# PeopleSafe - Order Status Payment Exceptions

[Reminders](#_Toc197428149)

[Payment Exception Process](#_Toc197428150)

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**Description:** Guidance on how to resolve Payment Exceptions.

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| Reminders |

The Pending Resolution of Payment Issues queue is utilized to temporarily stop the order process when payment information is needed. An outbound call is made to the member in an attempt to gather this detail. If the member is unavailable at the time of the call, a message will be left asking the member to call Customer Care with the appropriate payment information.

Upon receiving the call from the member, follow the steps provided in this document to resolve the issue.

**** Under no circumstance is it appropriate to list full credit card numbers 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 comment fields are periodically checked for compliance. Users who fail to abide by policy may be subject to disciplinary action*.*

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| Payment Exception Process |

* [Expired Credit Card](#_Toc204010748)
* [Invalid Credit Card Number](#_Toc204010749)
* [Authorization Denied](#_Toc204010750)
* [FSA Credit Card Denied](#_Toc204010751)
* [E-Check Registration Required](#_Toc204010752)
* [High Copay Warning](#_Toc204010753)
* [Maximum Allowable Benefits Exceeded](#_Toc204010754)
* [DAW Cost Difference](#_Toc204010755)
* [Over Order Limit](#_Toc204010756)
* [Over Cardholder’s Limit](#_Toc204010757)
* [Over Cardholders Aged Limit (Past 60 days old)](#_Toc204010758)
* [Partial Authorization](#_Toc204010759)
* [Courtesy Call Med D](#_Toc204010760)
* [Courtesy Call Over Order Limit](#_Toc204010761)
* [Missing Amount](#_Toc204010762)
* [No Card On File](#_Toc204010763)
* [No Method of Payment on File](#_Toc204010764)

Perform the steps below:

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| --- | --- | --- | --- | --- | --- | --- | --- |
| **Step** | **Action** | | | | | | |
| **1** | Review the Order Status on the Main screen to confirm there is a payment exception.  **Note:** When an order diverts to Accounts Receivable for a payment issue, the order displays the “Payment Exception” status shown below. | | | | | | |
| **2** | Click on the Order Number to access the Order Status screen.  To prevent a possible Class 1 Error, click on the **+** sign to **fully review and confirm** the order information with the name of each medication along with the form, strength, quantity, and copay amount. Also verify the address on the order. | | | | | | |
| **3** | Click on the **Order Level Comments** button. | | | | | | |
| **4** | Review the comments to determine the reason for the payment issue.  **Examples:**   * The following comment is created when an order is diverted to the payment queue. An automated outbound call will be made to the member.      * Once the automated outbound call is made, another comment is created indicating the result of the call.   A white rectangular frame with black text  AI-generated content may be incorrect. | | | | | | |
| **5** | Refer to the table below to resolve the payment exception: | | | | | | |
| **Divert Type** | **Instructions** | | | | | |
| Expired Credit CardInvalid Credit Card NumberAuthorization DeniedFSA Credit Card DeniedE-Check Registration Required | These payment issues all require a new payment method be used for the order.  Follow the steps below: | | | | | |
| **Step** | | **Action** | | | |
| **1** | | Advise the member of the issue based on the divert type. | | | |
| **2** | | Obtain a new method of payment for the order.  **Note:** Do **NOT** change FSA card numbers for payments when partially approved due to limited funds in the account. Method of payment for this type of card should only be changed when the card is declined.  **Example:** It looks like we contacted you about your order and there was no answer. We were trying to contact you to let you know your credit card is expired. We need to get your card information updated so we can process your order. | | | |
| **If the member...** | | | **Then...** | | |
| Provides a new method of payment for the order | | | Follow the steps below: | | |
| **Step** | | **Action** |
| **1** | | Add the new method of payment on file on the **Maintain Payment Options** screen if it is not on file.   * 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). |
| **2** | | Add the new payment method to the existing order within the Order Status screen.   * Refer to [Payment Change Payment Method for an Open Order (025593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=47bdca4c-e5e7-4887-856d-ff34db37dfc2).   **Note:** After updating the payment method on the order, the payment exception will automatically resolve. The order will then resume processing. Refresh on main screen to review status change.  **FSA Cards:** If the member has an FSA card partially approved due to not having enough funds in their account, do not make any changes to the payment method on the order.  Do **NOT** remove or void the FSA card from the order or the member’s account. However, if declined, the method of payment can be changed. |
| **3** | | Add a new payment account to the member’s profile to cover the remainder of the amount due.  **Result:** Billing department uses the remaining balance on the FSA card. They charge the remaining order amount to the new payment account(s). Refer to [Partial Authorizations](#_Partial_Authorization). |
| Wants to pay with same method of payment | | | Advise the member that at this time, we need to have a new method of payment in order to continue processing the order.  **Note:** If the member states that the FSA has sufficient funds, release the order through Manage Diverts.   * Refer to [PeopleSafe - Manage Resolve Diverts - Immediate Release of Orders (117593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e655c92e-f73e-4069-a5d5-2804e4278124). | | |
| Does not want the order | | | Cancel the order.   * Refer to [PeopleSafe - Cancel Order, Prescription Refill or New Prescription (004761)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c67b914f-1f29-4331-9bf1-d79214260f5f). | | |
| High Copay WarningMaximum Allowable Benefits ExceededDAW Cost Difference | This indicates we need the member’s approval to complete processing of this order due to the high cost of the order, or it being higher than they might have expected.  Perform the steps below: | | | | | |
| **Step** | **Action** | | | | |
| **1** | Advise the member of the cost for the order.  **Example:**  We contacted you about your order because we wanted to let you know of the high cost before we charged it to your method of payment. The amount for your order is $<XXX.XX>. Would you like us to continue with charging your order to the payment method you have chosen? | | | | |
| **2** | Address any questions by explaining the reason for the high cost.  **Payment Divert**  **Note:** Member has 48 calendar hours to have payment diversion managed. Two (2) communication attempts are made from participant services to contact member. | | | | |
| **If the member...** | | | **Then...** | | |
| Wants to continue and use the same method of payment already attached to the order | | | **Resolve** the payment issue.   * Refer to [PeopleSafe – Manage/Resolve Diverts - Immediate Release of Orders (117593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e655c92e-f73e-4069-a5d5-2804e4278124).   By not resolving the payment issue could result in unnecessary additional calls to the member. | | |
| Wants to continue, but use a different method of payment | | | 1. Add the new method of payment on file on the **Maintain Payment Options** screen if it is not already on file.  * 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).  1. Add the new payment method to the existing order within the Order Status screen.  * Refer to [Payment Change Payment Method for an Open Order (025593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=47bdca4c-e5e7-4887-856d-ff34db37dfc2).   **Note:** When updating the payment method on the order, the payment exception automatically resolves and the order resumes processing. | | |
| Does not want the order | | | Cancel the order.   * Refer to [PeopleSafe - Cancel Order, Prescription Refill or New Prescription (004761)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c67b914f-1f29-4331-9bf1-d79214260f5f). | | |
| Over Order LimitOver Cardholder’s LimitOver Cardholders Aged Limit (Past 60 days old) | These diverts occur when the amount due exceeds one or more of these limits. The member may or may not have a payment method on file for the order.  Perform the steps below: | | | | | |
| **Step** | **Action** | | | | |
| **1** | Advise the member of the cost for the order and any previous balance due.  Do not tell the member they are “over their limit”. The member may interpret this as being over their credit card/bank limit, which is incorrect. | | | | |
| **2** | Confirm the method of payment the member would like to use.  **Example:**  It looks like we contacted you about your order and there was no answer. We were trying to contact you to let you know that your total amount due is $<XXX.XX>. Would you like us to continue with your order? | | | | |
| **If the member...** | | | **Then...** | | |
| Wants to continue and use the same method of payment already attached to the order | | | Resolve the payment issue.   * Refer to [PeopleSafe – Manage/Resolve Diverts - Immediate Release of Orders (117593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e655c92e-f73e-4069-a5d5-2804e4278124). | | |
| Wants to continue, but use a different method of payment | | | 1. Add the new method of payment on file on the Maintain Payment Options screen if it is not on file.  * 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).  1. Add the new payment method to the existing order within the Order Status screen.  * Refer to [Payment Change Payment Method for an Open Order (025593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=47bdca4c-e5e7-4887-856d-ff34db37dfc2).   **Note:** When updating the payment method on the order, the payment exception automatically resolves and the order resumes processing. If it does not automatically release the order, follow the same concept as split payment on open order process. Refer to [Split Payments in PeopleSafe (017747)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=94965c2d-81bf-4a50-86b8-861c54728cae). | | |
| Does not want the order | | | Cancel the order.   * Refer to [PeopleSafe - Cancel Order, Prescription Refill or New Prescription (004761)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c67b914f-1f29-4331-9bf1-d79214260f5f). | | |
| Partial Authorization | These diverts require multiple payment methods to cover the cost of the order.  **Example:** Original payment method selected for the order may have only been authorized for a certain amount, not enough to cover the full cost. These payment exceptions cannot be resolved by Customer Care in PeopleSafe.  Follow the steps below: | | | | | |
| **Step** | | **Action** | | | |
| **1** | | Review the **Claim/Order level comments** for the amount authorized and advise the member we need another method of payment to cover the remainder of the order cost.  **Example:**  We contacted you about your order to let you know that your total order cost is $<XX.XX>. We attempted to use your selected payment method and $<XX.XX> was authorized, leaving a balance of $<XX.XX>. Do you have another payment method we can use for the remaining amount? | | | |
| **2** | | Add any new methods of payment to the member’s profile using the **Maintain Payment Options** screen.  Do **NOT** make any changes to the order in question and **do not void/change** the original payment. If the member wants to use a new method of payment for the order, add the new method of payment and send an email for split payment as instructed below notating the new method preferred.   * Refer to [Payment Change Payment Method for an Open Order (025593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=47bdca4c-e5e7-4887-856d-ff34db37dfc2)   **Note:** Send email for split payment. Refer to [Split Payments in PeopleSafe (017747)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=94965c2d-81bf-4a50-86b8-861c54728cae).  Another instance for a Partial Authorization for payment is when the member requests to remove an Rx from the order. In most cases, this will allow the payment amount that was authorized to cover the cost of the order.   * Refer to [PeopleSafe – Manage/Resolve Diverts - Immediate Release of Orders (117593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e655c92e-f73e-4069-a5d5-2804e4278124). | | | |
| Courtesy Call Med DCourtesy Call Over Order LimitMissing AmountNo Card On FileNo Method of Payment on File | These diverts occur when we need the member’s approval to complete processing of the order. There is usually a payment method already on file for the order.  Complete the actions below: | | | | | |
| **Step** | **Action** | | | | |
| **1** | Advise the member of the cost for the order and any previous balance due. | | | | |
| **2** | Confirm the method of payment the member would like to use.  **Example:**  It looks like we contacted you about your order and there was no answer. We were trying to contact you to let you know that your total amount due is $<XXX.XX>. Would you like us to continue with your order? | | | | |
| **If the member…** | | | | **Then…** | |
| Wants to continue and use the same method of payment already attached to the order | | | | Resolve the payment issue then select the appropriate task resolution from drop down box.   * Refer to [PeopleSafe – Manage/Resolve Diverts - Immediate Release of Orders (117593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e655c92e-f73e-4069-a5d5-2804e4278124). | |
| Wants to continue, but use a different method of payment | | | | 1. Add the new method of payment on file on the Maintain Payment Options screen if it is not already on file.  * 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).  1. Add the new payment method to the existing order within the Order Status screen.  * Refer to [Payment Change Payment Method for an Open Order (025593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=47bdca4c-e5e7-4887-856d-ff34db37dfc2).   **Note:** When updating the payment method on the order, the payment exception automatically resolves and the order resumes processing. | |
| Does not want the order | | | | Cancel the order.   * Refer to [PeopleSafe - Cancel Order, Prescription Refill or New Prescription (004761)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c67b914f-1f29-4331-9bf1-d79214260f5f). | |
| **6** | After the necessary actions have been taken to resolve the payment exception, add a comment at the Claim/Order level to document who you spoke with and the resolution.  **Note:** Once payment issue(s) are resolved, return to the Main Screen, and click **Refresh**. The Divert should disappear and the order be automatically released for processing/shipping.   * If a divert still remains, refer to [PeopleSafe - Manage/Resolve Diverts - Immediate Release of Orders (117593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e655c92e-f73e-4069-a5d5-2804e4278124).   **Result:** The order should then complete processing and ship within the standard processing time.   * Include the dollar amount that was quoted to the member. If the order is a high copay order and the member provides approval for this cost, document this in the comments as well to avoid further delays. * Do not include full credit card or E-check account numbers in the Comments screen. * Do not document these interactions at the Member Level or via Stop See comments.   **Examples:**   * <First and last name> provided new Visa to pay for order. * <First and last name> authorized payment for card on file. * <First and last name> declined order due to high copay, canceled order.   Not resolving the payment issue could result in unnecessary additional calls to the member. | | | | | | |

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| Related Documents |

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

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

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

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