# Third Party Collections by TransWorld and Member Bankruptcy

[Reminders](#_Toc204011226)

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**Description:** Instructions and Talk Tracks on how to handle inquiries from our members related to TransWorld Third-Party Collection Efforts for past due accounts through the Home Delivery Pharmacy.

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| Reminders |

Our Home Delivery Member Accounts Receivable (A/R) strategies are focused on minimizing the level of Member A/R balances that result in uncollectible copays. Our strategies include:

* Monthly Billing Statements
* Diverting orders with aged balances
* Collection letters sent by an outside collection agency (TransWorld)

This talk track is for plan members who contact the PBM regarding [collection letters](#_TransWorld_Letter_Sample) from TransWorld. Do not confuse this effort with our other collection efforts, such as recoupment requests by the plan.

**Plan Member:** I am calling to find out why I am receiving a letter from TransWorld or my account has been assigned to a collection agency.

**Agent: ** We use a computerized account management system to monitor accounts. If we have not received your payment in the last 120 days, the system automatically transfers the account to TransWorld Systems. Are you aware that your account is past due? I’d be happy to assist you with making a payment to your balance over the phone today. We accept electronic check and credit card.

To locate the past due balance, follow the below:

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| **Step** | **Action** | |
| **1** | Ask the member to provide the Member Internal ID from TransWorld statement.  **Note:** Searching in Compass using the **Member** **Internal ID** will accurately retrieve the account associated with the outstanding balance. | |
| **If…** | **Then…** |
| Member account with past due balance is located | Continue to Step 2. |
| Member Internal ID search does not show active eligibility  Sometimes the account will not pull up with the Internal ID if the eligibility information is missing. | Search PeopleSafe or Compass for inactive lines of eligibility. Refer to [Compass - Member Search (050037](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=44e71d7a-1b1c-4931-9089-d4161a72d114)) or [Search Find and View a Member's Profile in PeopleSafe or RxClaim (027257)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=57660ff2-9cac-4009-8267-7231e754b512).  **When** account and past due balance are **located**, continue to Step 2. |
| If past due balance cannot be located | Access the member’s account using the Member Internal ID provided from the Transworld Collection Letter and submit the following task:   * **Compass Users:** From the Mail Order Payment History screen, click the **Payment Dispute** button to submit the following Payment Dispute Support Task: * **Reason:** Paper Check or Money Order has Not Posted to member’s account * Complete required fields * **Payment Dispute Details:**   + Did you attempt to locate payment: Yes   + Payment not applied: None * **In notes field add details:** “Mbr received Transworld collection letter but past due balance cannot be located”. Include Internal member ID from letter and balance due.      * **PeopleSafe Users:** CCR submit Payment Dispute RM Task * **Task Category:** Billing/Payment * **Task Type:** Payment Dispute * **Queue:** Finance – Northbrook * **In notes field add details:** “Mbr received Transworld collection letter but past due balance cannot be located”. Include Internal member ID from letter and balance due. |
| **2** | Educate on past due balance and process payment per the Work Instruction.  Refer to:   * **PeopleSafe:**   + [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83)   + [PeopleSafe - Balance - Mail or Make Payment (010988)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bb2539c7-166b-4d62-a300-adf608e505ce) * **Compass:**   + [Compass – Add, Edit, and Delete Mail Order Payment Methods (Credit Card & eCheck) (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d)   + [Compass - Mail Order Payment History Screen (053927)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9a66303e-62a1-4cb5-817c-ad14e91b0bc2) | |

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| Questions and Answers |

Use the following talk tracks as needed:

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| **#** | **Question/Statement** | **Answer** |
| **1** | **Why did I receive a letter from a collection agency?** | The PBM uses an automated account management system. If we do not receive payment within 120 days, the system automatically transfers the account to TransWorld Systems. |
| **2** | **Why did you send me to collections?** | Your account was referred to collections due to the age of the balance, but I would be happy to help you resolve it. Would you like to take care of your balance today? We accept credit card and eCheck.  Refer to:  If using **PeopleSafe:**   * [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83) * [PeopleSafe - Balance - Mail or Make Payment (010988)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bb2539c7-166b-4d62-a300-adf608e505ce)   If using **Compass:**   * [Compass – Add, Edit, and Delete Mail Order Payment Methods (Credit Card & eCheck) (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d) * [Compass - Mail Order Payment History Screen (053927)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=9a66303e-62a1-4cb5-817c-ad14e91b0bc2)   Which would you prefer to use? |
| **3** | **What is this collection letter regarding?** | The letter is in reference to your account balance with the Home Delivery Pharmacy. You received a letter because your account is more than 120 days past due. I would be happy to help you resolve this. Would you like to take care of your balance today? We accept credit card and eCheck.  Refer to:  If using **PeopleSafe:**   * [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83) * [PeopleSafe - Balance - Mail or Make Payment (010988)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bb2539c7-166b-4d62-a300-adf608e505ce)   If using **Compass:**   * [Compass – Add, Edit, and Delete Mail Order Payment Methods (Credit Card & eCheck) (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d) * [Compass - Mail Order Payment History Screen (053927)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9a66303e-62a1-4cb5-817c-ad14e91b0bc2)   Which would you prefer to use?  **Note:** If past due balance cannot be located:   * **Compass Users:** From the Mail Order Payment History screen, click the **Payment Dispute** button to submit the following Payment Dispute Support Task: * **Reason:** Paper Check or Money Order has Not Posted to member’s account * Complete required fields * **Payment Dispute Details:**   + Did you attempt to locate payment: Yes   + Payment not applied: None * **In notes field add details:** “Mbr received Transworld collection letter but past due balance cannot be located”. Include Internal member ID from letter and balance due.      * **PeopleSafe Users:** CCR submit Payment Dispute RM Task * **Task Category:** Billing/Payment * **Task Type:** Payment Dispute * **Queue:** Finance – Northbrook * **In notes field add details:** “Mbr received Transworld collection letter but past due balance cannot be located”. Include Internal member ID from letter and balance due. |
| **4** | **Will my account be reported to the consumer credit bureaus?** | Your account has not currently been reported. As long as we resolve the balance today, this will prevent your account from going to a credit bureau in the future. We accept credit card and eCheck.  Refer to:  If using **PeopleSafe:**   * [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83) * [PeopleSafe - Balance - Mail or Make Payment (010988)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bb2539c7-166b-4d62-a300-adf608e505ce)   If using **Compass:**   * [Compass – Add, Edit, and Delete Mail Order Payment Methods (Credit Card & eCheck) (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d) * [Compass - Mail Order Payment History Screen (053927)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9a66303e-62a1-4cb5-817c-ad14e91b0bc2)   Which would you prefer to use? |
| **5** | **How long will it take the PBM to notify TransWorld that the balance has been satisfied?** | Finance communicates daily with TransWorld through an automated process. Once the member’s payment has posted to their account, the information is reported the next day and the payment information is provided to TransWorld.  If payment shows as having been paid in transaction history and the member is still getting a letter about money owed, check for any other home delivery accounts. If date on the letter is after the posted date in transaction history and no other accounts have been found with money owed, submit the below Payment Dispute Task/Support Task for research.   * **Compass Users:** From the Mail Order Payment History screen, click the **Payment Dispute** button to submit the following Payment Dispute Support Task:   + **Reason:** Paper Check or Money Order has Not Posted to member’s account   + Complete required fields   + **Payment Dispute Details:**     - Did you attempt to locate payment- Yes     - Payment not applied- None   + **In notes field add details:** “Mbr received Transworld collection letter, but past due balance shows paid in transaction history prior to letter mail date”. Include Internal member ID from letter and balance due. * **PeopleSafe Users:** CCR submit Payment Dispute RM Task * **Task Category:** Billing/Payment * **Task Type:** Payment Dispute * **Queue:** Finance – Northbrook * **In notes field add details:** “Mbr received Transworld collection letter, but past due balance shows paid in transaction history prior to letter mail date”. Include Internal member ID from letter and balance due. |
| **6** | **I do not owe this balance.** | Did you contact the PBM at the time of the order charge to dispute the balance? Our records indicate that we have not received payment for your outstanding balance.  Ask the member why they feel they do not owe this balance. Go over the order information and the Transaction History information with the member to determine if the amount is owed or not. If the member states they paid it at the time, find out how the payment was made.  Payment dispute  If the plan member would like to dispute the balance at this point, open a **Payment Dispute Task/Support Task.**   * If using Compass, refer to [Compass - Mail Order Payment History/Payment Dispute Support Task (Mail Order Claims Only) (058044)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=54a5f0cf-a7cb-4533-9a46-49a39106d764). |
| **7** | **I have already made this payment.** | Confirm members balance by checking Transaction History in PeopleSafe/Mail Order Payment History screen in Compass. If member still has a balance, ask member when the payment was sent. If member has made a payment with in the last two weeks:  We have not received or processed your payment yet. Once your payment has been processed your account will be credited.  **Note:** If after two weeks, create a payment dispute task asking that the missing payment be researched.  **Exception:** If payment was made by check, refer to PeopleSafe - [Payment Finding (Locate) a Payment (024758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f68cdde2-ea7f-4f11-bb7d-a1f80f29dc4c) to locate and apply check.   * If using Compass, refer to [Compass - Payment - Finding (Locate) a Payment and Unapplied Payments (056290)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=70c94821-78b7-4cc3-9070-ffc252362be7). |
| **8** | **I have filed for Bankruptcy and should not be responsible for the amount due.** | The Mail Order pharmacy does not request the paperwork from the court or the attorney. It is the member’s responsibility to send in all documentation and include the PBM as a creditor in the bankruptcy filing in order for the member’s case to be considered.  In order to update our information, you will need to mail in the documents to: PO Box 659529, San Antonio, Texas 78265-9529. The home delivery facility will process the request there. |

**Potential Plan Member Responses**

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| **If plan member replies…** | **Respond with…** |
| **I never ordered any medicine.** | Explain how the order was obtained by the PBM, the ship dates/methods, etcetera. |
| **I never received those orders.** | Did you contact the Mail Order pharmacy to allow us to reship the medicine to you?  Confirm shipping address, previous tasks, explain lost in transit policy, etc. |

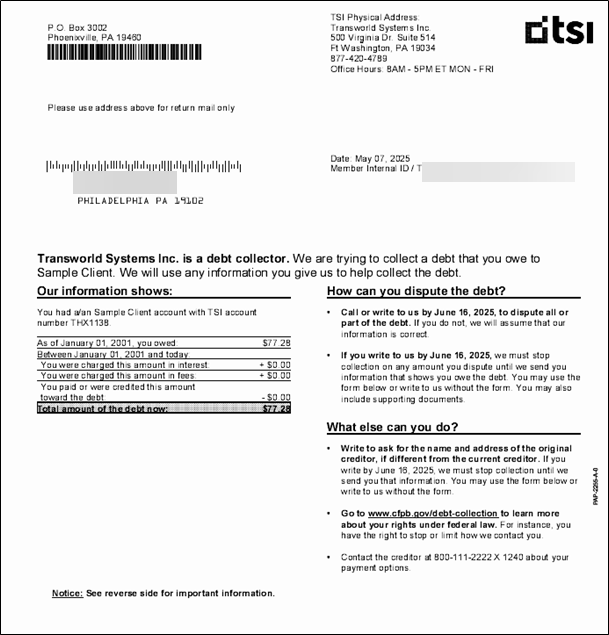
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| TransWorld Letter Samples |

**There are FIVE sample letters below in order of which they will be mailed out if members do not pay past due balance.**

**Note:** The addresses and phone numbers listed on each sample letter below is **NOT** valid contact information. These addresses and phone numbers are for sample purposes **ONLY**. Refer the member to the address and phone number listed on their actual letters.

**First Letter:**

****

**A close-up of a form

AI-generated content may be incorrect.**

**Second Letter:**

A close-up of a document

AI-generated content may be incorrect.

A close-up of a document

AI-generated content may be incorrect.

A close-up of a receipt

AI-generated content may be incorrect.

A close-up of a receipt

AI-generated content may be incorrect.

**Third Letter:**

**A close-up of a document

AI-generated content may be incorrect.**

**A blue and white receipt

AI-generated content may be incorrect.**

**Fourth Letter:**

**A close-up of a document

AI-generated content may be incorrect.**

**Fifth Letter:**

**A close-up of a document

AI-generated content may be incorrect.**

**A close-up of a receipt

AI-generated content may be incorrect.**

**Thank You Letter:**

A close-up of a letter

AI-generated content may be incorrect.

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| Related Documents |

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

[Compass - Member Search (050037)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=44e71d7a-1b1c-4931-9089-d4161a72d114)

[Search Find and View a Member's Profile in PeopleSafe or RxClaim (027257)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=57660ff2-9cac-4009-8267-7231e754b512)

[Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83)

[PeopleSafe - Balance - Mail or Make Payment (010988)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bb2539c7-166b-4d62-a300-adf608e505ce)

[Compass - Mail Order Payment History Screen (053927)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9a66303e-62a1-4cb5-817c-ad14e91b0bc2)

[Payment Finding (Locate) a Payment (024758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f68cdde2-ea7f-4f11-bb7d-a1f80f29dc4c)

[Compass - Mail Order Payment History Screen (053927)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9a66303e-62a1-4cb5-817c-ad14e91b0bc2)

[Compass - Add, Edit, and Delete Mail Order Payment Methods (Credit Card & eCheck) (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d)

[Compass - Payment - Finding (Locate) a Payment and Unapplied Payments (056290)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=70c94821-78b7-4cc3-9070-ffc252362be7)

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

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