# Aetna Compass - Payment - Finding (Locate) a Payment and Unapplied Payments

[Finding (Locate) a Payment Process](#_Toc200644181)

[Money Orders](#_Toc200644182)

[Unapplied Payments](#_Toc200644183)

[Transfer Check/Money Order Payments](#_Toc200644184)

[Related Documents](#_Toc200644185)

**Description:** Provides the direction of how to search for a payment made by check, money order, electronic check, or credit card when the payment cannot be found within the Transaction History of the member’s account.

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| Finding (Locate) a Payment Process |

Perform the steps below to find a payment:

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| **Step** | **Action** | | |
| **1** | From the **Quick Actions** panel on the Claims Landing page, click the **Current Balance** hyperlink.    **Result:** The Mail Order Payment History screen displays:    **Notes:**   * If the balance is past due, Compass displays the balance in **red text** followed by a warning icon . * Compass displays credits on the account with the negative sign before the **$** symbol (**Example:** -$100). | | |
| **2** | Click the **Search across Accounts** hyperlink.    **Result:** The Search for Payments Across Accounts screen displays. | | |
| **3** | Select the appropriate tab for the payment type: Check/Money Order, Electronic Check, or Credit Card. | | |
| **4** | Input the search criteria.  **Note:** The Search function will be disabled until all criteria have been entered. | | |
| **If searching for a payment made by…** | **Then use one of the following search criteria combinations…** | |
| Check/Money Order | * Start Date and End Date, Check Number, and Check Amount **OR** * Routing Number, Account Number, and Check Number   Refer to the [Money Orders](#_Money_Orders) section below for additional tips for searching for money orders.  **Note:** Only a 90-day window can be searched at a time. | |
| Electronic Check (eCheck) | Routing Number and Account Number  **Note:** The **Post Date From and To** and **Dollar Amount** fields are optional but will allow you to narrow the search results if needed. | |
| Credit Card | Start Date and End Date, Card Type, Last 4 digits of Card, and Dollar Amount  Only a 90-day window can be searched at a time. | |
| **5** | Click the **Find** button and review the Search Results. | | |
| **If the payment is…** | **Then…** | |
| Located | Perform one of the following steps: | |
| **If the payment is by…** | **Then…** |
| Check | Submit a Payment Dispute Support Task. Refer to [Aetna Compass - Mail Order Payment History/Payment Dispute Support Task (Mail Order Claims Only) (064247)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=26c757d5-b3d1-4bb7-87a9-0c894e060380).  Select the **Reason for Payment Dispute** from the drop-down menu.   * **Paper Check or Money Order has not posted to members account**   **Note:** If the payment was posted to another account of the member’s, other than the one you have open, refer to the [Transfer Check/Money Order Payments](#_Transfer_Check/Money_Order) section below. |
| eCheck or Credit Card | Submit a Payment Dispute Support Task. Refer to [Aetna Compass - Mail Order Payment History/Payment Dispute Support Task (Mail Order Claims Only) (064247)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=26c757d5-b3d1-4bb7-87a9-0c894e060380).  Select the **Reason for Payment Dispute** from dropdown menu.   * **Member requesting a credit balance to be transferred to another account**. |
| Not located | Advise member that the payment is not found in our system.   * Agent should refer to the [Unapplied Payments](#_Unapplied_Payments) section below for the current procedures for Payment Not Found. * Still in Compass, send a [Aetna Compass - Mail Order Payment History/Payment Dispute Support Task (Mail Order Claims Only) (064247)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=26c757d5-b3d1-4bb7-87a9-0c894e060380). * Include the full information and check amount, check #, date issued, and date the check cleared bank. | |
| **6** | Provide the member with a receipt for their payment, if requested. If needed, refer to [Aetna Compass - Statement - Invoice Copy Request (064263)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=cd188cc4-a641-4190-ba25-267da76f5298). | | |

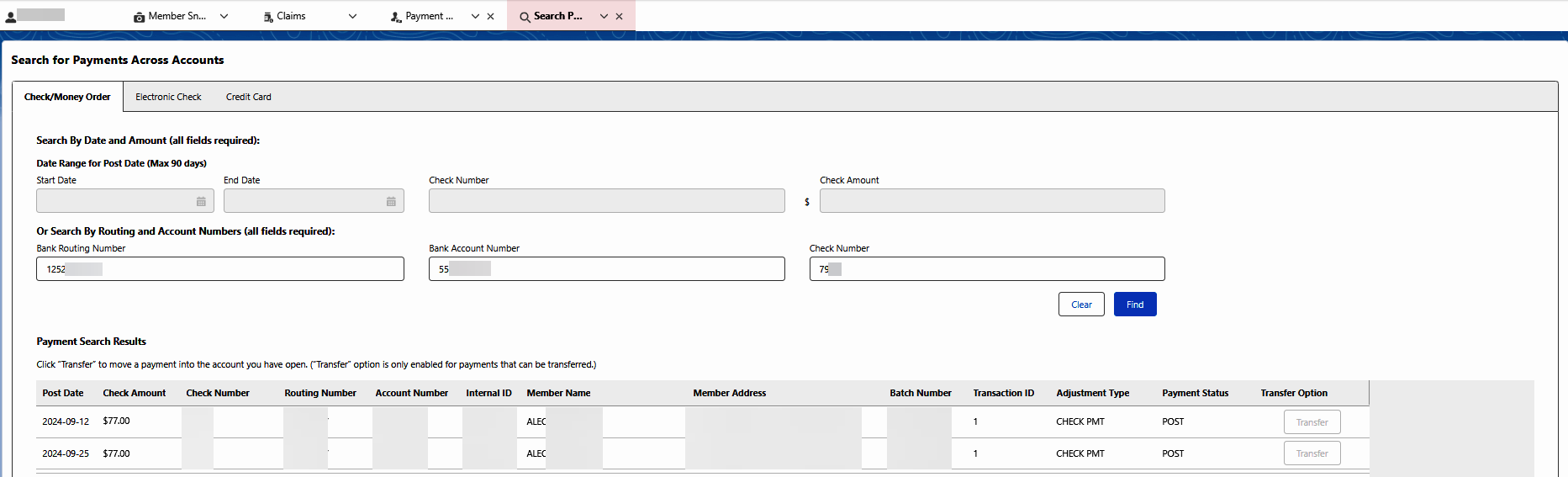
[Top of the Document](#_top)

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| Money Orders |

Money orders have an account and routing number as well as a check number. Sometimes, due to the shape and size of the money order, the correct fields are not picked up by the scanner making it difficult to find it in the system.

When the scanner cannot pick up the check number it will add a check number of 888888888. If you are having trouble finding a money order, use the 888888888 check number, date range and amount.

Below is an image of the **Find a Payment** screen, showing a search for $77.00 money orders received within a one year timeframe.



[Top of the Document](#_top)

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| Unapplied Payments |

 This section streamlines the process for identifying and correctly applying previously unidentified member payments. The largest changes include:

* If the caller becomes escalated, contacting the Senior Team to apply payments instead of forwarding a request to the Finance department.
* Providing a more efficient method of resolving unidentified payment issues.

Listed below are the instructions for addressing member requests regarding having mailed in a check/money order that was not applied to their account or if the member’s bank has sent an electronic payment for them through online bill-pay. These instructions apply to all Compass Aetna Customer Care inbound facilities.

Perform the steps below:

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| **Step** | **Action** | | | |
| **1** | Obtain the plan member’s ID number and locate member records. | | | |
| **2** | Authenticate the caller. Refer to [Aetna Compass - Guided Caller Authentication (064123)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=a29fcb21-bff8-4fe4-a946-0dc700954fe0). | | | |
| **3** | Verify payment processing time has expired. Ask member when the payment was sent to Aetna: | | | |
| **If…** | **Then…** | | |
| 7 or less calendar days ago | Advise the member to allow more time for processing and end the call. | | |
| More than 7 calendar days ago | Proceed to the next step. | | |
| **4** | Determine the payment type: | | | |
| **If…** | **Then…** | | |
| **Paper Item** | Ask the member if the item used to pay for the purchase has cleared their financial institution.  **Note:** For money orders, the member can call the number on the back of their receipt to verify that the check has cleared. | | |
| **If…** | **Then…** | |
| Yes | Determine if a payment has been applied to their account by clicking the **Current Balance** hyperlink in the **Quick Actions** panel on the Claims Landing Page to access the **Mail Order Payment History** screen. | |
| **If…** | **Then…** |
| Yes | Notify the member that their account has been credited. |
| No | Refer to the [Finding (Locate) a Payment Process](#_Process) section above. |
| No | Determine if Aetna may have the check in possession, but has not yet applied it.  **Example:** The member has sent in a Mail Order Service Form with an attached payment (Check or Money Order). The order was voided, and the check needs to be rescanned in order to be posted. From the **Mail Order History** tab, click the **Order Number** and review **Current Payment Method** on the Order Details screen. | |
| **If…** | **Then…** |
| Yes | Submit a Payment Dispute Support Task for research:   * **Task Type:** Payment Dispute * Select the **Reason for Payment Dispute** from dropdown menu: Paper Check or Money Order has not posted to members account   **Notes:**   * Fields containing an asterisk (\*) are required. * For money orders, include the money order check number in the **Check Number** field of the task. This number will be located on the money order receipt. |
| No | * **Say:**   Your check will need to have cleared your bank before we are able to credit your account here at Aetna.   * Complete call as normal. |
| **Electronic Payment** | Ask the member if the electronic debit is showing at their financial institution. | | |
| **If…** | **Then…** | |
| Yes | Determine if the electronic payment has been applied to their account at Aetna. | |
| **If…** | **Then…** |
| Yes | Notify the member that their Aetna account has been credited. |
| No | Refer to [Aetna Compass - Mail Order Payment History/Payment Dispute Support Task (Mail Order Claims Only) (064247)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=26c757d5-b3d1-4bb7-87a9-0c894e060380). |
| No | * **Say:**   Your electronic payment will need to have cleared your bank before we are able to credit your account here at Aetna.   * Complete call as normal. | |

[Top of the Document](#_top)

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| Transfer Check/Money Order Payments |

 Credit Card payment transfers can only be submitted by Payment Dispute Support Task. Refer to [Aetna Compass - Mail Order Payment History/Payment Dispute Support Task (Mail Order Claims Only) (064247)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=26c757d5-b3d1-4bb7-87a9-0c894e060380) for more information.

Perform the following steps when a member request to transfer a check/money order from another account to the account you have open:

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| **Step** | **Action** |
| **1** | Make sure to access the account where the member wants their payment to be transferred to before proceeding. |
| **2** | On the Mail Order Payment History screen, access the **Search across Accounts** hyperlink as described in the [Finding (Locate) a Payment Process](#_Finding_(Locate)_a) section above. |
| **3** | From the **Check/Money Order** tab, obtain the check information from the caller and enter it in the appropriate fields. Refer to Step 4 in the [Finding (Locate) a Payment Process](#_Process) section above for search criteria. |
| **4** | Click **Find**.  **Note:** All valid search criteria must be entered for the **Find** button to be enabled.    **Result:** Payment Search Results display. |
| **5** | Click the **Transfer** button to move a payment into the account you have open.  **Note:** The Transfer option is only enabled for payments that can be transferred.  **Result:** The Transfer Payment popup appears. |
| **6** | Confirm with the member that they want to transfer the payment to the account we have open.     * If the member declines to transfer the payment, click **No**.   + This will exit the pop-up and return to the **Search for Payments Across Accounts** screen. * If the member confirms they want to transfer the payment, click **Yes**. |
| **7** | The payment will be transferred to the account you have open and will display the following message:    **Note:** If there is an error when transferring the payment, an error message will display. |

[Top of the Document](#_top)

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| Related Documents |

**Parent Document:** [Customer Care Internal and External Call Handling (CALL-0049)](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

**Abbreviations / Definitions:** [Customer Care Abbreviations, Definitions and Terms (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

[Top of the Document](#_top)

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