# Aetna MED D - SilverScript - Premium Billing Credit Card Single-Sign-On (SSO) Processes

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**Description:** Provides details necessary to access the **Credit Card Single-Sign-On (SSO)** system and process one-time **payment card** or automatic **(RCD) Recurring Card Deductions** payment toward a beneficiary’s monthly premium for **Aetna Med D SilverScript** beneficiaries.

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| Important Notes |

 The **Aetna Med D** **SilverScript Member Portal**, powered by InstaMed, and **AetnaMedicare.com** website **cannot** process **EGWP** (SSI or Aetna SSI) beneficiary payments or plan requests. EGWP beneficiaries must either mail a check/money order to the address on their invoice, set up ACH/BillPay through their bank/EFT form, or be assisted by Customer Care using the SSO for Premium Payments.

 Notify the Beneficiary that **InstaMed**, a JP Morgan Chase company, processes Medicare Part D premium payments **on behalf of SilverScript.**

 Beneficiaries who do **not** have an **email** address will **not** be able to process a **Guest** payment **or** create a **Login** for the Member Portal. Do NOT advise the beneficiary to enter an invalid email address to bypass the email address requirement. Offer self-service Premium Payment IVR as an option.

 **Aetna Med D** **SilverScript** beneficiaries must be **WARM Transferred** to the **Premium Billing Specialized Care Team** at **1-(866)-824-4055** for the following call types (not all inclusive):

* Processing an Automatic Credit Card Premium Payment
* Updating Automatic Credit Card Premium Payment information
* Cancelling Automatic Credit Card Premium Payments
* Reactivating Automatic Credit Card Premium Payments
* One-Time Credit Card payments **AND** the beneficiary’s balance is **Past Due by 1 or more** month’s premium (and LEP if applicable)

**Note:** This does not apply to EGWP members.

* The beneficiary is requesting to make a one-time payment after being disenrolled due to non-payment of premiums and is requesting reinstatement.

**Note:** This does not apply to EGWP members.

 Beneficiaries with Payment Plans, calling to make a payment do **NOT** require a transfer to the **Premium Billing Specialized Care Team**.

 If encountering any issues with connecting to the Premium Billing Specialized Team’s **1-866-824-4055** phone number for appropriate warm transfer calls, consult with your Supervisor for further assistance; you may be instructed to contact IT to report any technical difficulties.

* **Supervisor Note:** If needed, submit an Escalated secure Email to [PBSpecializedCare@CVSHealth.com](mailto:PBSpecializedCare@CVSHealth.com), including the beneficiary’s/member’s name, member ID, MBI, and a summary of the issue for research.

 **All MED D Care CCRs** assist with[Processing a One-Time Credit Card Premium Payment](#_Processing_a_One-Time) (refer to **Figure 1**), **UNLESS** the **Aetna Med D** **SilverScript** (Non-EGWP) beneficiary’s premium balance is **Past Due by 1 or more** month’s premium (and LEP if applicable) and **no** Payment Plan is open. **Example:** Today is March 3rd and April premiums have billed. An account with February through April premiums due would need to be transferred. An account with only March and April premiums due would **NOT** need to be transferred.

A screenshot of a computer

AI-generated content may be incorrect.

 **Premium Billing Specialized Team ONLY** - All Escalation Calls **must** be escalated to a Supervisor. **DO NOT** transfer to the Senior Team.

 It is **not** appropriate to list **full** credit card numbers in any comments field or note pad. This includes but is not limited to: RM Task comments/notes, Stop See comments, Electronic note pad (e.g., MS Word doc or Notepad file), & Emails. Full Credit card numbers may **only** be entered in system-specified credit card number fields by members, using the Semafone SSO feature. All comment fields and call recordings are periodically checked for compliance. Users who fail to abide by policy may be subject to disciplinary action.

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| Accessing the Credit Card Single-Sign-On (SSO) System from PeopleSafe |

Perform the following steps to access the Credit Card Single-Sign-On (SSO) system:

 Microsoft Edge (with Internet Explorer compatibility enabled) is required for full functionality of **PeopleSafe**.

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| **Step** | **Action** |
| **1** | From the **Main** screen in **PeopleSafe**, select the **Medicare D Inquiry** tab:   * Click on the **Premium History** tab * Set the **Date Range:** To ensure the **Stock ID** section of the **Premium History** screen will display correctly, change the End Date Range field to the end of the next year (for example: **12/31/2026**).   For beneficiaries **already** enrolled in **EFT** or **RCD** Auto Pay payment method for the **current month**, a red warning message will display, identifying the beneficiary is already enrolled in automatic monthly payments.  A screenshot of a computer  AI-generated content may be incorrect.  When a beneficiary has a **Stock ID** of **SSA** in the specified date range, the **Automatic CC Payment** button is no longer accessible.  A white and black line  AI-generated content may be incorrect. |
| **2** | For beneficiaries displaying the **One-Time** **Payment** or **Automatic CC** **Payment** buttons, click on the appropriate button to access the **Credit Card Single-Sign-On (SSO)** system.  Refer to the applicable section of this Work Instruction to continue processing the beneficiary’s credit card payment request:   * [Processing a One-Time Credit Card Premium Payment](#_Processing_a_One-Time) * [VOID One-Time Credit Card Premium Payment](#_VOID/Cancel_a_One-Time) * [Processing an Automatic Credit Card Premium Payment](#_Processing_an_Automatic) * [Updating Automatic Credit Card Premium Payment Information](#_Enrolled_Customer_Profile) * [Cancelling Automatic Credit Card Premium Payments](#_Cancelling_a_Scheduled) * [Reactivating Automatic Credit Card Payments](#_Reactivating_Automatic_Credit) |

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| Processing a One-Time Credit Card Premium Payment |

If the beneficiary requests to make a **One-Time**premium payment with his/her credit or debit card, perform the following steps:

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| **Step** | **Action** | | | | |
| **1** | From the **Main** screen in **PeopleSafe**, select the **Medicare D Inquiry** tab:   * Click on the **Premium History** tab. * Review the beneficiary’s premium balance.   **Note:** If **PeopleSafe Medicare D Inquiry** tab is **not** available, refer to [Downtime Process](#_Downtime_Process). | | | | |
| **If the beneficiary’s premium balance is...** | | | **Then...** | |
| **Past Due by 1 or more** month’s premium (and LEP if applicable), **and** **no** Payment Plan is open.  **Example:** Today is March 3rd and April premiums have billed. A SilverScript account with February through April premiums due and not active payment plan. | | | **Note:** This does NOT apply to EGWP as they are not included in dunning processes.  The MED D CCR **must WARM Transfer** the Aetna Med D SilverScript beneficiary to the Premium Billing Specialized Team for further assistance at **1-866-824-4055.**  The **SilverScript** **Premium Billing Specialized CCRs** will:   * Review the beneficiary’s balance. * Check in **OneClick** to see if the beneficiary has recently received a Dunning Letter as well as reviewing the notes in **PeopleSafe Med** **D** tab and **Participant Inquiry** tab. * If the beneficiary is in the Dunning Process: * Inform the beneficiary of the Dunning amount and Deadline. * Refer to [Aetna MED D - SilverScript - Premium Billing Dunning and Disputes Process (026593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9ae8d9a-2459-4cb4-8b20-90ae27a97756) to ensure the beneficiary is provided valid information and options. * If the beneficiary is **NOT** in the Dunning Process, proceed to **Step 2**. | |
| **Only current or future months due OR there is an open Payment Plan**. | | | Proceed to **Step 2**. | |
| **2** | After the **End Date** in the **Date Range** section is set to one year out, confirm no future Auto Pay is in the Billing Cycle & Payment Method section, and click the **One-Time CC Payment** button from the **Premium History** screen in **PeopleSafe**.  A screenshot of a computer  AI-generated content may be incorrect.  **Result:** The user is automatically redirected to the **Premium Payments Single-Sign-On (SSO)** system.  A screenshot of a computer  AI-generated content may be incorrect. | | | | |
| **3** | For PCI compliance, **CCRs (including the Premium Billing Specialized Team)** will process a payment using **Semafone** which requires the beneficiary to enter their own card number – click on the **Phone** button.  **Note:** Do NOT use the Swipe or Keyed buttons, they are not functional.  A screenshot of a computer  AI-generated content may be incorrect.  **Result:** Upon selecting the **Phone** button, a pop-up box displays with the **Semafone CR #code**.  **Note:** The **Semafone** screen includes a **Help & Support** section above the CR # as a Job Aid for the CCR. (Images for all possible messaging are not available in this Work Instruction.)  A screenshot of a computer  AI-generated content may be incorrect. | | | | |
| **4** | We use an encrypted system to help protect your credit card/debit card number. In a moment I’ll ask you to type your card number instead of saying it to me. You may hear a series of tones on the phone while I activate the system.  Complete the following steps: | | | | |
| **Step** | **Action** | | | |
| **1** | Type the **Semafone CR #code** exactly as it appears into your Five9 soft phone keypad.  **Example:** #\*12345  You **MUST** input the “**#**” & “**\***” key followed by the 5-digit number.  If the CR# is incorrectly input, the CCR should press “**\*\*\***” on the Five9 keypad. This resets the CR# input, then the CCR can proceed with inputting the CR# again. (**Note:** The Five9 keypad shows all keys pressed and does not clear.)  **Results:**   * The **securemode** icon turns green, and the padlock symbol will change to locked.   A screenshot of a computer  AI-generated content may be incorrect. | | | |
| **2** | Ok. The system is active. Again, please **do not speak your credit card/debit card number.** I will still be on the line and hear masked tones while you key your numbers. My screen will indicate when the numbers have been successfully entered by you. Please remove the call from speaker phone or Bluetooth before entering your card number on your phone’s keypad.Would you please **type** your full card number on your phone’s keypad?  **TTY callers:** The TTY service will have to enter the credit card/debit card information on the phone they called us on instead of having the beneficiary enter the information on their phone.  **Results:**   * Asterisks display in the credit card field except for the last 4 digits of the credit card/debit card, which will be visible in the field.   **The field will display in grey until a full and valid credit card/debit card number is entered then it will display a green check mark symbol and the OK button will activate in green**.  A screenshot of a computer  AI-generated content may be incorrect.  **Error: Credit Card Field is Red after all digits are input:** Semafone can validate the credit card/debit card number instantly.   * Red field with an Alert symbol indicates that the incorrect account number was input. Refer to the **Help & Support** section for error and directions.   **Example:**  A screenshot of a computer  AI-generated content may be incorrect.  Press the **RESET** button (located to the right of the Card Number field) to clear the entry and ask the beneficiary to retype the credit card account number.  The system did not recognize your card number. I’m going to reset the entry system for you. Please type your card number again onto your phone keypad.   * Red field with the message “This Card is not supported.” and an Alert symbol indicates we cannot accept that card type. Refer to the **Help & Support** section for error and directions.   **Example:**  A screenshot of a computer  AI-generated content may be incorrect.  Press the **RESET** button (located to the right of the Card Number field) to clear the entry and ask the beneficiary if they have a different payment method.  The card entered is not currently accepted. Would you like to use a different card or another payment method?  Once the account number field shows a green checkmark, and the OK button turns **green**, proceed to **Step 3**. | | | |
| **3** | Refer to the **Card Type** field and advise:  Thank you, I see that the (Visa, MasterCard, AMEX, Discover) card ending in <####> was entered correctly and securely. | | | |
| **4** | Click **OK** on the Semafone page.  **Result:** The **Semafone** screen will close, and CCR is returned to the **SSO Payment** screen, with the masked card number populated in read-only. | | | |
| **5** | **MED D CCR** will now proceed to **Step 5** belowand complete all the **remaining** **required** **fields** in the payment screen. | | | |
| **5** | Enter the following mandatory fields - indicated by an asterisk (**\***)   * **Payment Amount** - Must enter the decimal point. * See **FAQ 33** for Payment Calculation Tips. * **Card Number** - Can accept Visa, Discover, AMEX, MasterCard, debit card, and pre-loaded credit cards. We CANNOT accept HSA payment cards.   + Completed using Semafone by the beneficiary. **Do not ask the beneficiary to confirm their card number verbally**, if Semafone showed a green checkmark and the OK button turned green, the card has been verified by the system. * **Expiration Date** - Must be entered as MM/YY Numerical characters only. * **Cardholder Name** – Request name on card from caller and enter as provided. * **Zip Code** - Only 5 digits are required but can enter the full 9 digits. Numerical characters only.   **There is no field for Security/CVV (Card Verification Value) code entry, never** request or note this code during Premium payment processing.  **Note:** The **Email** **Address** field is **optional** but encouraged for beneficiaries requesting a receipt. (Paper receipt copies are not currently available.) Entering an email address will prepare the Single Sign On (SSO) system for a transaction receipt to be emailed to the beneficiary for a One-Time payment. Confirm the Email Address on the receipt and click **Send** to complete the email request. The email will be **sent from** the payment processor (**InstaMed**) and have an InstaMed header.  A screenshot of a credit card  AI-generated content may be incorrect.  **Notes:**   * **Member ID-Group ID, First** and **Last Name** are automatically populated and cannot be changed in One-Time CC Payment screen. **Confirm** First and Last Name are for the **beneficiary** being serviced in **PeopleSafe**. * **Reset** button erases data entered. **All** mandatory fields must be completed. * **Close** button abandons the data entered. This will return user to the **Premium History** screen without submitting changes.   If Payment Method box populates with a Credit Card/Debit Card or Bank Information (see Figure 1 below), the beneficiary has payment information on file for automatic payments (RCD or EFT). Close the current payment screen. Review and update the status of the payment method on file for RCD or EFT using the Automatic CC Payment button on the Med D tab. Do **NOT** add a new payment method until the payment method on file has been reviewed.   * The status may be made Active or Inactive: * Active will populate the card information on the One-Time payment screen after updating. * Inactive will remove the card information on the One-Time payment screen after updating. * Only select the **Automatic Payment** radio button if the beneficiary wants to use this payment method for Automatic monthly charges.   If the beneficiary is **already** enrolled in automatic Credit Card/Debit Card payments (RCD) or automatic bank draft ACH payments (EFT) (refer to Figure 1 below), but asks to make a One-Time payment, inform the caller that a payment **made after the 1st** of the month **may not** prevent or alter the EFT/RCD charge for the current month. A manual payment may lead to multiple payments processing. (The EFT/RCD payments are scheduled ahead of the charge date, using data already posted in the billing system.)  RCDs activated between the 1st and 5th of the month may be charged in the current month if there is a balance on the account at the beginning of the month.  Taking a payment through a card on file for RCD of premiums is **not** advised. If the payment declines, the RCD will be **stopped,** and the billing will return to INV. (This action will **not** generate a letter to alert the beneficiary of the billing change.)  **Figure 1:**  A screenshot of a computer  AI-generated content may be incorrect. | | | | |
| **6** | Verify all information entered is correct, and then click the **Submit** button.  A screenshot of a computer screen  AI-generated content may be incorrect.  **Note:** If the payment amount entered is over a certain amount (determined by Premium Billing), then a pop-up question will display requiring verification of the requested payment amount. Verify the amount shownmatches the amount the beneficiary requested. Clicking **Yes** completes the payment. Clicking **No** returns the user to the above entry screen to enable any changes.  **A screenshot of a computer  AI-generated content may be incorrect.**  **Result:** A receipt will pop up. | | | | |
| **7** | Verify the receipt displays **--- Approved ---** and provide caller with the **Authorization Code** located on the receipt as the [Confirmation Number](#conf). The **Authorization Code** is generated by the card issuer. This code may be the same for similar transactions between beneficiaries with the same card issuer.  **Note:** The [Confirmation Number](#conf) provided **must** be documented in the member notes in **PeopleSafe**; refer to [Premium Billing Call Documentation Requirements](#documentation).  Ensure the [Confirmation Number](#conf) (**Authorization Code**) is provided **before** closing the Receipt pop-up window; once the Receipt pop-up window is closed, users are unable to retrieve the **Authorization Code**.  When receipt pops up, confirm **Email Address** in the upper right, and click **Send** to email a receipt.  Notify the Beneficiary that **InstaMed**,a JP Morgan Chase company, processes Medicare Part D premium payments **on behalf of SilverScript.**  Inform the beneficiary, if the email is not in their Inbox, to check their **Spam** or **Junk** email folders as the email is from a **noreply@instamed.com** address and contains images.  A screenshot of a prescription form  AI-generated content may be incorrect.  **Example Email Receipt (from noreply@instamed.com):**  A screenshot of a medical form  AI-generated content may be incorrect.  **Receipt Notes:**  **DECLINED:** The receipt may display **--- Declined ---** For this scenario, advise caller the transaction was declined and payment was not completed **and**:   * Press the **Close** button, and ask how the caller would like to make a payment. * For **Declined** receipts, if the beneficiary requests the credit card be tried again, return to **Step 1** of this section to repeat process (beneficiary may also provide a different credit card).   **PARTIALLY APPROVED:** The receipt may display **--- Partially Approved ---** For this scenario, advise caller the transaction was only Partially Approved by the card issuer **and**:   * Provide the beneficiary with the approved/authorized amount (see below example) and confirmation number. * Ask if another card or payment method will be used for the remainder of the payment. * If the beneficiary requests another card be tried, return to **Step 1** of this section to repeat process.     If no receipt displays for a confirmation number,  I apologize, but I did not get a receipt to provide you a confirmation number. It is likely a browser communication error, so to confirm if the payment completed, I am opening a **research ticket**. A plan representative will contact you with the results within 5 business days.  **Create** the following RM Task, and provide the **Task Number** to the caller as a **ticket number**:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, No receipt available confirming card payment. Please confirm with beneficiary if One-Time Card payment was successfully added.   + Beneficiary’s contact number.   **Note:** Turn Around Time (TAT) for resolution of this RM Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current). | | | | |
| **8** | Click the **Close** button at the top right of the Pop-Up Receipt window.  A screen shot of a credit card  AI-generated content may be incorrect.  **Result:** Clicking the **Close** button will close the **Pop-Up** window **and** **Payment** screen, returning the user to the **Premium History** tab in **PeopleSafe**.  You must click **Close:** Failure to close the pop-up windows will keep the SSO token open and could cause your next beneficiary’s RCD request or payment to apply to the previous beneficiary’s account. | | | | |
| **9** | Thank you for your payment. Would you be interested in setting up your account to automatically pay your monthly premiums each month? If you would like to do so, we can set up your account to have your monthly premium withheld from your SSA/RRB benefit each month. We also can automatically draft your monthly premium from your bank account, or credit or debit card. Would you like to set up auto pay through any of these options?  If the caller is **NOT** the beneficiary, Ship Counselor, or Legal Representative, the payment method **cannot** be updated without the beneficiary’s permission. Fully authenticated callers **CAN** still make one-time credit card payments to a beneficiary’s account because this will **NOT** change the account’s premium payment method.  **Note: One-time**credit card premium billing payments made on the **Credit Card Single-Sign-On (SSO)** system are visible in **PeopleSafe** within **3 calendar days**. For payment disputes, regardless of payment visibility in system, Care should always open an RM Task with details of the dispute:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, Provide details of the beneficiary’s concern(s).   + Beneficiary’s contact number.   **Note:** Turn Around Time (TAT) for resolution of this RM Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current). | | | | |
| **If beneficiary says…** | | | | **Then…** |
| Yes, to SSA/RRB Withholding. | | | | Refer to [Aetna MED D - SilverScript - SSA/RRB Premium Withholding (073397).](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9595e77-f754-47ac-80a2-24e1a01c6337) |
| Yes, to EFT/ACH from Checking/Savings Account. | | | | Refer to [Aetna MED D - SilverScript - Premium Billing E-Check/EFT Single-Sign-On (SSO) Processes (005923).](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6c4730ff-7093-47c9-a1b5-87593d686394) |
| Yes, to Credit Card Autopay. | | | | Refer to the [Processing an Automatic Credit Card Payment](#_Processing_an_Automatic) section of this Work Instruction. |
| No, I would like to be Direct Billed. | | | | Proceed to **Step 10**. |
| **10** | As a reminder, your entire balance is due each month by the invoice due date. Monthly premiums are due on the date listed on the invoice for that month’s premium. If your payment has **NOT** been received and posted to your account by the **invoice due date**, you could receive the initial notice that begins the Dunning disenrollment process. We also offer self-service options for paying your premium (NOT available for EGWP). You can also pay online at AetnaMedicare.com/payyourpremium or through our Premium Payment IVR by calling 1-833-287-0075. Would you like to hear more about these options?  **Note:** Refer to [Aetna MED D - SilverScript - Premium Billing Dunning and Disputes Process (026593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9ae8d9a-2459-4cb4-8b20-90ae27a97756) for additional questions about the Dunning process. | | | | |
| **If beneficiary says…** | | **Then…** | | |
| Yes, to online payment option. | | Refer to [Aetna MED D - SilverScript - Premium Billing Online Payment Portal (101305).](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=14948382-cd5e-4f18-a5bc-0e843a6c974e)  **Note:** Payments made on AetnaMedicare.com/payyourpremium may take up to 3 days to be visible in plan systems. | | |
| Yes, to Premium Payment IVR option. | | You can call the automated system at **1-833-287-0075** to make a One Time Credit Card/Debit Card payment. This option is available 24 hours a day. Please note that payments made on the IVR may take up to 3 days to be visible in plan systems.  Refer to [Aetna MED D - SilverScript - Premium Billing Payment IVR (028730).](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=07b5a134-7762-4b32-9bb3-6ebe9079c739) | | |
| No. | | Proceed to **Step 11**. | | |
| **11** | Ask if there are any other questions.   * Address any other issues and document/close the call according to existing policies and procedures; refer to [MED D - Call Documentation (067665)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e9cdb772-9c04-4e42-b87a-ae4d2c2e1f62)and [Premium Billing Call Documentation Requirements](#documentation). * Log Activity:   + 209 = Payment Inquiry   + 1327 = Premium Billing   If the balance owed is greater than $300, the Med D CCR must document in **PeopleSafe** that the beneficiary **agreed** to the deduction and **document** the amount agreed upon. Refer to [Premium Balance Greater than $300](#threehundred). | | | | |

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| Void One-Time Credit Card Premium Payment |

**MED D CARE CCRs** **& PREMIUM BILLING SPECIALIZED CARE TEAMs** are **NOT** able to void a One-Time Credit Card premium payment.

Contact a Senior or a Supervisorto Void a One-Time Credit Card premium payment (same day).

* Supervisors/Seniors must immediately submit a Premium Billing Escalation form for resolution before end of day (Refer to [Aetna Med D - Premium Billing Escalation Form Work Instruction - Senior Reps and Sup (098207)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=fa433dcf-220c-419e-a63a-9b0800b5fe8d) - (**Note:** This link will not function if you do not have the correct access). The issue will be reviewed to determine if the payment can be cancelled/not processed. When an error is made and the payment has posted, the payment is no longer pending and cannot be voided.

The CCR should provide the following information when contacting the Senior Team:

* Reason for the call.
* Who is on the line (for example, beneficiary or 3rd party)?
* If the call has been fully authenticated.

 Charges made over 360 days ago **cannot** be refunded back to card; they must be refunded by check.

Review the beneficiary’s current Payments and Adjustments:

* From the **Main** screen in **PeopleSafe**, click on the **Medicare D Inquiry** tab.
* Click on the **Premium History** tab, the **Date Range** will automatically populate.
* The user **must** always change the **Date Range** fields to the following End Date: Change to the end of the next year (for example: **12/31/2026**).
* Click on the **Show** hyperlink next to **Payments and Adjustments.**

 Refunds processed back to debit/credit cards **must** be for the **full amount** of the **original charge**; credit may take 5-7 business days to apply to the card account, depending on bank processes. **Partial** refunds will be processed by **manual check** refund with 21 business day TAT.

**Note:** The standard Turnaround Time for a manual **check** refund is **21** business days. Refer to the **Credit Balances and Premium Refunds** section in [Aetna MED D – SilverScript - Premium Billing General Information, Processes, & Document Index (026695)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7072bae5-b9f6-4141-991f-9b3d11e7a5bd).

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| Processing an Automatic Credit Card Premium Payment |

Determine the following:

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| **For...** | **Then...** |
| **Premium Billing Specialized Team** | Proceed to **Step 1** below. |
| **Internal CVS Caremark CCRs & General CCRs at 3rd party Vendors** supporting **Aetna Med D SilverScript** beneficiaries, not trained for Premium Billing Specialized Processes | **Automatic Credit Card Payments** – For **Aetna Med D SilverScript** beneficiaries:The MED D CCR **must WARM Transfer** the SilverScript beneficiary to the Premium Billing Specialized Team for further assistance at **1-866-824-4055.** |

If the beneficiary requests to have a credit or debit card account automatically charged every month for his/her premium payment, the **PREMIUM BILLING SPECIALIZED CARE TEAM** should perform the following steps:

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| **Step** | **Action** | | | |
| **1** | Determine if the caller is authorized to make changes to the beneficiary’s premium billing account. Refer to **Authorized Persons who can make changes to the Premium Billing Account** section of [Aetna MED D – SilverScript - Premium Billing General Information, Processes, & Document Index (026695)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7072bae5-b9f6-4141-991f-9b3d11e7a5bd). | | | |
| **2** | Identify the beneficiary’s current premium payment method.  Non-EGWP Beneficiaries will receive a **Confirmation Letter** (**Reference ID APCONF** in upper right corner, below the date) containing the date AutoPay will be effective; advise the caller to continue to pay any invoices received.  EGWP Beneficiaries will **not** receive a **Confirmation Letter**; CSR Should encourage an emailed receipt to confirm beneficiary autopay enrollment. Advise the caller to continue to pay any invoices received.  RCDs activated between the 1st and 5th of the month may be charged in the current month if there is a balance on the account at the beginning of the month. Advise the beneficiary of the current balance on the account, less any future billed amount (e.g., next month’s premium not due until the 1st of next month).  Always **Verify** Automatic Payment **SSO** status regardless of stock ID INV/EFT/RCD. Beneficiaries who added autopay on the IVR, online, or with a previous Rep may want confirmation it was successful or assistance turning it off. In these situations, the stock ID may not yet reflect autopay.   * Click on the **Automatic CC Payment** button and verify the **status** is “Active” and the **Automatic Payment** radio button is selected. These **both** must be true for automatic payments to draft. * **Close** pop-up screen if no changes are needed, and RCD is active. * Select **Active** Status, select **Automatic Payment** radio button and click **Save** if SSO doesn’t match stock. | | | |
| **If the beneficiary’s current Premium Billing payment option is…** | | **Then…** | |
| Direct Bill (INV) | | I’d be happy to assist with that.  Changing the payment option to automatic credit card (RCD) from Direct Bill (INV) can take 1-2 billing cycles to begin charging, depending on timing and account status.  **Note:** Adding a card for RCD will update billing automatically.  Proceed to **Step 3** to enroll beneficiary in the automatic credit card payment option. | |
| EFT/ACH | | I’d be happy to assist with that.  Changing the payment option to automatic credit card (RCD) from EFT/ACH can take 1-2 billing cycles to begin charging, depending on timing and account status.  **Note:** Adding a card for RCD will update billing automatically, and **no** RM Task is needed to stop EFT/ACH.  Proceed to **Step 3**. | |
| SSA/RRB | | I must first send a request to cancel your present auto-payment method before you can change your payment method to automatic credit/debit card. Your card can be added when that request is completed. Please call back in 7-10 days to add your credit card.  If the beneficiary currently pays his/her premium through SSA/RRB Withholdings, the withholdings must be stopped before the beneficiary can change to the automatic credit card payment method, refer to [Aetna MED D - SilverScript - SSA/RRB Premium Withholding (073397)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9595e77-f754-47ac-80a2-24e1a01c6337).  Proceed to[Step 13](#Step13). | |
| Automatic Credit Card Payment (RCD) | | You are already enrolled in monthly automatic card payments. Would you like to verify or update your card information on file? | |
| **If…** | **Then…** |
| Yes | Proceed to the[Updating Automatic Credit Card Premium Payment Information](#_Enrolled_Customer_Profile) section of this Work Instruction. |
| No | Proceed to[Step 13](#Step13). |
| **3** | You have an account balance of <$XX.XX>and this entire amount will be charged to your card, up to $300.  If the balance owed is greater than $300, the PREMIUM BILLING SPECIALIZED CARE TEAM must document in **PeopleSafe** that the beneficiary **agreed** to the deduction and **document** the amount agreed upon. Refer to [Premium Balance Greater than $300](#threehundred).  Set the **Date Range:** To ensure the **Stock ID** section of the **Premium History** screen will display correctly, change the Date Range field to the following End Date: Change to the end of the next year (for example: **12/31/2026**) and click **Search**.  After the **End Date** in the **Date Range** section is set, click the **Automatic CC Payment** button from the **Premium History** screen in **PeopleSafe**.  SNAGHTML40921cf  **Result:** The PREMIUM BILLING SPECIALIZED CARE TEAM is automatically redirected to the **Credit Card Single-Sign-On (SSO)** system.  A screenshot of a computer  AI-generated content may be incorrect.  **Note: Member ID-Group ID, First** and **Last Name** are automatically populated and are Read-only. | | | |
| **4** | Select the **Automatic Payment** radio button.  A screenshot of a computer  AI-generated content may be incorrect. | | | |
| **5** | For PCI compliance, **CCRs (including the Premium Billing Specialized Team)** will process a payment using **Semafone** which requires the beneficiary to enter their own card number – click on the **Phone** button.  **Note:** Do **NOT** use the Swipe or Keyed button, they are not functional.  Speaker phone, Bluetooth, and three-way calls (including with an interpreter on the line) will not work with Semafone. Ask the member to remove you from speaker, Bluetooth or three-way before proceeding. Those (Non-EGWP) unable to continue with interpreter may be referred to self-service options of the Premium Payment IVR (1-833-287-0075) or the SilverScript Member Portal powered by InstaMed (aetnamedicare.com/payyourpremium).  A screenshot of a computer  AI-generated content may be incorrect.  **Result:** Upon selecting the **Phone** button, a pop-up box displays with the **Semafone CR #code**.  **Note:** The **Semafone** screen includes a **Help & Support** section above the CR # as a Job Aid for the CCR. (Images for all possible messaging are not available in this Work Instruction.)  A screenshot of a computer  AI-generated content may be incorrect. | | | |
| **6** | We have an encrypted system to help protect your credit card/debit card number. In a moment I’ll ask you to type your card number instead of saying it to me. You may hear a series of tones on the phone while I activate the system.  Complete the following steps: | | | |
| **Step** | **Action** | | |
| **1** | Type the **Semafone CR #code** exactly as it appears into your soft phone keypad.  **Example:** #\*12345  You **MUST** input the “**#**” & “**\***” key followed by the 5-digit number.  If the CR# is incorrectly input, the CCR should press “**\*\*\***” on the Five9 keypad. This resets the CR# input, then the CCR can proceed with inputting the CR# again. (**Note:** The Five9 keypad shows all keys pressed and does not clear.)  **Results:**   * The **securemode** icon turns green, and the padlock symbol will change to locked.   A screenshot of a computer  AI-generated content may be incorrect. | | |
| **2** | Ok. The system is active. Again, please **do not speak your credit card/debit card number.** I will still be on the line and hear masked tones while you key your numbers. My screen will indicate when the numbers have been successfully entered by you. Please remove the call from speaker phone or Bluetooth before entering your card number on your phone’s keypad.Would you please **type** your full card number on your phone’s keypad?  **TTY callers:** The TTY service will have to enter the credit card/debit card information on the phone they called us on instead of having the beneficiary enter the information on their phone.  **Results:**   * Asterisks display in the credit card field except for the last 4 digits of the credit card/debit card, which will be visible in the field.   **The field will display in grey until a full and valid credit card/debit card number is entered then it will display a green check mark symbol and the OK button will activate in green**.  A screenshot of a computer  AI-generated content may be incorrect.  **Error: Credit Card Field is Red after all digits are input:** Semafone can validate the credit card/debit card number instantly.   * Red field with an Alert symbol indicates that the incorrect account number was input. Refer to the **Help & Support** section for error and directions.   **Example:**  A screenshot of a computer  AI-generated content may be incorrect.  Press the **RESET** button (located to the right of the Card Number field) to clear the entry and ask the beneficiary to retype the credit card account number.  The system did not recognize your card number. I’m going to reset the entry system for you. Please type your card number again onto your phone keypad.   * Red field with the message “This Card is not supported.” and an Alert symbol indicates we cannot accept that card type. Refer to the **Help & Support** section for error and directions.   **Example:**  A screenshot of a computer  AI-generated content may be incorrect.  Press the **RESET** button (located to the right of the Card Number field) to clear the entry and ask the beneficiary if they have a different payment method.  The card entered is not currently accepted. Would you like to use a different card or another payment method?  Once the account number field shows a green checkmark, and the OK button turns **green**, proceed to **Step 3.** | | |
| **3** | Refer to the **Card Type** field and  Thank you, I see that the (Visa, MasterCard, AMEX, Discover) card was entered correctly and securely. | | |
| **4** | Click **OK** on the Semafone page.  **Result:** The **Semafone** screen will close, and CCR is returned to the **SSO Automatic Payment** screen, with the masked card number populated in read-only. | | |
| **5** | **MED D CCR** will now proceed to **Step 7** belowand complete all the **remaining** **required** **fields** in the Automatic Payment screen. | | |
| **7** | Enter the following mandatory fields - indicated by an asterisk (**\***)   * **Card Number** - Can accept Visa, Discover, AMEX, Master Card, debit card, and pre-loaded credit cards. We CANNOT accept HSA payment cards.   + Added using Semafone by the beneficiary. **Do not ask the beneficiary to confirm their card number verbally**, if Semafone showed a green checkmark and the OK button turned green, the card has been verified by the system. * **Expiration Date** - Must be entered as MM/YY Numerical characters only. * **Card Holder Name** – Request name on card from caller and enter as provided. * **Zip Code** - Only 5 digits are required but can enter the full 9 digits. Numerical characters only.   A screenshot of a computer  AI-generated content may be incorrect.  **Note: Member ID-Group ID, First** and **Last Name** are automatically populated and are Read-only. Confirm name in **SSO** matches name of beneficiary’s account being serviced in **PeopleSafe**.  **There is no field for Security/CVV (Card Verification Value) code entry**, **never** request or note this code during Premium payment processing or Autopay set-up/updates.  **Email Address –** Optional – Prepares the receipt to enable emailing for the beneficiary’s records. Email receipt may be sent using the Send button on the receipt pop-up.  **Note:** Beneficiaries who have added an email at the time of adding autopay (RCD) may also receive notices from InstaMed regarding updates for their payment information on file. InstaMed has a monthly process to review expiration dates for cards saved on file. When a saved card on file is **about to expire**, InstaMed will email the beneficiary a notice of upcoming expiration including the last 4 digits of the card. SilverScript will also mail a letter to beneficiaries about expirations, so beneficiaries without emails will still receive notice.  CCRs are **not** able to update email addresses in InstaMed via the SSO. Refer to [Frequently Asked Questions](#_Frequently_Asked_Questions) to update email address for InstaMed communications. | | | |
| **8** | Click on the **Disclaimer** link and read the disclaimer to the beneficiary, referring to the **name** and **card** information on the **SSO** screen, then select **Yes** from the “Have you read the disclaimer to the member?” drop down.  A white rectangular sign with red text  AI-generated content may be incorrect.  **Note:** In order to continue, **Yes** must be selected.  **Disclaimer:**  A close-up of a document  AI-generated content may be incorrect. | | | |
| **9** | Ensure the **Set Status To** field is displaying **Active** and **Automatic Payment** radio button is selected:  SNAGHTMLb73cb65  A screenshot of a computer  AI-generated content may be incorrect. | | | |
| **10** | Confirm all information is correct, then click the **Save** button at the bottom of the screen.  A screenshot of a computer  AI-generated content may be incorrect.  **Result:** A pop-up receipt screen will display the beneficiary’s automatic payments are now active. | | | |
| **11** | Verify the receipt displays **--- Active ---** and **Type** shows **CreditCard – Automatic Payment Agreement**,then provide caller the **Payment Plan ID** located on the pop-up receipt as the [Confirmation Number](#conf) for the Automatic Credit Card activation.  **Note:** The [Confirmation Number](#conf) provided **must** be documented in the member notes in **PeopleSafe**. Refer to [Premium Billing Call Documentation Requirements](#documentation).  Notify the Beneficiary that **InstaMed**,a JP Morgan Chase company, processes Medicare Part D premium payments **on behalf of SilverScript**.  Ensure the [Confirmation Number](#conf) (**Payment Plan ID**) is provided **before** closing the Receipt pop-up window.  Click **SEND** at the top of the receipt for emailed confirmation **before** closing the Receipt pop-up window.  **Example:**  A screenshot of a prescription form  AI-generated content may be incorrect.  **Note:** The receipt may display **--- Declined --- or ---Inactive---**.For this scenario, the prior status of the RCD was not updated (refer to the [Updating Automatic Credit Card Premium Payment Information](#_Enrolled_Customer_Profile) section of this Work Instruction).   * Press the **Close** button, and click the **Automatic CC Payment** button from the **Premium History** screen in **PeopleSafe**. Change the status in the drop-down menu to Active and click **Save**. Receipt should now state Active.   If no receipt displays with confirmation number – Inform the beneficiary, you are opening a **research ticket** to confirm the RCD was successfully set up. Create the following RM Task, and provide the **Task Number** as the **ticket number**:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, No receipt available confirming RCD. Please confirm with beneficiary if RCD was successfully added.   + Beneficiary’s contact number.   **Note:** Turn Around Time (TAT) for resolution of this RM Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current).  **\*Processing TIP\* CCR will be able to confirm this process was completed successfully two ways:**  **1.** The Top of the receipt will state **--- Active ---** and **Type** shows **Credit Card – Automatic Payment Agreement** as in image above.  **2.** The end of the receipt will be very long and begin with the disclaimer information.  **Example of Successful Activation – End of Receipt (partial view):**  A close-up of a document  AI-generated content may be incorrect. | | | |
| **12** | Click the **Close** button at the top right of the Pop-Up Receipt window.  A screen shot of a computer screen  AI-generated content may be incorrect.  **Result:** Clicking the **Close** button will close the **Pop-Up** window **and** **Payment** screen, returning the PREMIUM BILLING SPECIALIZED CARE TEAM to the **Premium History** tab in **PeopleSafe**.  You must click **Close**: Failure to close the pop-up windows will keep the SSO token open and could cause your next beneficiary’s RCD request or payment to apply to the previous beneficiary’s account. | | | |
| **13** | Ask if there are any other questions.   * Address any other issues and document/close the call according to existing policies and procedures; refer to [MED D - Call Documentation (067665)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e9cdb772-9c04-4e42-b87a-ae4d2c2e1f62)and [Premium Billing Call Documentation Requirements](#documentation). * Log Activity:   + 209 = Payment Inquiry   + 1327 = Premium Billing   If the balance owed is greater than $300, the PREMIUM BILLING SPECIALIZED CARE TEAM must document in **PeopleSafe** that the beneficiary **agreed** to the deduction and **document** the amount agreed upon. Refer to [Premium Balance Greater than $300](#threehundred). | | | |

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| --- |
| Updating Automatic Credit Card Premium Payment Information |

Determine the following:

|  |  |
| --- | --- |
| **For...** | **Then...** |
| **Premium Billing Specialized Team** | Proceed to **Step 1** below. |
| **Internal CVS Caremark CCRs & General CCRs at 3rd party Vendors** supporting **SilverScript** beneficiaries, not trained for Premium Billing Specialized Processes | **Automatic Credit Card Payments** - The MED D CCR **must WARM Transfer** the SilverScript beneficiary to the Premium Billing Specialized Team for further assistance at **1-866-824-4055.** |

If the beneficiary’s credit or debit card information is **about to expire or would like to update their Credit or Debit Card for Premium Payments**, the PREMIUM BILLING SPECIALIZED CARE TEAM can **update account** information, so the beneficiary’s current auto-pay method continues uninterrupted.

* Automatic credit card payments can be reinstated with updated information.
* Standard processing times will still apply. Refer to the [Resolution Time](#_Resolution_Time) section of this document.

**Note:** When the beneficiary’s credit or debit card information has **expired** or been **rejected**, the beneficiary’s Premium Billing account will revert to Direct Bill and the beneficiary will once again receive invoices. This can be viewed in **PeopleSafe** in the **Stock ID** column of the **Premium History** screen:

A screenshot of a computer

AI-generated content may be incorrect.

If the beneficiary requests to update the credit or debit card number and/or the expiration date for the credit or debit card account automatically charged every month for Premium Payments, the PREMIUM BILLING SPECIALIZED CARE TEAM will:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Step** | **Action** | | | |
| **1** | Determine if the caller is authorized to make changes to the beneficiary’s premium billing account.   * Refer to **Authorized Persons who can make changes to the Premium Billing Account** section of [Aetna MED D – SilverScript - Premium Billing General Information, Processes, & Document Index (026695)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7072bae5-b9f6-4141-991f-9b3d11e7a5bd). | | | |
| **2** | Are you calling to update the credit or debit card on file for your monthly MED D premiums or the credit card charged for Mail Service prescriptions?  The PREMIUM BILLING SPECIALIZED CARE TEAM **must** clarify which method the beneficiary wants to update.   * Payment information for monthly Premiums and Mail Service are **NOT** the same and are stored in different systems to keep the details separate. * Failure to update the correct payment method could cause the beneficiary’s premium to go unpaid and subject them to disenrollment for nonpayment of premiums. | | | |
| **If the beneficiary is calling about…** | | **Then…** | |
| **Monthly premiums** | | Proceed to **Step 3**. | |
| **Mail Service prescriptions** | | Refer to [Payment - Maintain Credit Card (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83). | |
| Non-EGWP Beneficiaries are sent letters advising their **Credit or Debit Card used for Automatic Premium Payments** will expire or was rejected. (EGWP members are called by the Premium Billing Team.) Refer to the following examples.  **Example 1 - Reference ID RCDX** (in upper right corner, below the date):  A close-up of an envelope  AI-generated content may be incorrect.  **Example 2 - Reference ID RCDR** (in upper right corner, below the date):  A screenshot of a medical form  AI-generated content may be incorrect.  **Note:** Letters can be found in OneClick.  A close-up of a web page  AI-generated content may be incorrect. | | | |
| **3** | Set the **Date Range:** To ensure the **Stock ID** section of the **Premium History** screen displays correctly, change the End Date Range field to the end of the next year (for example: **12/31/2026**).  A screenshot of a computer  AI-generated content may be incorrect.  After the **End Date** in the **Date Range** section is set to one year out, confirm no future Auto Pay is in the Billing Cycle & Payment Method section, and click the **Automatic CC Payment** button from the **Premium History** screen in **PeopleSafe**.  SNAGHTML40921cf  **Result:** The PREMIUM BILLING SPECIALIZED CARE TEAM is automatically redirected to the **Credit Card Single-Sign-On (SSO)** system.  **Note:** If the beneficiary’s credit or debit card was declined, the Current Status will show **Declined** until the card number or expiration date is updated and status is changed by the PREMIUM BILLING SPECIALIZED CARE TEAM. **Declined** or **Inactive** status causes the account to be switched to direct bill until the credit card is updated and changed to **Active** status. Ensure **Automatic Payment** radio button is also selected before saving.  **Declined Example:**  A screenshot of a computer  AI-generated content may be incorrect.  In the Automatic Credit Card payment screen, PREMIUM BILLING SPECIALIZED CARE TEAMs **cannot** use the **Cancel** link option within the NEXT TRANSACTION section. Cancelling a scheduled payment is **not** possible without setting the Automatic Payment Status to **Inactive** and deselecting the **Automatic Payment** radio button by selecting the **Save on File** radio button. The only way to prevent the current month’s RCD charge is to completely deactivate the card on file. See the [Cancel Automatic Payments](#_Cancelling_a_Scheduled) section of this document.  A screenshot of a computer screen  AI-generated content may be incorrect.  RCD will charge the card set to Active on the scheduled date. | | | |
| **4** | Clear the credit card information and expiration date by using the **Clear** button and add the new Credit Card, Expiration Date, Card Holder Name and Zip following the instruction in the [Adding Automatic Payment](#UpdatingAutomaticCreditCardPremiumPaymen) section in this document.  **There is no field for Security/CVV (Card Verification Value) code entry**, **never** request or note this code during Premium payment processing or Autopay set-up/updates.  A screenshot of a computer  AI-generated content may be incorrect. | | | |
| **5** | Ensure the **Set Status To** field is displaying **Active AND Automatic Payment** radio button is selected:  SNAGHTMLb73cb65  A screenshot of a computer  AI-generated content may be incorrect. | | | |
| **6** | Click the **Save** button at the bottom of the screen:  A screenshot of a computer  AI-generated content may be incorrect.  **Result:** A pop-up receipt screen will appear.  A screenshot of a prescription form  AI-generated content may be incorrect.  **\*Processing TIP\***  **CCR will be able to confirm this process was completed successfully two ways:**  **1.** The Top of the receipt will state **--- Active ---** and **Type** shows **Credit Card – Automatic Payment Agreement** as in image above.  **2.** The end of the receipt will be very long and begin with the disclaimer information.  **Example of Successful Activation – End of Receipt (partial view):**  A close-up of a document  AI-generated content may be incorrect. | | | |
| **If the top of the receipt displays…** | | | **Then…** |
| A screen shot of a card  AI-generated content may be incorrect. | | | Notify the Beneficiary that **InstaMed**, a JP Morgan Chase company, processes Medicare Part D premium payments **on behalf of SilverScript.**  **Note:** Save on File Payment Plan Agreement is **only** a saved payment method, not automatic payments.  Proceed to **Step 7**. |
|  | A close-up of a document  AI-generated content may be incorrect. | | Verify **Steps 4-6** were completed and that the Credit Card information was entered correctly.  **Note: Declined** status when updating a card on autopay is a user error, not system generated.   * Save on File Payment Plan Agreement is **only** a saved payment method, not automatic payments. |
| A screenshot of a document  AI-generated content may be incorrect. | | | Verify **Steps 4-6** were completed and that the Credit Card information was entered correctly.  **Note: Inactive** status when updating a card on autopay is a user error, not system generated.   * Save on File Payment Plan Agreement is **only** a saved payment method, not automatic payments. |
| **7** | Click the **Close** button at the top right of the Pop-Up Receipt window.  A screen shot of a video  AI-generated content may be incorrect.  **Result:** Clicking the **Close** button will close the **Pop-Up** window **and** **Payment** screen, returning the PREMIUM BILLING SPECIALIZED CARE TEAM to the **Premium History** tab in **PeopleSafe**.  You much click **Close**: Failure to close the pop-up windows will keep the SSO token open and could cause your next beneficiary’s RCD request or payment to apply to the previous beneficiary’s account.  **NOTE:** If receipt for confirming RCD Automatic Payments is emailed, the receipt will reflect an effective date which may cause beneficiaries confusion:   * **Date:** This will be the **original date** that a payment method was added/saved, and it will **not** update to today’s date.   A screenshot of a prescription form  AI-generated content may be incorrect. | | | |
| **8** | If you want to change the card information on file or cancel RCD at any time, you can call us back to request the changes.  **SilverScript Individual** beneficiaries with an email address may also visit **AetnaMedicare.com/payyourpremium** or their **Caremark.com dashboard** and access the online **Aetna Med D SilverScript Member Portal** (powered by InstaMed) with secure login to add, change, or update existing RCD information. | | | |
| **9** | Ask if there are any other questions.   * Address any other issues and document/close the call according to existing policies and procedures; refer to[MED D - Call Documentation (067665)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e9cdb772-9c04-4e42-b87a-ae4d2c2e1f62)and [Premium Billing Call Documentation Requirements](#documentation). * Log Activity:   + 209 = Payment Inquiry   + 1327 = Premium Billing | | | |

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| --- |
| Cancelling Automatic Credit Card Premium Payments |

Determine the following:

|  |  |
| --- | --- |
| **For...** | **Then...** |
| **Premium Billing Specialized Team** | Proceed to **Step 1** below. |
| **Internal CVS Caremark CCRs & General CCRs at 3rd party Vendors** supporting **Aetna Med D SilverScript** beneficiaries, not trained for Premium Billing Specialized Processes | **Automatic Credit Card Payments** - The MED D CCR **must WARM Transfer** the SilverScript beneficiary to the Premium Billing Specialized Team for further assistance at **1-866-824-4055.** |

 Always **Verify** Automatic Payment **SSO** status regardless of stock ID INV/EFT/RCD. Beneficiaries who added autopay on the IVR, online, or with a previous Rep may want confirmation it was successful or assistance turning it off. In these situations, the stock ID may not yet reflect autopay.

* Click on the **Automatic CC Payment** button and verify the **status** is “Active” and the **Automatic Payments** radio button is selected. These **both** must be true for automatic payments to draft.
* **Close** pop-up screen if no changes are needed, and RCD is active.
* Select **Active** Status, select **Automatic Payments** radio button and click **Save** if SSO doesn’t match stock.

If the beneficiary requests to cancel automatic credit or debit card payments used every month for his/her premium payment, the PREMIUM BILLING SPECIALIZED CARE TEAM will:

|  |  |  |
| --- | --- | --- |
| **Step** | **Action** | |
| **1** | Determine if the caller is authorized to make changes to the beneficiary’s premium billing account. Refer to **Authorized Persons who can make changes to the Premium Billing Account** section of [Aetna MED D – SilverScript - Premium Billing General Information, Processes, & Document Index (026695)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7072bae5-b9f6-4141-991f-9b3d11e7a5bd). | |
| **2** | Set the **Date Range:** To ensure the **Stock ID** section of the **Premium History** screen displays correctly, change the End Date Range field to the end of the next year (for example: **12/31/2026**).  After the **End Date** in the **Date Range** section is set to one year out, confirm no future Auto Pay is in the Billing Cycle & Payment Method section, and click the **Automatic CC Payment** button from the **Premium History** screen in **PeopleSafe**.  SNAGHTML40921cf  **Result:** The PREMIUM BILLING SPECIALIZED CARE TEAM is automatically redirected to the **Credit Card Single-Sign-On (SSO)** system. | |
| **3** | Caller must verify the Credit Card information, then select **Inactive** from the **Set Status To** drop down menu and click on the **Save on File** radio button to remove Automatic Payment selection.  **Note:** Status should only be **Active** or **Inactive**. **Do NOT select Complete**.  A screenshot of a computer  AI-generated content may be incorrect. | |
| **4** | Click the **Save** button.   * A pop-up window will display. * Confirm status at the top of the receipt displays **Inactive**.   A screen shot of a document  AI-generated content may be incorrect.  **Note:** This action is immediate. Payments will not schedule on a saved payment method without the **Automatic Payment** radio button selected. | |
| **5** | Click the **Close** button at the top right of the Pop-Up window.  A screen shot of a video  AI-generated content may be incorrect.  **Result:** Clicking the **Close** button will close the **Pop-Up** window **and** **Payment** screen, returning the PREMIUM BILLING SPECIALIZED CARE TEAM to the **Premium History** tab in **PeopleSafe**.  You must click **Close.** Failure to close the pop-up windows will keep the SSO token open and could cause your next beneficiary’s RCD request or payment to apply to the previous beneficiary’s account. | |
| **6** | Your automatic credit card payments have been canceled. Would you be interested in setting up your account to pay your monthly premiums each month using one of the plan’s other automatic payment options? If you would like to do so, we can set up your account to have your monthly premium withheld from your SSA/RRB benefit each month. We also can automatically deduct your monthly premium from your checking or savings account.  Would you like to set up auto-pay through any of these options? | |
| **If the beneficiary says…** | **Then…** |
| Yes, to SSA/RRB Withholding | Refer to [Aetna MED D - SilverScript - SSA/RRB Premium Withholding (073397)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9595e77-f754-47ac-80a2-24e1a01c6337).  Proceed to **Step 7**. |
| Yes, to EFT/ACH from Checking/Savings Account | Refer to [Aetna MED D - SilverScript - Premium Billing E-Check/EFT Single-Sign-On (SSO) Processes (005923)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6c4730ff-7093-47c9-a1b5-87593d686394).  Proceed to **Step 7**. |
| No to any automatic payment options | I understand. Your Premium Billing account will return to Direct Billing, and you will begin receiving invoices for your MED D monthly premiums. Monthly premiums are due on the date listed on the invoice for that month’s premium. If your payment has **NOT** been received and posted to your account by the invoice due date, you could receive the initial notice that begins the Dunning disenrollment process.  **Note:** Refer to [Aetna MED D - SilverScript - Premium Billing Dunning and Disputes Process (026593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9ae8d9a-2459-4cb4-8b20-90ae27a97756) for additional questions about the Dunning process.  Proceed to **Step 7**. |
| **7** | Ask if there are any other questions.   * Address any other issues and document/close the call according to existing policies and procedures; refer to [MED D - Call Documentation (026593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9ae8d9a-2459-4cb4-8b20-90ae27a97756)and [Premium Billing Call Documentation Requirements](#documentation). * Log Activity:   + 209 = Payment Inquiry   + 1327 = Premium Billing | |

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| Reactivating Automatic Credit Card Premium Payments |

Determine the following:

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| **For...** | **Then...** |
| **Premium Billing Specialized Team** | Proceed to **Step 1** below. |
| **Internal CVS Caremark CCRs & General CCRs at 3rd party Vendors** supporting **Aetna Med D SilverScript** beneficiaries, not trained for Premium Billing Specialized Processes | **Automatic Credit Card Payments** - The MED D CCR **must WARM Transfer** the SilverScript beneficiary to the Premium Billing Specialized Team for further assistance at **1-866-824-4055.** |

 Always **Verify** Automatic Payment **SSO** status regardless of stock ID INV/EFT/RCD. Beneficiaries who added autopay on the IVR, online, or with a previous Rep may want confirmation it was successful or assistance turning it off. In these situations, the stock ID may not yet reflect autopay.

* Click on the **Automatic CC Payment** button and verify the **status** is “Active” and the **Automatic Payment** radio button is selected. These **both** must be true for automatic payments to draft.
* **Close** pop-up screen if no changes are needed, and RCD is active.
* Select **Active** Status, select **Automatic Payments** radio button and click **Save** if SSO doesn’t reflect active RCD autopay.

If the beneficiary requests to reactivate an automatic credit or debit card payment used every month for his/her premium payment, the PREMIUM BILLING SPECIALIZED CARE TEAM will:

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| **Step** | **Action** |
| **1** | Determine if the caller is authorized to make changes to the beneficiary’s premium billing account. Refer to **Authorized Persons who can make changes to the Premium Billing Account** section of [Aetna MED D – SilverScript - Premium Billing General Information, Processes, & Document Index (026695)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7072bae5-b9f6-4141-991f-9b3d11e7a5bd). |
| **2** | Set the **Date Range:** To ensure the **Stock ID** section of the **Premium History** screen displays correctly, change the End Date Range field to the end of the next year (for example: **12/31/2026**).  After the **End Date** in the **Date Range** section is set to one year out, confirm no future Auto Pay is in the Billing Cycle & Payment Method section, and click the **Automatic CC Payment** button from the **Premium History** screen in **PeopleSafe**.  A screen shot of a computer  AI-generated content may be incorrect.  **Result:** The PREMIUM BILLING SPECIALIZED CARE TEAM is automatically redirected to the **Credit Card Single-Sign-On (SSO)** system. |
| **3** | Caller must verify the Credit or Debit Card information, then select **Active** from the **Set Status To** drop down menu and select the **Automatic Payment** radio button. If requesting a different card, refer to the [Updating Automatic Credit Card Premium Payment Information](#_Enrolled_Customer_Profile) section of this Work Instruction.  **Note:** Status should **only** be set to **Active** or **Inactive**. Do **not** set status to **Complete**.  RCDs activated between the 1st and 5th of the month may be charged in the **current** month if there is a balance on the account at the **beginning** of the month.  A screen shot of a computer  AI-generated content may be incorrect. |
| **4** | Ensure the **Set Status To** field is displaying **Active** and **Automatic Payment** radio button is selected:  SNAGHTMLb73cb65  A screenshot of a computer  AI-generated content may be incorrect. |
| **5** | Click the **Save** button.  A screenshot of a computer  AI-generated content may be incorrect.  **Result:** A pop-up receipt screen will appear.  A screenshot of a prescription form  AI-generated content may be incorrect.  **\*Processing TIP\***  **CCR will be able to confirm this process was completed successfully two ways:**   * The Top of the receipt will state **--- Active ---** and **Type** shows **Credit Card – Automatic Payment Agreement** as in image above. * The end of the receipt will be very long and begin with the disclaimer information.   **Example of Successful Activation – End of Receipt (partial view):**  A close-up of a document  AI-generated content may be incorrect. |
| **6** | Click the **Close** button at the top right of the Pop-Up window.  A screen shot of a computer screen  AI-generated content may be incorrect.  **Result:** Clicking the **Close** button will close the **Pop-Up** window **and** **Payment** screen, returning the PREMIUM BILLING SPECIALIZED CARE TEAM to the **Premium History** tab in **PeopleSafe**.  You must click **Close**: Failure to close the pop-up windows will keep the SSO token open and could cause your next beneficiary’s RCD request or payment to apply to the previous beneficiary’s account.  Notify the Beneficiary that **InstaMed**, a JP Morgan Chase company, processes Medicare Part D premium payments **on behalf of SilverScript**. |
| **7** | Ask if there are any other questions.   * Address any other issues and document/close the call according to existing policies and procedures; refer to[MED D - Call Documentation Including Viewing and Adding Comments in PeopleSafe (067665 (067665)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e9cdb772-9c04-4e42-b87a-ae4d2c2e1f62))and [Premium Billing Call Documentation Requirements](#documentation). * Log Activity:   + 209 = Payment Inquiry   + 1327 = Premium Billing |

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| Downtime Process |

Refer to the following chart:

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| **Scenario** | **Action** |
| The **Medicare D Inquiry** tab in **PeopleSafe** is **NOT** available for a beneficiary requesting to make a payment. | CCR use of the Member Portal as Guest for card payments is **not** permitted due to PCI compliance. CCR will offer Non-EGWP beneficiaries **Self-Service** payment options available.   * Refer the beneficiary who has an email address to visit the Member Portal via **AetnaMedicare.com/payyourpremium** or their **Caremark.com dashboard**. * Refer beneficiaries to the **Premium Payment IVR**; adding RCD is available after making a card payment on that system:   + **1-833-287-0075 (Aetna SilverScript Individual Plan)**   If these options are not acceptable to the caller: The MED D CCR **will advise** the SilverScript beneficiary to call back after the expected outage end time.  CCRs must not ask for or use a member’s **Aetna Med D SilverScript Member Portal** login at any time.  **Note:** Beneficiaries who do **not** have an **email** address will **not** be able to process a **Guest** payment **or** create a **Login** for the Member Portal. Do NOT advise the beneficiary to enter an invalid email address to bypass the email address requirement. Offer self-service **Premium Payment IVR** as an option.  RCD requests **cannot** be entered as **Guest** on the Member Portal. **Beneficiaries** with an email address may create a secure login to add, update, or change their RCD premium payment option.  The **Aetna Med D SilverScript Member Portal**, powered by InstaMed, and **AetnaMedicare.com** website **cannot** process **EGWP** (SSI or Aetna SSI) beneficiary payments or plan requests. EGWP beneficiaries must either mail a check/money order to the address on their invoice, set up ACH/BillPay through their bank/EFT form, or be assisted by Customer Care using the SSO for Premium Payments.  **Note:** For system outage dates and times, refer to [MED D – System Downtime Index (011258).](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c9423a17-ee85-4a3a-baee-15b8f59e823b) |
| Users experience any connectivity issues ([browser errors](#browser) or loss of functionality including no receipt pop-up) while assisting a beneficiary with processing a One Time Credit Card **or** Automatic Credit Card Payment using the **Premium Billing** **Payment** **Single-Sign-On (SSO)** system. | I apologize, but I did not get a receipt to provide you a confirmation number. It is likely a browser communication error, so to confirm if the <Payment OR Automatic Payment Activation> completed I am opening a research ticket. A plan representative will contact you with the results within 5 business days. (Confirm phone number is current.)  **Create** the following RM Task, and provide the **task number** to the caller as a **ticket number**:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, Contact beneficiary to assist with a Credit Card / Debit Card payment. <specify whether One Time or Automatic Payment and describe Error that occurred>.   + Beneficiary’s contact number.   Do **NOT** add Credit Card/Debit Card numbers in the RM Task or Account Notes/Comments. |
| Beneficiary is unable to use their phone to input their card number for any reason.  **Note:** Callers are not able to enter card number into keypad if anyone else is on another line, for example: The beneficiary is on land line in one room and spouse is on another phone in another room. | * CCR will offer other payment options available for one-time E-checks (keyed by CCR) or refer the beneficiary who has an email address to visit the Member Portal via **AetnaMedicare.com/payyourpremium** or their **Caremark.com dashboard**.   The **Aetna Med D** **SilverScript Member Portal**, powered by InstaMed, and **AetnaMedicare.com** website **cannot** process **EGWP** (SSI or Aetna SSI) beneficiary payments or plan requests. EGWP beneficiaries must either mail a check/money order to the address on their invoice, set up ACH/BillPay through their bank/EFT form, or be assisted by Customer Care using the **SSO** for Premium Payments.   * Refer beneficiaries to the **Premium Payment IVR**; adding RCD is available after making a card payment on that system:   + **1-833-287-0075 (Aetna SilverScript Individual Plan)**   If these options are not acceptable to the caller: The MED D CCR **will advise** the SilverScript beneficiary to call back when they are able to key in their card number. |
| CCR receives an **error message** and is unable to use **Semafone** | I am sorry, but we are currently experiencing a system issue and I cannot add your card to the system.”  **1.** Offer alternatives.   * CCR will offer other payment options available for one-time E-checks (keyed by CCR) or refer the beneficiary to visit the Member Portal via **AetnaMedicare.com/payyourpremium** or their **Caremark.com dashboard**. (**Note:** Not available for EGWP members) * CCRs will **not** use the member portal for card payment entry as a workaround to Semafone issues due to PCI compliance requirements.   The **SilverScript Member Portal**, powered by InstaMed, and **AetnaMedicare.com** website **cannot** process **EGWP** (SSI or Aetna SSI) beneficiary payments or plan requests. EGWP beneficiaries must either mail a check/money order to the address on their invoice, set up ACH/BillPay through their bank/EFT form, or be assisted by Customer Care using the SSO for Premium Payments.   * Refer beneficiaries to the Premium Payment IVR; adding RCD is available after making a card payment on that system: **1-833-287-0075** (Aetna SilverScript **Individual** Plan)   **2.** Use Snag Itto obtain a screen shot of your desktop showing time, error message and/or CR#.   * Open Snag It. * Click on the red **Capture** button. * Move your cursor to the area to capture. You will see an up and down ruler. Place the ruler below the information to capture and **left click**.   **Result:** SnagIt editor displays with the screen capture.   * Click on **File**, then **Save As**. * Name your file and save to your personal drive/desktop. * Select **Save**.   **Result:** The file is saved for the next step.  **3.** Gather the call information as described below:   * CR number from the Semafone screen * Customer (caller) telephone number (this is critical to identify the call) * Dialed number (i.e., what number did the caller dial to get to this agent?) * Site the agent works at (City and State) * Agent name, Phone Log in ID, description of the issue – include screen shot) * Time issue started (and time that it stopped, if applicable) – include time zone.   **4.** Notify your Supervisor using email and provide the information obtained. Attach the screen shot from SnagIt in the email to your Supervisor.  **Result:** Supervisor creates a ticket and sends to the IT Team for the Semafone ticket.  To prevent delays to the caller’s payment request, CCR will offer alternative payment options. If these options aren’t accepted, the MED D CCR **must WARM Transfer** the SilverScript beneficiary to the Premium Billing Specialized Team for further assistance at **1-866-824-4055.** |

**Browser Error Examples:**

**Example 1:**

A screenshot of a computer

AI-generated content may be incorrect.

**Example 1 -** If this Alert pops up, the **MED D CARE CCRs** should create an RM Task regarding the downtime issue and advise beneficiary you are requesting a confirmation of payment or automatic payment set-up due to a system error.

**Example 2:**

A close-up of a message

AI-generated content may be incorrect.

**Example 2 -** If this Alert pops up, inform the beneficiary the payment was not successful due to a system issue. If an authorization is on their credit or debit account for this amount it will drop off as a **voided** transaction. **MED D CARE CCRs** would still create an RM Task regarding the downtime issue.

**Example 3:**

A screenshot of a computer

AI-generated content may be incorrect.

**Example 3 -** If a message states that the “**Single-Sign-On Token**” is already used, this means a prior payment screen or receipt was not closed. Check **browser windows** for a receipt or payment screen and **close** it. This should clear this error.

**Example 4:**

A screen shot of a computer screen

AI-generated content may be incorrect.

**Example 4** - This error most commonly occurs when the ISP or local computer is experiencing connectivity issues and is resolved quickly. If you continue to experience this error, reach out to IT for additional troubleshooting. No payment or change will be processed.

**Example 5:**

A screen shot of a computer screen

AI-generated content may be incorrect.

**Example 5** - This error indicates the **Set Status To** selection is **Inactive**, but the **Automatic Payment** radio button is **selected**. To stop RCD, **both** the status and the radio button selection need to agree. Select the **Save on File** radio button when selecting Inactive status.

**Example 6:**

A screenshot of a computer

AI-generated content may be incorrect.

**Example 6** - This error may appear when the **Phone** button is clicked, but the CCR is not provisioned with the corresponding **PeopleSafe** Role Code. Close the pop-up screen and select the button appropriate to your role. (Swipe and Keyed will also result in the above error; these are not used by any CCRs at this time.)

**Semafone-specific Errors:**

**Semafone Error Example 1:**

A screenshot of a computer

AI-generated content may be incorrect.

**Semafone Error Example 2:**

A screenshot of a computer

AI-generated content may be incorrect.

**Semafone Error Example 3:**

A screenshot of a computer

AI-generated content may be incorrect.

**Semafone Error Example 4:**

A screenshot of a computer error message

AI-generated content may be incorrect.

**Semafone Error Example 5:**

A screenshot of a computer

AI-generated content may be incorrect.

**Semafone Error Example 6:**

A screenshot of a computer error message

AI-generated content may be incorrect.

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| Credit Card Single-Sign-On (SSO) System Fields & Rules |

Refer to the following list of **Credit Card Single-Sign-On (SSO)** **System Fields** (not all inclusive):

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| **Single-Sign-On System Fields** | **Details** |
| Automatically Populated Fields:  (**Member ID-Group ID**, **First** and **Last Name**) | **Member ID-Group ID, First** and **Last Name** are automatically populated fields and are Read-only. CCRs should **always** **confirm** the ID and name **match** the beneficiary’s account being serviced. |
| **Cancel** Link | Users **do NOT use** the **Cancel** link in the Automatic Credit Card payment screen (located in the NEXT TRANSACTION section).  **Notes:**   * If the **Cancel** link is clicked in error, the scheduled payment will reschedule itself if the **Automatic Payment** radio button is still selected and the status is still **Active**. * Cancelling a scheduled payment is not possible without setting the Automatic Payment Status to Inactive and selecting the **Save On File** radio button. This removes RCD as a payment method and returns the beneficiary to invoicing. |
| **Payment Method** | Users **do NOT use** the “**+ New Payment Method**” option on the One-Time CC Payment screen to change automatic payment source. This is a **one-time** use feature, and account information will **not** be stored.  **Notes:**   * If this is populated with payment method information, the beneficiary has a card or banking information on file for EFT/RCD. Close the current payment screen. Check the Automatic CC Payment screen for the status of the payment method on file for EFT/RCD. The status may be made Active or Inactive. * Active will populate the payment information on the one-time payment screen after updating and renew the EFT/RCD of premiums. * Inactive will remove the payment information on the one-time payment screen after updating and return beneficiary to INV. * Only select the **Automatic Payment** radio button if the beneficiary wants to use this method for Automatic monthly premium charges. |
| **Save** Button  (located on **One Time Payment** or **Automatic CC Payment** screens in **Credit Card Single-Sign-On (SSO)** system) | In order to complete a one-time payment or set up an automatic credit card payment use the **Save** button. After clicking Save, a pop-up receipt screen will appear. |
| **Close** Button (located on pop-up receipt screens) | You must click **Close.** Failure to **close** the pop-up windows will keep the SSO token open and could cause your next beneficiary’s RCD request or payment to apply to the previous beneficiary’s account. |
| **Set Status To** Field | Users **do not use** the **Complete** option for this field.  **Notes:**   * Verify and update **Set Status To** field to **Active** when [Updating Automatic Credit Card Payments](#_Enrolled_Customer_Profile) information (must click the [**Save**](#Save)button afterwards). * Update **Set Status To** field to **Inactive** when [Cancelling Automatic Credit Card Premium Payments](#_Cancelling_a_Scheduled). |
| **Automatic Payment** radio button | If **status** is being set to **Active**, then select the **Automatic Payment** radio button.  If **status** is being set to **Inactive**, then select the **Save On File** radio button. Monthly payments will not schedule if the **Automatic Payment** radio button is not selected. |
| **Email Address** Field | The **Email** **Address** field is **optional**. Entering an email address in the payment screen will prepare the Single-Sign-On (SSO) system for a transaction receipt to be emailed to the beneficiary for a One-Time payment.   * Confirm the Email Address on the receipt and click **Send** to complete the email request. * The email will be sent from the payment processor (InstaMed) and have an Aetna header with “Powered by InstaMed” in the footer. |

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Refer to the Following **Credit Card Single-Sign-On (SSO)** **System Rules** (not all inclusive):

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| --- | --- |
| **Single-Sign-On Rules** | **Details** |
| Automatic Credit Card Payments | Entire premium balance charged monthly. Remind the beneficiary the entire balance is deducted each month. On the first automatic charge to the credit card, if the beneficiary owes more than one month of premiums, the system will take ALL that is due and not just one month’s premium. Refer to [Premium Balance Greater than $300](#threehundred). |
| Confirmation Number (**Authorization Code** or **Payment Plan ID**) | A receipt will pop up displaying the **Authorization Code** (One-Time Credit Card Payment) or **Payment Plan ID** (Automatic Credit Card Payments). Provide beneficiary with this information as their Confirmation Number. The Confirmation Number provided **must** be documented in the member notes in **PeopleSafe**. Refer to [Premium Billing Call Documentation Requirements](#documentation).  **Note 1:** The **Authorization Code** is generated by the card issuer. This code may be the same for similar transactions between beneficiaries with the same card issuer.  **Note 2:** The **Authorization Code** cannot be retrieved by Care once the pop-up receipt window is closed. |
| Declined Credit Card on Automatic Payment | Status shows **Declined**.  If the beneficiary’s credit card is declined during an RCD charge or payment taken using card on file, the account will show **Declined** until the card number or expiration date is updated and the status is updated to **Active** using the Set Status drop-down. The **Automatic Payment** radio button must also be selected to fully activate RCD again. **Declined** status causes the account to be switched to direct bill until the credit card is updated and activated. |
| Expired or New Credit Card | The PREMIUM BILLING SPECIALIZED CARE TEAM will update accordingly for an expired or a new credit card.   * To update the beneficiary’s credit card, clear the credit card information and expiration date using the **Clear** button and add the new Credit Card, Expiration Date and Zip. Refer to the [Update Automatic Payment](#ProcAutomaticCCPremiumPayment) section of this document. * Verify the Member Name in the **SSO** screen matches the beneficiary’s account being serviced in **PeopleSafe**. * Ensure the **Set Status To** field is set to **Active** and the **Automatic Payment** radio button is selected prior to clicking on the [**Save**](#Save) button to ensure the updates are saved correctly. |
| Payment Method Change | Currently SSA/RRB or EFT requesting automatic credit card payments.   * If the beneficiary currently pays his/her premium through SSA/RRB Withholdings, the Withholdings must be stopped before the beneficiary can change to the Automatic Credit Card Payment method. * Changing the payment option to Automatic Credit Card from EFT/ACH can take 1-2 billing cycles to begin charging, depending on timing and account status. Adding a card for RCD will update billing automatically, and no task is needed to stop EFT/ACH. * Beneficiaries will receive a confirmation letter (**Reference ID APCONF** in upper right corner, below the date) containing the date RCD will be effective; advise the caller to continue to pay any invoices received. * With EFT/ACH and Automatic Credit Card payments, the beneficiary’s entire balance is deducted each month. |
| Premium Balance Greater than $300 | If the balance owed is greater than $300, the PREMIUM BILLING SPECIALIZED CARE TEAM must document in **PeopleSafe** that the beneficiary **agreed** to the deduction and **document** the amount agreed upon.  **Example:** Beneficiary added Visa Card XXXX for RCD; agrees to balance due of $$$.$$ for first charge, Confirmation Number: #XXXXXX. |
| Premium Billing Call Documentation Requirements | Must leave notes providing a clear picture of what transpired during the call and document the [Confirmation Number](#conf) provided on One-Time and Automatic Credit Card Payments.  **Example 1:** Beneficiary contacted plan regarding recent letter for expired card, updated credit card number for premium payments with Discover Card ending in XXXX, Confirmation Number: #XXXXXX.  **Example 2:** Beneficiary gave permission for wife to make a one-time premium payment of $$.$$ with Visa Card ending in XXXX, Confirmation Number: #XXXXXX. |
| Caller requests changes to Premium Payments | Determine if the caller is authorized to make changes to the beneficiary’s premium billing account.   * Fully authenticated callers **CAN** still make one-time credit card or check payments to a beneficiary’s account because this will **NOT** change the account’s premium payment method. * If the caller is **NOT** the beneficiary, Ship Counselor, or Legal Representative, the payment method **cannot be updated** without the beneficiary’s permission.   Refer to **Authorized Persons who can make changes to the Premium Billing Account** section of [Aetna MED D – SilverScript - Premium Billing General Information, Processes, & Document Index (026695).](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7072bae5-b9f6-4141-991f-9b3d11e7a5bd) |

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| Frequently Asked Questions |

Refer to the following Frequently Asked Questions:

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| **#** | **Question** | **Answer** |
| **1** | How can a **MED D CCR** or **PREMIUM BILLING SPECIALIZED CARE TEAM** void a One-Time Credit Card Premium Payment placed in error? | **MED D CCRs & PREMIUM BILLING SPECIALIZED CARE TEAMs** **cannot** void payments. A Senior or Supervisor must be contacted for further assistance. Refer to the [Void One-Time Credit Card Premium Payment](#_VOID/Cancel_a_One-Time) section in this Work Instruction. |
| **2** | What is the **Credit Card Single-Sign-On (SSO)** system? | **Credit Card Single-Sign-On (SSO)** system is the Premium Billing Payment Portal Website accessed using links within **PeopleSafe** on the Med D Premium History screen.  Notify the Beneficiary that **InstaMed**, a JP Morgan Chase company, processes Medicare Part D premium payments **on behalf of SilverScript**. |
| **3** | Are there any steps necessary in **PeopleSafe** prior to accessing the **Credit Card Single-Sign-On (SSO)** system? | Set the **Date Range:** To ensure the **Stock ID** section of the **Premium History** screen displays correctly, change the End Date Range field to the end of the next year (for example: **12/31/2026**).  After the Date Range is set to one year out, confirm no future Auto Pay is in the Billing Cycle & Payment Method section, and then select the appropriate **One Time Payment** or **Automatic CC Payment** button to access the **Credit Card Single-Sign-On (SSO)** system.   * View the **Stock ID** section of this screen for red auto-pay warnings.   **Note:** If the **Stock ID** section displays **SSA**, the **Automatic CC Payment** button will not be enabled.  **Reminder: PeopleSafe** must be accessed using Microsoft Edge (with Internet Explorer compatibility enabled) for full functionality including Credit Card payments. |
| **4** | How does a CCR enter the card number in the SSO screen? | For PCI compliance, **CCRs (including the Premium Billing Specialized Team)** will process a payment using **Semafone** which requires the beneficiary to enter their own card number – click on the **Phone** button.  **SilverScript** beneficiaries must be **WARM transferred** to the **Premium Billing Specialized Care Team** at **1-866-824-4055** for Automatic Credit/Debit Card (RCD) premium payments. |
| **5** | Where do CCRs view recent premium payments made on the account? | Refer to the detailed notes added in the **Participant Inquiry** tab Comments/View Activity in **PeopleSafe**. For payment disputes regardless of payment visibility in **PeopleSafe**, Care should always open an RM Task with details of the dispute:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, Provide details of the beneficiary’s concern(s).   + Beneficiary’s contact number.   **Note:** Turn Around Time (TAT) for resolution of this RM Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current). |
| **6** | What can the beneficiary view in the SilverScript Member Portal, powered by InstaMed? | Beneficiaries will be able to view receipt history for their debit/credit card and bank account draft payments (e.g., one-time card, one-time e-check, RCD, EFT, IVR card or eCheck). Access to view and edit their accounts on autopay for EFT or RCD, including update payment account info and stop or start EFT/RCD.  The **Aetna Med D** **SilverScript Member Portal** will **not** contain payment history from any other payment methods, such as check/money order, bank BillPay (set up through their banks), or SSA/RRB withholding. Do **not** refer beneficiaries to create a login for the Member Portal if they pay by anything **other than** credit/debit card/RCD or E-checks/EFT.  **Note:** Beneficiaries who do **not** have an **email** address will **not** be able to process a **Guest** payment **or** create a **Login** for the Member Portal. Offer self-service Premium Payment IVR as an option. |
| **7** | Where do users update expiring credit cards? | When a beneficiary calls to update credit card payment information, the PREMIUM BILLING SPECIALIZED CARE TEAM must clarify first whether the beneficiary wants to update Premium Billing payment information or Mail Service payment information.  For Premium Payments, the credit card is updated in the **Credit Card Single-Sign-On (SSO)** system. Refer to the [Updating Automatic Credit Card Premium Payment Information](#_Enrolled_Customer_Profile) section in this Work Instruction.   * For Mail Service Payments, the credit card is updated in **PeopleSafe**, 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) |
| **8** | What if the beneficiary calls to update only the expiration date of their credit card? | See [Expired or New Credit Card.](#expired) |
| **9** | Where do I put the **Security/CVV (Card Verification Value) code** from the card? | **There is no field for Security/CVV (Card Verification Value) code entry**, **never** request or note this code during Premium payment processing or Autopay set-up/updates. |
| **10** | How can the beneficiary **update/remove their email address** on file for InstaMed payments or RCD? | **CCR Process Note:** Currently, there is no option for the beneficiary to update/change an email address online. The beneficiary must contact **Med D Customer Service**. The CCR will create an **RM Task** requesting the member’s portal email address be updated:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment   + Reason for Dispute option “Credit Card Payment” is valid to direct both One-Time credit card and E-Check Tasks for proper handling * **Task Notes:** Document the following:   + **CCP003**, Member has new email address for Member Portal Payment Receipts. New email is: <[xyz@abc.com](mailto:xyz@abc.com)>   + Beneficiary’s contact number.   **Notes:**   * CCR will use this same Task Type to request a member’s email be **removed** from their Member Portal record. * Removing or changing an email address on a member’s profile or saved payment method will not remove any member portal login created with that email. InstaMed Support may be able to assist members with instruction on correcting any logins created with a bad email address. See FAQ #31. |
| **11** | What if the user unintentionally cancels the beneficiary’s scheduled automatic credit card payment for the month? | See [Cancel Link](#cancel). |
| **12** | Will the **Credit Card Single-Sign-On (SSO)** system time out? | Yes, if users switch to another application or window, after 15 minutes of idle time, the window may time out. |
| **13** | What happens if the **Credit Card Single-Sign-On (SSO)** system is not available (downtime)? | These instances should be rare, in the event this occurs verify what information has been communicated about the downtime. If no information has been communicated, users must follow the [Downtime Process](#_Downtime_Process) section of these Work Instructions and alert a Senior or Supervisor. |
| **14** | What if no receipt pops up with a confirmation number after taking a payment or setting up RCD? | If no receipt displays - Do **not** attempt another payment.  I apologize, but I did not get a receipt to provide you a confirmation number. It is likely a browser communication error, so to confirm if the <Payment OR Automatic Payment Activation> completed I am opening a research ticket. A plan representative will contact you with the results within 5 business days. (Confirm phone number is current.)  **Create** the following RM Task, and provide the **task number** to the caller as a **ticket number**:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, No receipt available confirming <One Time Payment / RCD>.Please confirm with beneficiary if <One Time payment / RCD > was successfully added.   + Beneficiary’s contact number.   **Note:** Turn Around Time (TAT) for resolution of this RM Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current). |
| **15** | What if the beneficiary has a Payment Plan? | RCD and EFT are **not** available payment methods for Payment Plans. These will charge the full balance due on the account.   * If the Payment Plan is open/not termed, process a one-time payment as above in [Processing a One-Time Credit Card Payment](#_Processing_a_One-Time). Transfer to the Specialized Team is **not** required for one-time payments. |
| **16** | Is it mandatory to provide the **Authorization Code** or **Payment Plan ID** located on the Payment Receipt? | See [Confirmation Number](#conf). |
| **17** | Why am I receiving the same **Confirmation Number** each month I make a one-time payment? | See [Confirmation Number](#conf). |
| **18** | When will my RCD be effective/begin? | Beneficiaries will receive a **Confirmation Letter** (**Reference ID APCONF** in upper right corner, below the date) containing the date RCD will be effective; advise the caller to continue to pay any invoices received. |
| **19** | How do I know what day my Credit Card/Debit Card will automatically (RCD) charge this month? | Credit Card/Debit Card set up for auto payments will charge between the **8th & 10th** of each month for the balance due on the account as of that month’s billing.  **Note:** Payments can take up to **3** calendar days to be visible in **PeopleSafe**. |
| **20** | I want to be sure my premium is paid. Can I pay now, even though I have Credit Card/Debit Card automatic payments (RCD) set up? | If the beneficiary is enrolling/enrolled in Credit Card/Debit card automatic payments (RCD), but asks to make a One-Time payment, inform the caller that a payment made after the 1st of the month **may not** prevent or alter the RCD charge for the current month. A manual payment may lead to multiple payments processing. (The RCD payments are scheduled ahead of the charge date, using data already posted in the billing system.)  RCDs activated between the 1st and 5th of the month may be charged in the current month if there is a balance on the account at the beginning of the month. |
| **21** | My Credit Card/Debit Card automatic payments (RCD) didn’t automatically charge or charged the wrong amount. What happened? | Refer to [Aetna MED D - SilverScript - Automatic Credit Card/Debit Card (RCD) Premium Payment Inquiry Job Aid (011882)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=52033643-505d-4d70-871f-241dc3d1b0b2) for quick tips to review the account and to determine the RCD status. |
| **22** | In the rare event where beneficiaries are not able to input their credit card numbers, what should be stated?  **Example 1:** Beneficiary is driving and talking on their cell phone, and unable to input the card number.  **Example 2:** The beneficiary is on land line in one room and spouse is on another phone in another room. | CCR will offer other payment options available for one-time E-checks (keyed by CCR) or the Member Portal via **AetnaMedicare.com/payyourpremium** or their **Caremark.com dashboard**.  The **Aetna Med D** **SilverScript Member Portal**, powered by InstaMed, and **AetnaMedicare.com** website **cannot** process **EGWP** (SSI or Aetna SSI) beneficiary payments or plan requests. EGWP beneficiaries must either mail a check/money order to the address on their invoice, set up ACH/BillPay through their bank/EFT form, or be assisted by Customer Care using the SSO for Premium Payments.  Speaker phone, Bluetooth, and three-way calls (including with an interpreter on the line) will not work with Semafone. Ask the member to remove you from speaker, Bluetooth or three-way before proceeding. Those unable to continue without interpreter may be referred to self-service options of the Premium Payment IVR (**1-833-287-0075**) or the SilverScript Member Portal powered by InstaMed (**aetnamedicare.com/payyourpremium**).  **Note:** Beneficiaries who do **not** have an **email** address will **not** be able to process a **Guest** payment **or** create a **Login** for the Member Portal. Offer self-service **Premium Payment IVR** as an option.   * CCRs will **not** use the member portal for card payment entry as a workaround to Semafone issues due to PCI compliance requirements. |
| **23** | What if the CCR makes an error entering the CR# in Semafone? | If the CR# is incorrectly input, the CCR should press “**\*\*\***” on the Five9 keypad. This resets the CR# input, then the CCR can proceed with inputting the CR# again. (**Note:** The Five9 keypad shows all keys pressed and does not clear.) |
| **24** | Does **Semafone** know if the credit card/debit card number that is being input is valid? | Yes, the field will show a **green checkmark icon** and the **OK** button with turn **green** once a valid credit card/debit card number has been entered.  **Note:** Red field with an Alert symbol indicates that the incorrect account number was input. Cards not accepted through the SSO will also show a message in the card number field; “This Card is not supported.” |
| **25** | Is **Semafone** a voice activated system? | No, the only way for the beneficiary to input a credit card/debit card number is to use a phone keypad.  **Note:** SilverScript beneficiaries may access AetnaMedicare.com/payyourpremium or their **Caremark.com dashboard** to get to the Member Portal and enter their card information for One-Time payments. |
| **26** | What if the beneficiary inputs the incorrect credit card/debit card number in **Semafone**? | CCR clicks the **Reset** Button then asks the beneficiary to input the credit card/debit card number again. |
| **27** | Do I need to invoke **Semafone** to only update an expiration date? | Yes, the Semafone feature locks the card and expiration date fields. CCRs with Semafone role codes in PeopleSafe will need to invoke Semafone with the Phone button and follow the process again with the card entry for payment if the incorrect expiration was entered.  **Note:** Automatic Payments are to be set up by the Premium Billing Specialized Team. |
| **28** | What if a beneficiary wants to confirm active RCD or stop RCD? | CCRs should always **Verify** Automatic Payment **SSO** status regardless of stock ID INV/EFT/RCD. Beneficiaries who added autopay on the IVR, online, or with a previous Rep may want confirmation it was successful or assistance turning it off. In these situations, the stock ID may not yet reflect autopay.   * Click on the **Automatic CC Payment** button and verify the **status** is “Active” and the **Automatic Payments** radio button is selected. These **both** must be true for automatic payments to draft. * **Close** pop-up screen if no changes are needed, and RCD is active. * Select **Active** Status, select **Automatic Payments** radio button and click **Save** if SSO doesn’t match stock. |
| **29** | Can a debit/credit card payment (one-time or autopay) be refunded back to the card used? | Yes, refunds processed back to debit/credit cards **must** be for the **full amount** of the **original charge**; credit may take 5-7 business days to apply to the card account, depending on bank processes. **Partial** refunds will be processed by **manual check** refund with 21 business day TAT.  Refer to the **Credit Balances and Premium Refunds** section within the [Aetna MED D - SilverScript - Premium Billing General Information, Processes, & Document Index (026695).](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7072bae5-b9f6-4141-991f-9b3d11e7a5bd) |
| **30** | If a caller transfers in from the Premium Payment IVR, what do CCRs need to be aware of? | The Premium Payment IVR accepts both card and bank account payments, and (for accounts not currently on EFT/RCD) will offer EFT/RCD to beneficiaries after a payment.   * The IVR will provide the current balance on the account and offer to process that amount. If the beneficiary wants to pay a different amount, they can say “no” to the balance amount and the IVR will prompt to enter the desired amount. The IVR will accept any amount from $0.01 - $999.99. * If a caller attempts a payment above $1,000 the IVR will transfer the call to Care. This is for quality assurance to be sure the payment amount being requested should be taken for the beneficiary’s account. CCRs **can** process the payment for the caller with their verbal request, as the IVR did not. * A caller may press zero at any time on the IVR to be transferred to Care. CCRs should **confirm** if the caller entered payment information and received an approval or decline message before selecting zero.  1. If the caller did **not** process a payment: CCR may assist with premium payment processing. 2. If the caller **did** process a payment but needs confirmation: CCR should open an RM Task requesting confirmation information for the caller:  * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, Please confirm with beneficiary if IVR premium payment was successfully processed.   + Beneficiary’s contact number.   **Existing RCD beneficiaries -** Updating an existing RCD **cannot** be done on the IVR. CCRs must process the request using the SSO or refer beneficiaries to create a secure login for the Aetna SilverScript Member Portal. Refer to [Aetna MED D - SilverScript - Premium Billing Online Payment Portal (101305)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=14948382-cd5e-4f18-a5bc-0e843a6c974e) to assist with navigation.  **Note:** Beneficiaries who do **not** have an **email** address will **not** be able to process a **Guest** payment **or** create a **Login** for the Member Portal.  The Premium Payment **IVR**, **Aetna Med D** **SilverScript Member Portal**, powered by InstaMed, and **AetnaMedicare.com** website **cannot** process **EGWP** (SSI or Aetna SSI) beneficiary payments or plan requests. EGWP beneficiaries must either mail a check/money order to the address on their invoice, set up ACH/BillPay through their bank/EFT form, or be assisted by Customer Care using the SSO for Premium Payments. |
| **31** | How can a beneficiary remove the SilverScript Member Portal login account they created? | InstaMed Support may be able to assist beneficiaries with instruction on correcting any logins created with a bad email address. For any **Technical Questions**, contact InstaMed Customer Service via telephone at 1-866-467-8263 or email at [support@instamed.com](mailto:support@instamed.com). |
| **32** | Does a beneficiary receive an email when a recurring payment is taken each month? | There is not an email generated each month for recurring automatic payments. The only time an email is sent will be by member request to CCR. CCR will create the below RM task for a receipt copy:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment * **Task Notes:** Document the following:   + **CCP003**, Confirming RCD charge this month. Please email receipt.   + Beneficiary’s email address.   **Note:** Offer beneficiaries self-service option of creating a secure login to the **Aetna Med D** **SilverScript Member Portal.** They will be able to view RCD autopayment receipts in their portal dashboard. |
| **33** | How do I calculate Premium Payment for **more than one month**? | Beneficiaries may pay premiums monthly, quarterly, or annually; some may have other intervals in mind. CCR can assist in calculating this amount as follows:  **Annual** premium payment = 12 x (monthly premium + LEP [if applicable])  **Quarterly** premium payment = 3 x (monthly premium + LEP [if applicable])  **Other** = number of months x (monthly premium + LEP [if applicable]) |
| **34** | Can I request a payment receipt be emailed to me? | Create the following RM Task, and provide the **task number** as the **ticket number**:   * **Task Category:** Billing/Payment * **Task Type:** Premium Billing Inquiry Medicare D * **Queue:** Finance - Scottsdale Premium Billing * **Reason for Dispute:** Credit Card Payment\* * **Task Notes:** Document the following:   + **CCP003**, Member would like a receipt for payment of <$XX.XX> received on <MM/DD/YYYY> to be emailed to them at <enter email address>.   + Beneficiary’s contact number. |
| **35** | I received a call or Voicemail stating that someone from SilverScript called me. Why did I receive a call? | There are times when someone from the Premium Billing department may call a beneficiary to discuss their premium account and to notify the beneficiary of important information. The Premium Billing department is not an inbound call center so the phone numbers used by the Premium Billing department will not be listed in any Work Instructions.  I would be happy to assist. Please allow me to review the notes on your account.    The CCR MUST review the High Priority Comments that pop-up when pulling up a member’s account and the Participant Inquiry Comments on the member’s account or notes beginning with “OBC”. After reviewing the notes on the account, the CCR MUST inform the member of the information on the account.  A screenshot of a computer  AI-generated content may be incorrect. |
| **36** | What happens if a beneficiary’s RCD payment is declined or only partially approved? | If an **RCD** payment is **declined** or only **partially approved**, the beneficiary's Payment Withhold Option will be switched to **INV** (direct bill) effective the following month (**Example:** If January 2025 RCD payment is declined, the member will be switched to INV effective 02/01/2025).  The Non-EGWP beneficiary will be **mailed** a letter regarding the declined or partially approved payment and the switch to direct bill invoicing (Letter Reference ID: RCDR). (EGWP members are called by the Premium Billing Team.) The **beneficiary** will then be responsible to pay the premiums **directly** to the plan going forward or re–set up their automatic payments.  **Note:** Beneficiaries who had a declined/partially approved RCD payment and were switched to direct bill could end up in the **Dunning** process if the premiums are not paid directly to the plan and the member does not re–set up their automatic payments. |
| **37** | Can a beneficiary pay their premiums using an HSA (Health Savings Account) payment Card? | No, beneficiaries cannot pay their premiums using an HSA payment card. HSA is a type of savings account that allows a beneficiary to set aside money on a pre-tax basis to pay for qualified health care costs. However, they cannot be used for SilverScript MED D Premium payments.  If a beneficiary requests to make a payment with their HSA payment card, please advise the beneficiary that we cannot process a premium payment using an HSA card and ask if the member would like to make a payment using an alternative payment method. |
| **38** | Can a beneficiary use the Member Portal for payments and logins using a fake email address? | Fake email addresses should never be used in the Member Portal due to receipts and other communications for the beneficiary would possibly be sent to a non-member. This puts the beneficiary’s PHI at risk. |

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| Log Activity |

209 = Payment Inquiry

1327 = Premium Billing

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| Resolution Time |

The beneficiary can use the Credit Card as a One-Time Payment **OR** have card on file for Automatic (RCD) Payments monthly.

* Premium Billing Credit Card Payments will be visible in **Facets**/**PeopleSafe** within 3 calendar days. For payment disputes regardless of payment visibility in FACETS, Care should always open an RM Task with details of the dispute:
  + **Task Category:** Billing/Payment
  + **Task Type:** Premium Billing Inquiry Medicare D
  + **Queue:** Finance - Scottsdale Premium Billing
  + **Reason for Dispute:** Credit Card Payment
  + **Task Notes:** Document the following:
    - **CCP003**, Provide details of the beneficiary’s concern(s).
    - Beneficiary’s contact number.

**Notes:**

* Turn Around Time (TAT) for resolution of this RM Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current).
* Automatic Credit Card payments can take 1-2 billing cycles to take effect. Non-EGWP Beneficiaries will receive a **Confirmation Letter** (**Reference ID APCONF** in upper right corner, below the date) containing the date RCD will be effective; advise the caller to continue to pay any invoices received.

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| Related Documents |

**Refer to** Aetna MED D – SilverScript - Premium Billing General Information, Processes, & Document Index (026695)

**Parent Document:** CALL-0048: [Medicare Part D Customer Care Call Center Requirements-CVS Caremark Part D Services, L.L.C.](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0048)

**Abbreviations/Definitions:** [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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