has been submitted and should be paid as soon as possible. For employers paying by Wismart PV, the late interest charge can be paid as an additional PV or an amount added to the following month's PV. Employer's paying by ACH will have to log in to myETF Benefits and select the invoice month and year that received the interest charge. There should be an outstanding amount due. Just click on '*Pay*' and it will take you through the normal ACH payment process via the US Bank E-Payment System.

Other Features - My Account:

Users have the ability to view other features in the '*My Account*' tab.

1. **My Profile** – This is where a user's Contact Info and Log In Details are stored. Changes can be made here as needed.



My Account

My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

My Contact Information

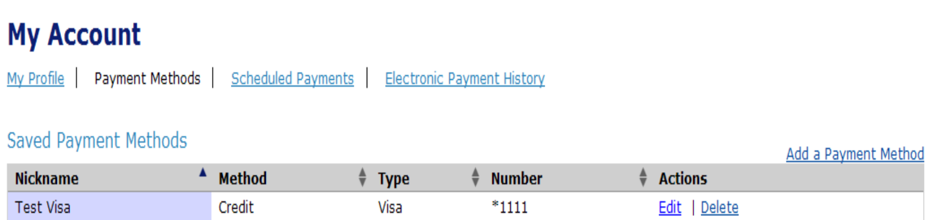
First Name: Test
Last Name: User
Company: (Optional)
Address 1: 123 S. Main
Address 2: Apt. 24
City: Springfield
State: IL
Zip Code: 12345 (Optional)
Phone Number: (123)123-1234
Email Address: test.user@corp.com

Login Details

User ID: krtest1
Password: **** Change my Password
Security Question: What was the name of your childhood best friend?
Answer: Sue
Security Question: What is your favorite sports team?
Answer: Spartans
Security Question: What is your mother's maiden name?
Answer: Lynn

Save Cancel

2. **Payment Methods** – This will list any saved banking accounts. If users need to update their banking information this is where they will need to go. They have the option to edit or delete an existing account and to add a new account by selecting Add a Payment Method.



My Account

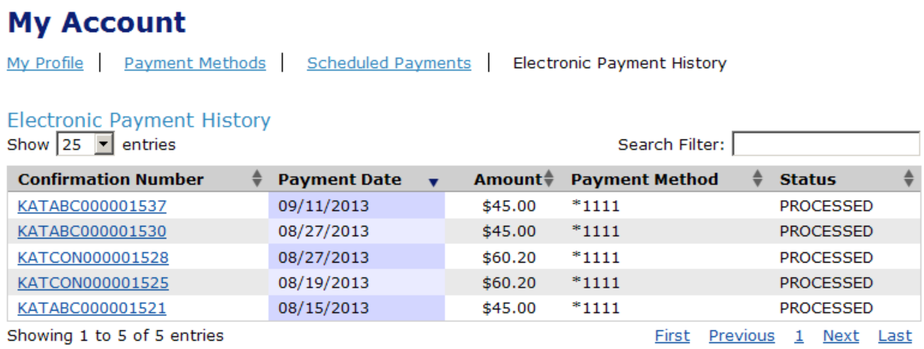
My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

Saved Payment Methods

Add a Payment Method

Nickname	Method	Type	Number	Actions
Test Visa	Credit	Visa	*1111	Edit | Delete

3. **Electronic Payment History** – This is where users can go to view past payments. Status will be marked as Processed. Data can be sorted by any of the columns and there is also a search filter.



My Account

My Profile | Payment Methods | Scheduled Payments | Electronic Payment History

Electronic Payment History

Show 25 entries Search Filter:

Confirmation Number	Payment Date	Amount	Payment Method	Status
KATABC000001537	09/11/2013	$45.00	*1111	PROCESSED
KATABC000001530	08/27/2013	$45.00	*1111	PROCESSED
KATCON000001528	08/27/2013	$60.20	*1111	PROCESSED
KATCON000001525	08/19/2013	$60.20	*1111	PROCESSED
KATABC000001521	08/15/2013	$45.00	*1111	PROCESSED

Showing 1 to 5 of 5 entries First Previous 1 Next Last

1505 Who to Contact for Assistance

For help accepting an invoice, paying an invoice, or logging into the US Bank E-Payment System please contact:

Laura Vang: 1-608 261-0064 or laura.vang@etf.wi.gov.

Rolanda Franklin: 1-608-266-0781 or rolanda.franklin@etf.wi.gov.