# PeopleSafe - Unapplied Payments

[Handling Payment Inquiry Calls](#_Toc167342977)

[Related Documents](#_Toc167342978)

**Description:** Provides the process for identifying and correctly applying previously unidentified member payments.

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| Handling Payment Inquiry Calls |

This includes the steps for addressing member requests regarding having mailed in a check or 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.

**Reminder:**  FSA/HSA/HRA Credit Cards Can Now Be Used to Pay an Outstanding Balance.

Perform the steps below:

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| **Step** | **Action** | | | | |
| **1** | Obtain the plan member’s ID number and locate member records. | | | | |
| **2** | Determine the payment type: | | | | |
| **If…** | **Then…** | | | |
| **Paper Item**  (Form of payment that may include items such as check, online bill pay, check, money order, official check, cashier’s check etc.) | 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 accessing the **Transaction History** screen. | | |
| **If…** | **Then…** | |
| Yes | Notify the member that their account has been credited. | |
| No | Refer to [Payment - Finding (Locate) a Payment (024758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f68cdde2-ea7f-4f11-bb7d-a1f80f29dc4c). Probe and ask customer questions including the check number, amount of money on check, and date check was mailed. If you are still unable to find payment, have them confirm with their bank to determine if check cleared. | |
| No | Determine if the mail order pharmacy has the check in possession but has not yet applied it.  **Example:** The check is attached to a voided order and needs to be rescanned in order to be posted. View in “Payments” tab from the Order Number. | | |
| **If…** | **Then…** | |
| Yes | Submit a RM payment dispute task for research as follows:   * Task Category: Billing/Payment * Task Type: Payment Dispute   **Note:** 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 | Your check will need to have cleared your bank before we are able to credit your account here at the Mail Order pharmacy.   * 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. | | |
| **If…** | **Then…** | |
| Yes | Notify the member that their PBM account has been credited. | |
| No | Refer to [Balance Transaction History/Payment Dispute (Mail Order Claims Only) (004578)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=ba2c70ed-7f0c-4779-98b6-9bc1eb9bbb1f). | |
| No | Your electronic payment will need to have cleared your bank before we are able to credit your account here at our Mail Order pharmacy.   * Complete call as normal. | | |
| **3** | Verify payment processing time has expired. Ask member when the payment was sent to PBM: | | | | |
| **If…** | | | | **Then…** |
| Less than 7 calendar days ago | | | | Advise member to allow more time for processing and end call. |
| More than 7 calendar days ago | | | | Proceed to the next step. |
| **4** | Refer to [Payment - Finding (Locate) a Payment (024758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f68cdde2-ea7f-4f11-bb7d-a1f80f29dc4c) on the Transaction screen. | | | | |

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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)

**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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