# Aetna MED D - SilverScript - Automatic Credit Card/Debit Card (RCD) Premium Payment Inquiry Job Aid

[General Information](#_Toc183588234)

[Mandatory Date Range Requirement](#_Toc183588235)

[RCD Premium Inquiries Between the 8th & 10th of the Month](#_Toc183588236)

[Enrolled in RCD - Requesting One Time Premium Payment](#_Toc183588237)

[Automatic Credit Card/Debit Card (RCD) Declined or Inactive](#_Toc183588238)

[RCD Payment Research and Disputes](#_Toc183588239)

**Description:** Provides MED D Care CCRs a guide to using **PeopleSafe** to understand **SilverScript** Premium Billing Automatic Credit/Debit Card (RCD) Payment Inquiries.

|  |
| --- |
| General Information |

Beneficiaries may call in response to a Premium Billing Letter, Invoice, or Dunning call and state they have Automatic Credit Card/Debit Card payments (RCD). MED D Care CCRs must review a few different areas within **PeopleSafe** to advise the beneficiary what has occurred on their account related to this payment method.

 To fully review an account, CCRs **must** adjust the **Date Range** on the **Med D Premium History** screen in **PeopleSafe**, refer to [Mandatory Date Range Requirement](#_Process_for_Handling).

[Top of the Document](#_top)

|  |
| --- |
| Mandatory Date Range Requirement |

When MED D Care CCRs access the Med D Premium History tab, the Date Range **must** be changed to one year out. Perform the following steps:

 For full functionality of **PeopleSafe**, Microsoft Edge (with Internet Explorer compatibility enabled) is required. Ensure your browser compatibility is set appropriately.

|  |  |  |
| --- | --- | --- |
| **Step** | **Action** | |
| **1** | From the **Main** screen in **PeopleSafe**, select the **Medicare D Inquiry** tab, click on the **Premium History** tab, then set the **Date Range:** To ensure the **Stock ID** section of the **MED D** **Premium History** screen will display correctly, change the End Date Range field to the end of the next year (**Example:** **12/31/2026**). | |
| **If the beneficiary...** | **Then...** |
| **Is Already** enrolled in an Automatic Credit Card/Debit Card payments for the **current month** | A red warning message will display. |
| Has a **Stock ID** of SSA in the specified date range | The **Automatic CC Payment** button is no longer accessible |
| **2** | Display all Payments & Adjustments as well as Rate Data by clicking the **Show** link beside each section: | |
| **3** | Review recent payments and LIS level, if any:    **Note:** Beneficiaries who have LIS with NO premium due cannot be set-up for RCD. However, it is important that the LIS information is reviewed, as members may have 100% LIS and still have a premium due. | |

[Top of the Document](#_top)

|  |
| --- |
| RCD Premium Inquiries Between the 8th & 10th of the Month |

When the Payment Method is RCD for the current month, and today is the 8th, 9th, or 10th of the month, the RCD may have already charged or be scheduled to charge. Depending on the timing of the beneficiary’s call, CCRs should be able to accurately advise the caller about their premium.

 If the beneficiary is already enrolled in RCD, but asks to make a payment: Inform the caller that a payment made **after the 1st** of the month will **not** prevent or alter the RCD charge for the 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.) The only way to prevent the current month’s RCD charge is to completely deactivate the card on file, refer to the **Cancel Automatic Payments** section of [Aetna MED D - SilverScript - Premium Billing Credit Card Single-Sign-On (SSO) Processes (098901)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e63826-3e28-4427-b5e9-1dc4a5140209).

Refer to the following tips:

|  |  |  |
| --- | --- | --- |
| **#** | **Tip** | |
| **1** | RCD charges between the **8th & 10th** of each month for the balance due on the account as of that month’s billing. Adding a card for RCD of premiums as late as the 6th of the month will enable a payment to schedule in the current month charge run, if there was a balance due at the beginning of the month.  **Note:** Payments can take up to **3** days to be visible in **PeopleSafe**. | |
| **2** | Determine the following: | |
| **If the beneficiary is…** | **Then…** |
| **Already** enrolled in an Automatic Credit Card/Debit Card payments for the **current month** | A red warning message will display. |
| **Not yet charged** for this month’s RCD | The **Automatic CC Payment** screen will show a scheduled payment, and the RCD will charge the card set to Active on the scheduled date. Cancelling a scheduled payment is **not** possible without setting the Automatic Payment Status to Inactive and unchecking the Automatic Payment box.    If the beneficiary is already enrolled in RCD, but no scheduled payment is visible in the **Automatic CC Payment** screen, then the charge has likely already completed. The payment will be visible in **PeopleSafe** in up to 3 days, but the beneficiary should be able to confirm the charge with the card issuer/bank the same day. |

Refer to [Aetna MED D - SilverScript - Premium Billing Credit Card Single-Sign-On (SSO) Processes (098901)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e63826-3e28-4427-b5e9-1dc4a5140209).

[Top of the Document](#_top)

|  |
| --- |
| Enrolled in RCD - Requesting One Time Premium Payment |

 If the beneficiary is already enrolled in RCD, but asks to make a One Time payment, inform the caller that a payment made after the 1st of the month **will 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.)

Refer to the following tips:

|  |  |
| --- | --- |
| **#** | **Tip** |
| **1** | If the **One-Time CC Payment** screen has payment information populated, the beneficiary has a card or banking information on file which may be Active or Declined status. |
| **2** | 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.) |

Refer to [Aetna MED D - SilverScript - Premium Billing Credit Card Single-Sign-On (SSO) Processes (098901)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e63826-3e28-4427-b5e9-1dc4a5140209).

[Top of the Document](#_top)

|  |
| --- |
| Automatic Credit Card/Debit Card (RCD) Declined or Inactive |

If MED D Care CCRs receive a call advising no premium payment was received for the month, but the account is set up for Automatic Credit Card/Debit Card Premium Payments (RCD), perform the following steps:

|  |  |
| --- | --- |
| **Step** | **Action** |
| **1** | The MED D Care CCR must review the **MED D Premium History** screen in **PeopleSafe**.  After the **End Date** in the **Date Range** section is set to one year out, expand the **Payments & Adjustments** section to confirm no payment is posted for the month. (Confirm when RCDs charged and if 3 days have passed, if call is on the 8th-13th.)    A **Term Date** on an RCD **Payment Method** line indicates the RCD has been stopped. |
| **2** | The CCR must click the **Automatic CC Payment** button from the **MED D Premium History** screen in **PeopleSafe**.  SNAGHTML40921cf  Confirm if the **Current Status** of the Automatic CC Payment is **Declined** or **Inactive**:  **Declined:** The last payment processed through the card on file was Declined by the card issuer, and the account has been returned to Invoicing. For Declined RCD charges, OneClick will contain the Rejection Letter sent to the beneficiary. The card issuer/bank will have full details for Declines. (**\*Reminder:** A one-time payment taken with an RCD on file will stop RCD if it declines, and will **not** generate a letter.)    **Inactive:** The last payment processed through the card on file was Partially Approved by the card issuer and the account has been returned to Invoicing (confirm last payment amount was less than payment due). **OneClick** will contain the Rejection Letter sent to the beneficiary. The beneficiary must contact their card issuer/bank to request payments be fully approved or declined to prevent this; partial approval is not due to our systems, and is out of our control.    **Note:**  A card may also be Inactive status if the card has expired, there is a request from the beneficiary to stop RCD, or if the beneficiary has no premium due and does not need RCD. View comments on the Participant Inquiry and Med D tabs for notes about RCD changes. |
| **3** | **Review Letters: Letters** are sent for RCD which are **expiring, expired, or declined/partially approved** within a week of the RCD charge. These letters are visible in **OneClick**. (\*Expiring cards are not set to Inactive.)  **Example:**        **Declined** or **Partially Approved** RCD charges generate the letter.  **Expiring** and **Expired** RCD accounts are sent a letter.  **Note: Expiring** RCD are **not** deactivated, only **Expired**. |

Refer to [Aetna MED D - SilverScript - Premium Billing Credit Card Single-Sign-On (SSO) Processes (098901)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e63826-3e28-4427-b5e9-1dc4a5140209).

[Top of the Document](#_top)

|  |
| --- |
| RCD Payment Research and Disputes |

If MED D Care CCRs receive a call regarding RCD premium payments which **cannot** be resolved by the account review in the other sections of this job aid, create the following RM Task:

**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.

 The beneficiary will receive a return call in up to 5 business days. A bank statement copy may be requested if insufficient information is provided in the task; gather as much information as possible to prevent delays. Refer to [Aetna MED D - SilverScript - Premium Billing Credit Card Single-Sign-On (SSO) Processes (098901)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e63826-3e28-4427-b5e9-1dc4a5140209).

[Top of the Document](#_top)

Not to Be Reproduced or Disclosed to Others without Prior Written Approval

**ELECTRONIC DATA = OFFICIAL VERSION / PAPER COPY = INFORMATIONAL ONLY**