# PeopleSafe - Balance - Mail or Make Payment

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**Description:** Addresses how to make a payment with a credit card (**cc**), debit card, or electronic check for outstanding balances owed to CVS Caremark without placing an order when the customer calls into Customer Care. The member may also use the website or IVR to make payments.

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| Reminders |

If a member calls in asking about using BillPay online with their bank, and is questioning the ID number to use, Customer Care may advise member to use the ID number from their ID card.

 **Note:** Advise members when making payments by Credit Card or Debit Card, it will appear as CVS Caremark on their bank statements or credit card statements.

Never offer to provide the member’s ID number but may verify the number if member provides it from the ID card.



 Flexible Spending Account (**FSA**) and Health Saving Account (**HSA**) credit cards **can** now be used to pay outstanding balances. Member cannot pay an outstanding balance on the account that incurred before their HSA account was established.

Do Not list the full credit card number or E-check routing and account numbers in any comments field. This includes but is not limited to RM task comments/notes and stop-see comments. Credit card numbers and E-check routing and account numbers may only be entered in system-specified credit card number/E-check routing and account number fields. All comments fields are periodically checked for compliance. Users who fail to abide by policy may be subject to disciplinary action.



 In the event of a mail tag, the member’s account balance will be credited when the medication is received in the mail order pharmacy. Until then, all future fill order costs will be included in the overall balance of the member’s account. Offer alternatives such as [Create Opportunity and Maintenance Choice (MChoice) Transfer (021315)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0a402678-3e98-4204-b4cf-08a5e9d5f68b)

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| Mailing a Payment to CVS Caremark |

When a member wants to mail a payment for an outstanding balance, **perform the following steps:**

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| **Step** | **Action** |
| **1** | Click on  from the . |
| **2** | Verify the **Balance** due.  **Result:** Balancefield populates with the total balance due for family members under the Cardholder. |
| **3** | 1. Provide the address to the member. 2. Inform the member to include the invoice when mailing in their payment. 3. Instruct member to add the ID number located on their card, on the check, or money order (in case separation of payment).   **Notes:**   * It is important to note that balances being paid off on separate accounts require checks specific to each account. One check cannot be split between two accounts. * Invoice should be provided, but if that the member doesn't have the invoice, the ID needs to be placed on the check. * Make payable to CVS Caremark. * **Provide address:** * **Payments:**   CVS Caremark, Inc  P.O. Box 659539  San Antonio, TX 78265-9539 |

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| Make a Payment |

When a member wants to make a payment to an outstanding balance by credit card or electronic check, **perform the following steps:**

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| **Step** | **Action** | | | | |
| **1** | Click on  from the . | | | | |
| **2** | Verify the **Balance** due.    **Result:** Balancefield populates with the total balance due for all family members under the Cardholder.  **Note:** If the member states they received a bill but 0.00 is showing as due, look for a recent payment or search by name and date of birth (**DOB**) to locate any other accounts that may show a balance due. | | | | |
| **3** | **Verify payment amount the plan member wishes to pay:** | | | | |
| **If payment is…** | | **Then…** | | |
| Less than the balance due | | Enter the amount the member has authorized to pay in the Amount field ($$.$$). | | |
| Greater than the balance due, **the following message will display:** “Payment Amount Should be less than or equal to the Balance. Please Re-enter Payment Amount” | | Enter the correct payment amount. | | |
| Less than zero, **the following message will display:**  “Payment Amount Should be greater than Zero. Please Re-enter Payment Amount.” | | Enter the correct payment amount. | | |
| Actual Balance | | Proceed to [Step 4](#Step4) | | |
| **4** | **Ask the Member:**  How would you like to pay for your balance today? We accept payment by credit card or electronic check.  Flexible Spending Account (**FSA**) and Health Saving Account (**HSA**) credit cards **can** be used to pay outstanding balances. Member cannot pay an outstanding balance on the account that incurred before their HSA account was established. | | | | |
| **5** | Select the type of payment from the **Transaction Type drop-down menu:**   * E-Check Payment * CC Payment   **Result:** The second drop-down menu displays all accounts on file for that particular payment type. | | | | |
| **6** | Select the appropriate [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83), account from the drop-down menu.   * If the member or Power of Attorney/Legally appointed representative is calling, proactively provide them the last four digits and expiration date for credit cards, or the financial institution and account type for electronic checks. * If it is **NOT** the member or Power of Attorney/Legally appointed representative calling, ask the third-party caller for the last four digits and expiration date for credit cards, or the financial institution and account type for electronic checks. Refer to [HIPAA (Health Information Portability and Accountability Act) Grid - CVS (028920)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5b354e50-0d15-42d0-b9c2-0711ea02d9ce).   **Notes:**   * It is acceptable to allow the third-party caller additional time to locate and provide this for you. * If challenged why we are asking now when this was not needed in the past, it is appropriate to say:   We would like to be sure we are billing the correct card, so our procedures now require us to verify the (**Example:** Last four numbers of the card and expiration date) you are billing. I apologize if this is an inconvenience.   * If the third-party caller is unable to provide the account information (**Example:** Does not have the credit card with them currently), ask if the default payment account should be used. If no default is set, ask if the most recently used payment account should be used. * Notate the member’s account that this discussion took place. | | | | |
| **If…** | **Then…** | | | |
| The payment account is not on file | Select the **Maintain Payment Options** button and add the account.  Refer to [Payment Maintenance Add, Edit and Remove (Credit Card and e Check) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83) for instructions on adding new payment methods.  **Note:** For deceased members, a third-party may add a new method of payment to make a one-time payment only. | | | |
| Selecting a credit card and the following message is displayed: “The Credit Card Has Expired. Please select/Add Another Credit Card.” | Ask the member for the new expiration date and select the **Maintain Payment Options** button to update the card. Refer to [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83) for instructions on editing a credit card.  **Note:** If the member does not have a new expiration date for the credit card, ask for a different method of payment. | | | |
| The payment account is marked as Exclusive (Exclusive or Exc) | **The following pop-up message displays:** | | | |
| **If the originator of the exclusive payment account is…** | | | **Then…** |
| On the phone | | | Continue with selecting the payment account and proceed to the next step. |
| **Not** on the phone | | | The account should only be used with the originator’s permission. Ask if the originator is available to speak with you for a moment to authorize the transaction.   * If not available, suggest that a different payment account be used or for the originator to contact us (or login to Caremark.com) at their convenience to apply the payment. Refer to [Caremark.com Account Balance and Payments (038113)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e6c30ce7-caf7-4c75-96e7-ada6ab0731e3).   **Note:** Power of Attorney’s (**POA**) are authorized to act on behalf of the member and can apply payments to an exclusive account.   * In situations in which there is custody of a dependent, non-member calling on behalf of the member, etcetera, if the call is fully authenticated and the caller can verify the payment account information, continue with applying the payment to the exclusive account. Reach out to the Senior Team, refer to [PeopleSafe - When to Transfer Calls to the Senior Team (016311)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9eef064d-c7d7-42f7-9026-1497496b4d51) if you are unsure or feel that the situation may lead to unauthorized use of the account. |
| **7** | 1. Adjust the amount to be charged, if necessary, and click the **Apply** button to make the payment.   **Result:** Screen refreshes showing the payment made in the history table and the balance will be reduced to show the difference between the payment made and the original balance. The system will also generate an auto comment stating, “Payment Received” and the payment type used.  **Note:** Confirmation numbers for electronic payments display on the Transaction History screen. If the member requests a confirmation number, provide the number associated with the payment.   1. Advise the member that the payment will display on their bank/credit card statement, and that they can verify their account balance at Caremark.com. Refer to [Caremark.com – Account Balance and Payments (038113)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e6c30ce7-caf7-4c75-96e7-ada6ab0731e3).  * If member is not satisfied, send the following task:   + **Task Category:** Billing/Payment   + **Task Type:** Payment Dispute   + **Queue:** Finance – Northbrook   **Notes:** Include the payment confirmation number in the task and request the member be mailed a billing statement showing the recent payment. | | | | |
| **If selecting a credit card account and the following message is displayed…** | | | **Then…** | |
| “Credit card pre-approval is denied. Please select another card/payment method.” | | | I am sorry, but your credit card account has been denied. Can you provide an alternate method of payment?  Refer to [PeopleSafe - Credit Card Pre-Authorization & Talk Tracks (061981)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3d1c3e21-e591-4e8d-a798-c482ee3c57c8). | |
| “Credit card is partially approved for <xx.xx> amount. Do you want to select another card/payment method or continue with this amount? If you continue, please note that pharmacy will be in contact with you regarding your order.*”* | | | * If the member would like to continue with the pre-authorized amount, click **OK**. Inform the member that the pharmacy will be in contact regarding the order. * If the member does not want to continue with the pre-authorized amount, click **Cancel**. Ask the member if they would like to use a different method of payment. Refer to [PeopleSafe - Credit Card Pre-Authorization & Talk Tracks (061981)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3d1c3e21-e591-4e8d-a798-c482ee3c57c8). | |

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| Make a One-Time Payment by Credit Or Debit Card |

When a member wants to make a one-time payment to an outstanding balance by credit card, **perform the following steps:**

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| **Step** | **Action** | | |
| **1** | Click on  from the . | | |
| **2** | Verify the **Balance** due.  **Result:** Balancefield populates with the total balance due for all family members under the Cardholder.  **Note:** If member states they received a bill but 0.00 is showing as due, look for a recent payment or do a name and DOB search to locate any other accounts that may show a balance due. | | |
| **3** | **Verify payment amount the plan member wishes to pay:** | | |
| **If payment is…** | | **Then…** |
| Less than the balance due | | Enter the amount the member has authorized to pay in the **Amount** field (Format of $$.cc). |
| Greater than the balance due, the following message will display: “Payment Amount Should be less than or equal to the Balance. Please Re-enter Payment Amount” | | Enter the correct payment amount. |
| Less than zero, the following message will display: “Payment Amount Should be greater than Zero. Please Re-enter Payment Amount” | | Enter the correct payment amount. |
| Actual Payment | | Proceed to [Step 4](#Step4b) |
| **4** | **Ask the Member:**  What credit card would you like to use for this one-time payment?  Flexible Spending Account (**FSA**) and Health Saving Account (**HSA**) credit cards **can** be used to pay outstanding balances. Member cannot pay an outstanding balance on the account that incurred before their HSA account was established. | | |
| **5** | Select **CC payment** from the **Transaction Type** drop-down menu.  **Result:** The second drop-down menu displays all accounts on file for that particular payment type. | | |
| **6** | **Determine if the payment account is on file:** | | |
| **If…** | **Then…** | |
| Yes | Select the payment account and proceed to the next step. | |
| No | Select the **Maintain Payment Options** button and add the account. Refer to [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83)for instructions on adding new payment methods. | |
| Selecting a credit card and the following message is displayed: “The Credit Card Has Expired. Please select Another Credit Card.” | Ask the member for the new expiration date and select the **Maintain Payment Options** button to update the card. Refer to [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83) for instructions on editing a credit card.  **Note:** If the member does not have a new expiration date for the credit card, ask for a different method of payment. | |
| **7** | 1. Adjust the amount to be charged, if necessary, and click the **Apply** button to make the payment.   **Result:** Screen refreshes showing the payment made in the history table and the balance will be reduced to show the difference between the payment made and the original balance. The system will also generate an auto comment stating, “Payment Received” and the payment type used.  **Note:** Confirmation numbers for electronic payments display on the Transaction History screen. If the member requests a confirmation number, provide the number associated with the payment.   1. Advise the member that the payment will display on their bank/credit card statement, and that they can verify their account balance at Caremark.com. Refer to [Caremark.com – Account Balance and Payments (038113)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=e6c30ce7-caf7-4c75-96e7-ada6ab0731e3).  * If member is not satisfied, **send the following task:**   + **Task Category:** Billing/Payment   + **Task Type:** Payment Dispute   + **Queue:** Finance - Northbrook   + **Notes:** Include the payment confirmation number in the task and request the member be mailed a billing statement showing the recent payment. | | |
| **If selecting a credit card…** | | **Then…** |
| Account and the following message is displayed “Credit card pre-approval is denied, Please select another card/payment method.” | | I am sorry, but your credit card has been denied. Can you provide an alternate method of payment?  Refer to [PeopleSafe - Credit Card Pre-Authorization & Talk Tracks (061981)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=3d1c3e21-e591-4e8d-a798-c482ee3c57c8). |
| And the following message is displayed: “Credit card is partially approved for <xx.xx> amount. Do you want to select another card/payment method or continue with this amount? If you continue, please note that pharmacy will be in contact with you regarding your order.*”* | | * If the member would like to continue with the pre-authorized amount, click **OK**. Inform the member that the pharmacy will be in contact regarding the order. * If the member does not want to continue with the pre-authorized amount, click **Cancel**. Ask the member if they would like to use a different method of payment. |
| **8** | After the one-time payment is complete, follow the steps to remove the Credit Card. Refer to the **Remove Credit or Debit Card** section of [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83). | | |

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| Resolution Time |

Immediate - Make Payment

Up to 10 business days from date of mail - Payment by Mail

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| Exceptions |

If payment is for an **open** order, refer to [PeopleSafe - Balance Transaction History/Payment Dispute (Home Delivery/Mail Order Claims Only) (004578)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=ba2c70ed-7f0c-4779-98b6-9bc1eb9bbb1f).

If member needs a payment transaction report for their records or to provide to their FSA, and we are unable to request an invoice due to the order being more than 30 days old, offer to submit a [PeopleSafe - Financial Statement of Cost (SOC) Member, Spouse or Dependent (043264)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=7049837e-d636-430e-b990-ae0706bd09e9).

If the member has an outstanding balance 30 days after their plan has terminated, CVS Caremark will bill the client for the amount due. This will display on the **Transaction History** screen as a credit with the comment “Billed Termed Client.” If the member questions how to make a payment, refer them back to the client for handling.

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| Related Documents |

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

[Log Activity/Capture Activity Codes (005164)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bdac0c67-5fee-47ba-a3aa-aab84900cf78)

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

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