**Compass MED D - Blue MedicareRx (NEJE) - Premium Billing Credit Card Single-Sign-On (SSO) Processes**

[Important Notes](#_Toc193708214)

[Accessing the Credit Card Single-Sign-On (SSO) System from Compass](#_Toc193708215)

[Processing a One-Time Credit Card Premium Payment](#_Toc193708216)

[Void One-Time Credit Card Premium Payment](#_Toc193708217)

[Processing an Automatic Credit Card Premium Payment](#_Toc193708218)

[Updating Automatic Credit Card Premium Payment Information](#_Toc193708219)

[Cancelling Automatic Credit Card Premium Payments](#_Toc193708220)

[Reactivating Automatic Credit Card Premium Payments](#_Toc193708221)

[Downtime Process](#_Toc193708222)

[Credit Card Single-Sign-On (SSO) System Fields & Rules](#_Toc193708223)

[Frequently Asked Questions](#_Toc193708224)

[Resolution Time](#_Toc193708225)

[Related Documents](#_Toc193708226)

**Description:** Provides details necessary to access the **Credit Card Single-Sign-On (SSO)** system and process one-time or automatic (RCD) credit card payments toward a beneficiary’s monthly premium for **Blue MedicareRx (NEJE)** beneficiaries.

|  |
| --- |
| **Important Notes** |

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

 It is **not** appropriate to list **full** credit card numbers in any comments field or note pad. This includes but is not limited to: Support Task comments/notes, Mail Order Alerts, 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. All comment fields and call recordings are periodically checked for compliance. Users who fail to abide by policy may be subject to disciplinary action.

[Top of the Document](#_top)

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

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

|  |  |
| --- | --- |
| **Step** | **Action** |
| **1** | * From the **Medicare D Landing Page** in Compass, click the **Premium Billing** tab. (Click the chevron arrow to expand/collapse each section). * Navigate to the **Premium Details** section, then set the **Date Range** and click **Search**:  To ensure the **Billing Cycle & Payment Method** section displays correctly, change the **End Date** field to the end of the next year (**Example:**  **12/31/2025**).     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.    When a beneficiary has a **Stock ID** of **SSA** in the specified date range, the **Automatic Payment** button is no longer accessible. |
| **2** | For beneficiaries displaying the **One-Time** **Payment** or **Automatic 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) |

[Top of the Document](#_top)

|  |
| --- |
| **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:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Step** | **Action** | | | |
| **1** | * From the Medicare D Landing Page, click the **Premium Billing** tab. * Review the beneficiary’s premium balance.   **Note:**  If the **Medicare D Landing Page** 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** **no** Payment Plan is open.  **Example:** Today is March 3rd and April premiums have billed, but the balance due is for more than the current and future month premium and no active Payment Plan is on the account. | | | The **NEJE Premium Billing 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 Alerts in Compass Medicare D Landing Page **Medicare D Alerts** section. * If the beneficiary is in the Dunning Process: * Inform the beneficiary of the Dunning amount and Deadline. * Refer to [Compass MED D - Blue MedicareRx (NEJE) - Dunning and Disputes Process (066267)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=98166070-d35d-465f-b1d8-c43cb778562b) 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 Payment** button at the top of the **Premium Billing** screen in **Compass**.    **Result:** The user is automatically redirected to the **Premium Payments Single-Sign-On (SSO)** system. | | | |
| **3** | For PCI compliance, **CVS Caremark MED D CCRs & 3rd Party** **Vendor CCRs** 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.    **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.) | | | |
| **4** | We have a new 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 desk phone.  **Example:** #\*72946.  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.)  **Result:** The **securemode** icon turns green, and the padlock symbol will change to locked. | | |
| **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. 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 with the exception of 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.**    **Error: Credit Card Field is Red after all digits are input:**  Semafone has the ability to validate the credit card/debit card number instantly.   1. 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:**    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 credit card number. I’m going to reset the entry system for you. Please type your card number again onto your phone keypad.   1. 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.     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, then  Thank you, I see that your <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 payment** screen, with the masked card number populated in read-only. | | |
| **5** | **Internal CVS Caremark 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. **\***(**Note:**See **FAQ 34** 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. * **Exp. Date** - Must be entered as mmyy 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.    **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 **Compass**. * **Reset** button erases data entered. **All** mandatory fields must be completed. * **Close** button abandons the data entered. This will return user to the **Premium Billing** screen without submitting changes.   If Payment Method box populates with a Credit Card/Debit Card or Bank Information (see Figure 1 below), the beneficiary already 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 Payment button on the **Medicare 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.) | | | |
| **6** | Verify all information entered is correct, and then press the **Submit** button.    **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.    **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 **Compass**. 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 Blue MedicareRx.**  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.    **Example Email Receipt** (from [noreply@instamed.com](mailto:noreply@instamed.com))**:**    **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 Support Task, and provide the **Task Number** to the caller as a **ticket number**:  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:** Credit Card Research/Request  **Task Notes:** Document the following:   * No receipt available confirming card payment. Please confirm with beneficiary if One Timecard payment was successfully added. * Beneficiary’s contact number.   **Note:** Turn Around Time (TAT) for resolution of this Support 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.    **Result:** Clicking the **Close** button will close the **Pop-Up** window **and Payment** screen, returning the user to the **Premium Billing** tab in **Compass**.  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 **Compass** within **3 calendar days**. For payment disputes, regardless of payment visibility in system, Care should always open an Support Task with details of the dispute.  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:** Credit Card Research/Request  **Task Notes:** Document the following:   * Provide details of the beneficiary’s concern(s). * Beneficiary’s contact number.   **Note:**  Turn Around Time (TAT) for resolution of this Support Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current). | | | |
| **If the beneficiary says…** | | **Then…** | |
| Yes, to SSA/RRB Withholding. | | Refer to [Compass MED D - Blue MedicareRx (NEJE) - SSA/RRB Premium Withholding (066486)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4dcbc11e-22f0-42b9-b743-5a8e46d54842). | |
| Yes, to EFT/ACH from Checking/Savings Account. | | Refer to [Compass MED D - Blue MedicareRx (NEJE) - Premium Billing E-Check/EFT Single-Sign-On (SSO) Processes (066478)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=cfab5ae2-a27a-4504-a84f-3a408367d032). | |
| 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.  **Note:** Refer to [Compass MED D - Blue MedicareRx (NEJE) - Dunning and Disputes Process (066267)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=98166070-d35d-465f-b1d8-c43cb778562b) for additional questions about the Dunning process. | | | |
| **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 the [Compass - Call Documentation (050011)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0296717e-6df6-4184-b337-13abcd4b070b), [Compass Med D – Call Documentation Job Aid (061758),](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=433711aa-8fa6-447c-872b-bd69cd6cd7c0) and [Premium Billing Call Documentation Requirements](#documentation).   If the balance owed is greater than $300, the CCR must document in case notes of **Compass** that the beneficiary **agreed** to the deduction and **document** the amount agreed upon. Refer to [Premium Balance Greater than $300](#threehundred). | | | |

[Top of the Document](#_top)

|  |
| --- |
| **Void One-Time Credit Card Premium Payment** |

**MED D CARE CCRs** are **NOT** able to void a One-Time Credit Card premium payment.

Warm transfer to the Senior or contact a Supervisorto Void a One-Time Credit Card premium payment (same day).

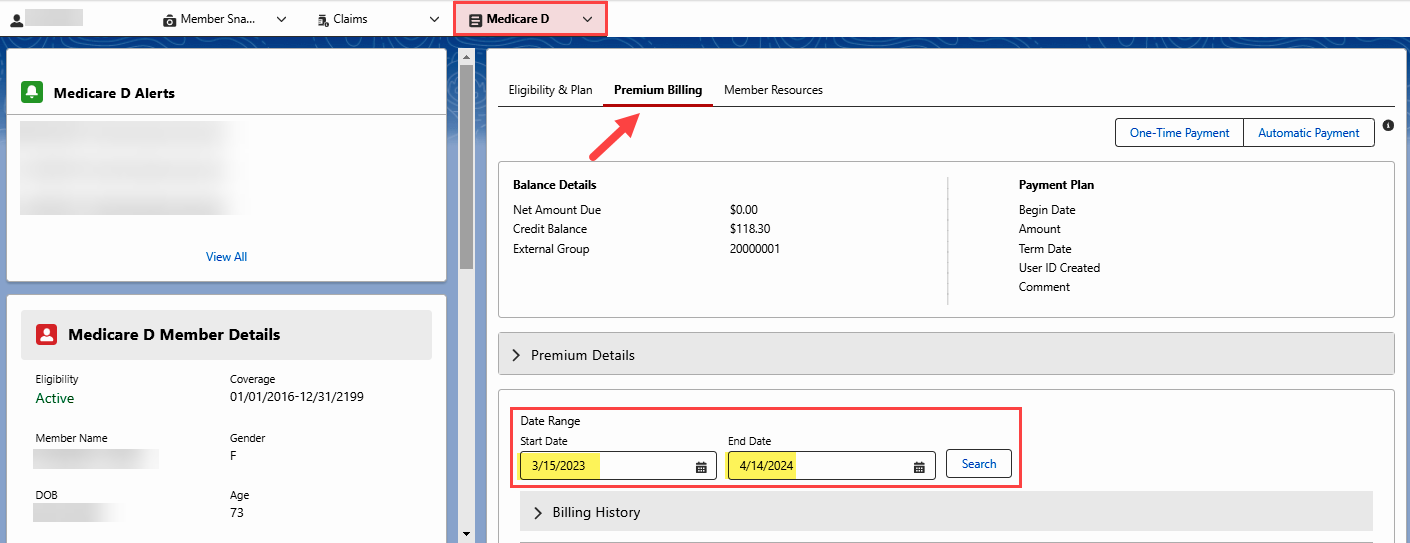
* Supervisors/Seniors must immediately submit a Premium Billing Escalation form for resolution before end of day (Refer to [MED D - Blue MedicareRx (NEJE) - Premium Billing Escalation Form Work Instruction - Senior Reps and Sup (029553)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=36d6b4bc-db99-40c9-becb-aef92eb2b48d). (**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 transferring to 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 Member Snapshot Landing Page in Compass, click the **Medicare D Landing Page**.
* Click the **Premium Billing**tab.(Click the chevron arrow to expand/collapse each section.)
* Set the **Date Range**and click**Search:**  To ensure the **Billing Cycle & Payment Method** section displays correctly, change the **End Date** field to the end of the next year (**Example:**  **12/31/2025**).



* Click the **Payments & Adjustments** chevron.

 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. **Full** refunds do **not** require Premium Billing Manager approval unless the amount is over $1,000.00.

 **Partial** refunds of card payments may be requested but will be subject to Premium Billing Manager approval and 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 [Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5).

[Top of the Document](#_top)

|  |
| --- |
| **Processing an Automatic Credit Card Premium Payment** |

If the beneficiary requests to have a credit or debit card account automatically charged every month for his/her premium payment, the **NEJE Premium Billing CCRs** should perform the following steps:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **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 [Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5). | | | |
| **2** | Identify the beneficiary’s current premium payment method.  Beneficiaries will receive a **Confirmation Letter** containing the date AutoPay will be effective; 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.  Always **Verify** Automatic Payment **SSO** status regardless of stock ID INV/EFT/RCD. Beneficiaries who added autopay on the IVR 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 Payment** button and verify the **status** is “Active” and the **Automatic Payments** radio button is selected. These **both** must be true. * **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’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**. | |
| 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** Support 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 Compass MED D - Blue MedicareRx (NEJE) - SSA/RRB Premium Withholding (066486)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4dcbc11e-22f0-42b9-b743-5a8e46d54842).  Proceed to **Step 11**. | |
| Automatic Credit Card Payment (RCD) | | You are already enrolled in monthly automatic credit 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 11**. |
| **3** | You have an account balance of <$xx.xx>and this entire amount will be charged to your credit card, up to $300.  If the balance owed is greater than $300, the **NEJE Premium Billing CCRs** must document in **Compass** 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 Billing** screen will display correctly, change the Date Range field to the following End Date: Change to the end of the next year ( **Example:** **12/31/2025**) and click **Search**.    After the **End Date** in the **Date Range** section is set, click the **Automatic Payment** button from the **Premium Billing** tabin **Compass**.    **Result:** The **NEJE Premium Billing CCRs** is automatically redirected to the **Credit Card Single-Sign-On (SSO)** system.    **Note:**  **Member ID-Group ID, First** and **Last Name** are automatically populated and are Read-only. | | | |
| **4** | Select the **Automatic Payment** radio button. | | | |
| **5** | For PCI compliance, **CVS Caremark MED D CCRs & 3rd Party** **Vendor CCRs** 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.  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 with interpreter may be referred to self-service options of the Premium Payment IVR   * **866-535-8407 (NEJE CT)** * **866-535-8621 (NEJE MA)** * **866-535-6344 (NEJE RI)** * **866-535-8369 (NEJE VT)**     **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.) | | | |
| **6** | We have a new 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 desk phone.  **Example:** #\*72946.  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 Secure mode icon turns green, and the padlock symbol will change to locked. | | |
| **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. 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 with the exception of 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.**  **Example:**    **Error: Credit Card Field is Red after all digits are input:**  Semafone has the ability to validate the credit card/debit card number instantly.   1. Red field with an Alert symbol indicates that the incorrect account number was input. Refer to the **Help & Support** section for error and directions.     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 credit card number. I’m going to reset the entry system for you. Please type your card number again onto your phone keypad.   1. 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.     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, then  Thank you, I see that your <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 payment screen, with the masked card number populated in read-only. | | |
| **5** | **Internal CVS Caremark MED D CCR** will now proceed to **Step 7** belowand complete all the **remaining** **required** **fields** in the 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. Numerical characters only. * **Exp. Date** - Must be entered as mmyy 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.     **Note:** **Member ID-Group ID, First** and **Last Name** are automatically populated and are Read-only. Confirm name in SSO matches name of the beneficiary’s account being serviced in **Compass**.  **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. Blue MedicareRx 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.    **Note:** In order to continue, **Yes** must be selected.  **Disclaimer:** | | | |
| **9** | Ensure the **Set Status To** field is displaying **Active** and **Automatic Payment** radio button is selected:  SNAGHTMLb73cb65 | | | |
| **10** | Confirm all information is correct, then click the **Save** button at the bottom of the screen.    **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 **Compass**, 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 Blue MedicareRx**.    Ensure the [Confirmation Number](#conf) (**Payment Plan ID**) is provided **before** closing the Receipt pop-up window.    **Note:** The receipt may display **--- Declined --- or ---Inactive---**. For this scenario, the prior status of the RCD was not updated during **Step 3**:   * Press the **Close** button, and click the **Automatic Payment** button from the **Premium Billing** screen in **Compass**. Change the status in the drop-down menu to Active and click Save. Receipt should now state Active.   If no receipt displays - Inform the beneficiary, you are opening a **research ticket** to confirm the RCD was successfully set up. Create the following Support Task, and provide the **task number** as the **ticket number**:  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:** Credit Card Research/Request  **Task Notes:** Document the following:   * + 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 Support 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)** | | | |
| **12** | Click the **Close** button at the top right of the Pop-Up Receipt window.    **Result:**  Clicking the **Close** button will close the **Pop-Up** window **and Payment** screen, returning the **NEJE Premium Billing CCRs** to the **Premium Billing** tab in **Compass**.  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 the [Compass - Call Documentation (050011)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0296717e-6df6-4184-b337-13abcd4b070b), [Compass Med D – Call Documentation Job Aid (061758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=433711aa-8fa6-447c-872b-bd69cd6cd7c0) and [Premium Billing Call Documentation Requirements](#documentation).   If the balance owed is greater than $300, the **NEJE Premium Billing CCRs** must document in **Compass** that the beneficiary **agreed** to the deduction and **document** the amount agreed upon. Refer to [Premium Balance Greater than $300](#threehundred). | | | |

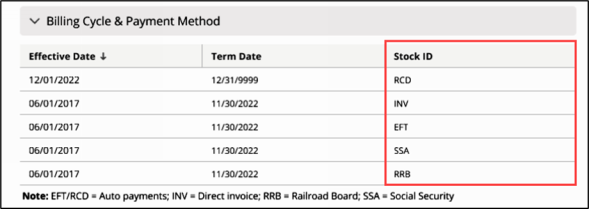
[Top of the Document](#_top)

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

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 **NEJE Premium Billing CCRs** 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 **Compass** in the **Stock ID** column of the **Billing Cycle & Payment Method** section and in the **Medicare D Landing Page – Medicare D Alerts**:



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 **NEJE Premium Billing CCRs** 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 [Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5). | | |
| **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 **NEJE Premium Billing CCRs** **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 the [Compass - Add, Edit, and Delete Mail Order Payment Methods (Credit Card & eCheck) (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d). |
| Beneficiaries are sent letters advising their **Credit or Debit Card used for Automatic Premium Payments** will expire or was rejected. Refer to the following examples.  **Example 1 – Expiring card on file.**    **Example 2 – Rejected card on file.**    **Note:** Letters can be found in OneClick. Historical letters prior to August 2017 are in FileNet. | | |
| **3** | Set the **Date Range:**  To ensure the **Stock ID** section of the **Premium Billing** screen displays correctly, change the Date Range field to the following End Date: Change to the end of the next year (**Example:** **12/31/2025**).   * After the **End Date** in the **Date Range** section is set, click the **Automatic Payment** button from the **Premium Billing** tab in **Compass**.     **Result:** The **NEJE Premium Billing CCRs** 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 **NEJE Premium Billing CCRs**. **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:**    In the Automatic Credit Card payment screen, **NEJE Premium Billing CCRs** **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 unchecking the Automatic Payment 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 section of this document.    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.  **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. | | |
| **5** | Click on the **Phone** button to invoke the Semafone screen.  **Note:**  Do **NOT** use the Swipe button, it is not functional.  **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.)    We have a new 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 desk phone.  **Example:** #\*72946.  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 Secure mode icon turns green, and the padlock symbol will change to locked. | |
| **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. 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 with the exception of 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.**    **Error: Credit Card Field is Red after all digits are input:**  Semafone has the ability to validate the credit card/debit card number instantly.   1. Red field with an Alert symbol indicates that the incorrect account number was input. Refer to the **Help & Support** section for error and directions.   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 credit card number. I’m going to reset the entry system for you. Please type your card number again onto your phone keypad.   1. 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.       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, then  Thank you, I see that your (Visa, MasterCard, AMEX, Discover) card was entered correctly and securely. | |
| **4** | Click **OK** on the Semafone page.  **Result:** Semafone screen will close, and CCR is returned to the SSO payment screen, with the masked card number populated in read-only. | |
| **5** | **Internal CVS Caremark MED D CCR** will now proceed to **Step 6** belowand complete all the **remaining** **required** **fields** in the payment screen. | |
| **6** | Ensure the **Set Status To** field is displaying **Active AND Automatic Payment** radio button is checked:  SNAGHTMLb73cb65  A screenshot of a computer  AI-generated content may be incorrect. | | |
| **7** | Click the **Save** button at the bottom of the screen:    **Result:** A pop-up receipt screen will appear.    **\*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)** | | |
| **8** | 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. Numerical characters only. * **Exp. Date** - Must be entered as mmyy 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 **Compass**.  **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. | | |
| **9** | Ensure the **Set Status To** field is displaying **Active** and **Automatic Payment** radio button is checked:  SNAGHTMLb73cb65  A screenshot of a computer  AI-generated content may be incorrect. | | |
| **10** | 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.    **\*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 phone  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 Blue MedicareRx.**  Proceed to **Step 11.** |
| A close-up of a prescription  AI-generated content may be incorrect. | | Verify **Steps 4-10** were completed and that the Credit Card information was entered correctly.  **Notes:**   * **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 close-up of a medical form  AI-generated content may be incorrect. | | Verify **Steps 4-10** were completed and that the Credit Card information was entered correctly.  **Notes:**   * **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. |
| **11** | 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 **NEJE Premium Billing CCRs** to the **Premium Billing** tab in **Compass**.  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 computer  AI-generated content may be incorrect. | | |
| **12** | Ask if there are any other questions.   * Address any other issues and document/close the call according to existing policies and procedures; refer to the[Compass - Call Documentation (050011)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0296717e-6df6-4184-b337-13abcd4b070b), [Compass Med D – Call Documentation Job Aid (061758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=433711aa-8fa6-447c-872b-bd69cd6cd7c0) and [Premium Billing Call Documentation Requirements](#documentation) | | |

[Top of the Document](#_top)

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

 Always **Verify** Automatic Payment **SSO** status regardless of stock ID INV/EFT/RCD. Beneficiaries who added autopay on the IVR 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 Payment** button and verify the **status** is “Active” and the **Automatic Payments** radio button is selected. These **both** must be true.
* **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 **NEJE Premium Billing CCRs** 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 [Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5). | |
| **2** | Set the **Date Range:**  To ensure the **Stock ID** section of the **Premium Billing** screen displays correctly, change the End Date Range field to the end of the next year (**Example:** **12/31/2025**).  After the **End Date** in the **Date Range** section is set, confirm no future Auto Pay is in the **Billing Cycle & Payment Method** section and click the **Automatic Payment** button from the **Premium Billing** tab in **Compass**.    **Result:** The **NEJE Premium Billing CCRs** 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 **select** the **Save on File** radio button.    **Note:**  Status should only be **Active** or **Inactive**. **Do NOT select Complete**. | |
| **4** | Click the **Save** button.   * A pop-up window will display. * Confirm status at the top of the receipt displays **Inactive**.   A close-up 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 computer screen  AI-generated content may be incorrect.  **Result:** Clicking the **Close** button will close the **Pop-Up** window **and Payment** screen, returning the **NEJE Premium Billing CCRs** to the **Premium Billing** tab in **Compass**.  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 [Compass MED D - Blue MedicareRx (NEJE) - SSA/RRB Premium Withholding (066486)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=4dcbc11e-22f0-42b9-b743-5a8e46d54842).  Proceed to **Step 7**. |
| Yes, to EFT/ACH from  Checking/Savings Account | Refer to [Compass MED D - Blue MedicareRx (NEJE) - Premium Billing E-Check/EFT Single-Sign-On (SSO) Processes (66478)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=cfab5ae2-a27a-4504-a84f-3a408367d032).  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 [Compass MED D - Blue MedicareRx (NEJE) - Dunning and Disputes Process (066267)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=98166070-d35d-465f-b1d8-c43cb778562b) 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 the[Compass - Call Documentation (050011)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0296717e-6df6-4184-b337-13abcd4b070b), [Compass Med D – Call Documentation Job Aid (061758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=433711aa-8fa6-447c-872b-bd69cd6cd7c0) and [Premium Billing Call Documentation Requirements](#documentation). | |

[Top of the Document](#_top)

|  |
| --- |
| **Reactivating Automatic Credit Card Premium Payments** |

 Always **Verify** Automatic Payment **SSO** status regardless of stock ID INV/EFT/RCD. Beneficiaries who added autopay on the IVR 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 Payment** button and verify the **status** is “Active” and the **Automatic Payments** radio button is selected. These **both** must be true.
* **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 reactivate an automatic credit or debit card payment used every month for his/her premium payment, the **NEJE Premium Billing CCRs** 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 [Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5). |
| **2** | Set the **Date Range:** To ensure the **Stock ID** section of the **Premium Billing** screen displays correctly, change the End Date Range field to the end of the next year (**Example:** **12/31/2025**).  After the **End Date** in the **Date Range** section is set, confirm no future Auto Pay is in the **Billing Cycle & Payment Method** section, and click the **Automatic Payment** button from the **Premium Billing** tab in **Compass**.    **Result:** The **NEJE Premium Billing CCRs** 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 **check** the **Automatic Payments** 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.  A screenshot of a computer  AI-generated content may be incorrect.  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. |
| **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 credit card  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. |
| **6** | Click the **Close** button at the top right of the Pop-Up window.  A close-up of a receipt  AI-generated content may be incorrect.  **Result:**  Clicking the **Close** button will close the **Pop-Up** window **and Payment** screen, returning the **NEJE Premium Billing CCRs** to the **Premium Billing** tab in **Compass**.  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 Blue MedicareRx**. |
| **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 the[Compass - Call Documentation (050011)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0296717e-6df6-4184-b337-13abcd4b070b), [Compass Med D – Call Documentation Job Aid (061758)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=433711aa-8fa6-447c-872b-bd69cd6cd7c0), and [Premium Billing Call Documentation Requirements](#documentation). |

[Top of the Document](#_top)

|  |
| --- |
| **Downtime Process** |

Refer to the following chart:

|  |  |
| --- | --- |
| **Scenario** | **Action** |
| The Blue MedicareRx CCR is **not** **equipped** with **Semafone** or otherwise **not permitted** to process premium payments or update payment information in the SSO. | Refer beneficiary to the **Premium Payment IVR**; adding RCD is available after making a card payment on that system:   * + **866-535-8407 (NEJE CT)**   + **866-535-8621 (NEJE MA)**   + **866-535-6344 (NEJE RI)**   + **866-535-8369 (NEJE VT)**   Updating an existing RCD **cannot** be done on the IVR. Advise the beneficiary you will need to transfer them to another representative who can take their payment information. Number will depend on state:  MA: 1-888-543-4917  CT: 1-888-620-1747  RI: 1-888-620-1748  VT: 1-888-620-1746  **Note:**  This is an internal phone number; DO NOT provide to beneficiary. |
| The **Medicare D** tab in **Compass** is **NOT** available for a beneficiary requesting to make a payment. | CCR will apologize for the inconvenience and explain that our systems are currently updating. Provide the time when systems are scheduled to be finished updating and request the caller to call back after that time.  **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 Support Task, and provide the **task number** to the caller as a **ticket number**:  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:** Credit Card Research/Request  **Task Notes:** Document the following:   * 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 Support Task or Case Notes/Comments. |
| Beneficiary has reached a **CVS Caremark CCR** and 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), refer beneficiaries to the Premium Payment IVR or the beneficiary may send in a check/money order. * If these options are not acceptable to the caller: Internal NEJE CCRs will resolve all other issues for the beneficiary, and the CCR will warm transfer to the NEJE Dedicate Senior Team at 1-800-790-6382. Option 1 for assist calls, Option 2 for escalations. Refer to [Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7). |
| 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), refer beneficiaries to the Premium Payment IVR, or advise beneficiaries may send in a check/money order.   **2.** Use Snag Itto obtain a screen shot of your desktop showing time, error message and/or CR#.   1. Open Snagit 2. Click on the red **Capture** button. 3. 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.   1. Click on **File**, then **Save As**. 2. Name your file and save to your personal drive/desktop. 3. Select **Save**.   **Result:** The file is saved for the next step.  **3.** Gather the call information as described below:   1. CR number from the Semafone screen 2. Customer (caller) telephone number (this is critical to identify the call) 3. Dialed number (i.e., what number did the caller dial to get to this agent?) 4. Site the agent works at (City and State) 5. Agent name, Phone Log in ID, description of the issue – include screen shot 6. 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 Semafone team.  To prevent delays to the caller’s payment request, CCR will offer alternative payment options.  If these options are not acceptable to the caller: Internal NEJE CCRs will resolve all other issues for the beneficiary, and the CCR will transfer to the Senior Team. The Senior will address all issues. Refer to Compass [MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7). |

**Browser Error Examples:**

A screenshot of a computer

AI-generated content may be incorrect.

**Example 1**

**Example 1 -** If this Alert pops up, the **NEJE Premium Billing CCRs** should create an Support 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.

A screenshot of a message

AI-generated content may be incorrect.

**Example 2**

**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. **NEJE Premium Billing CCRs** would still create an Support Task regarding the downtime issue.

A screenshot of a computer

AI-generated content may be incorrect.

**Example 3**

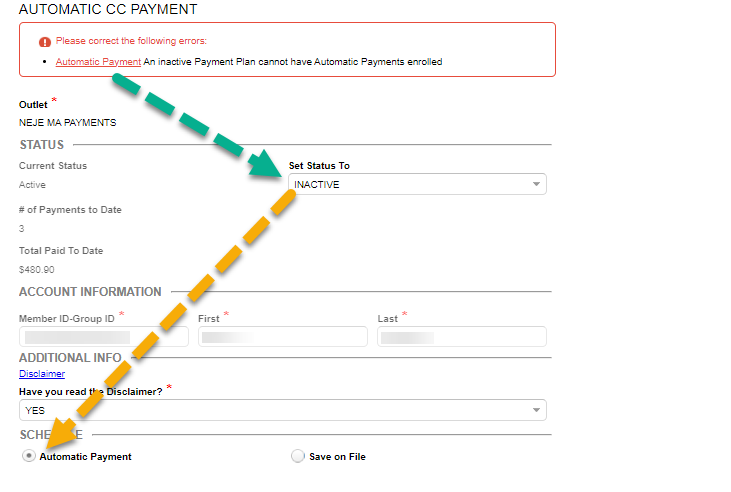
**Example 3 -** If a message states that the “**Single-Sign-On Token**” is already in use, this means a prior payment screen or receipt was not closed. Check browser windows for a receipt or payment screen and **close** it. This should clear this error.

A close up of a sign

AI-generated content may be incorrect.

**Example 4**

**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**

**Example 5** - This error indicates the **Set Status To** selection is **Inactive**, but the **Automatic Payment** radio button is **checked**. To stop RCD, both the status and the box need to agree. Un-check the box when selecting Inactive status.

A screenshot of a computer

AI-generated content may be incorrect.

**Example 6**

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

**Semafone-specific Errors**:

A screenshot of a computer

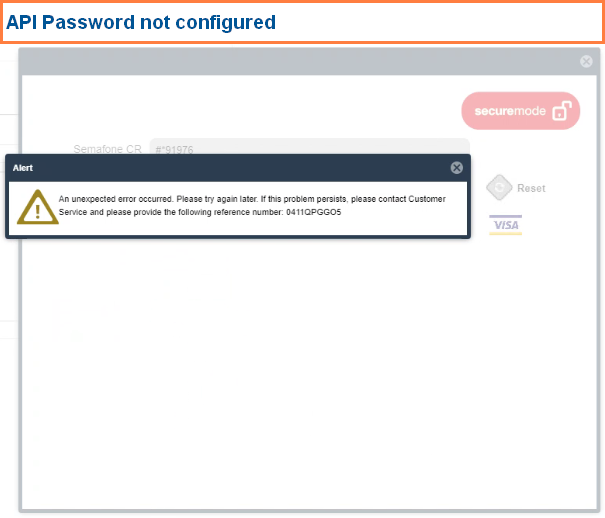
AI-generated content may be incorrect.

**Semafone Error Example 1**

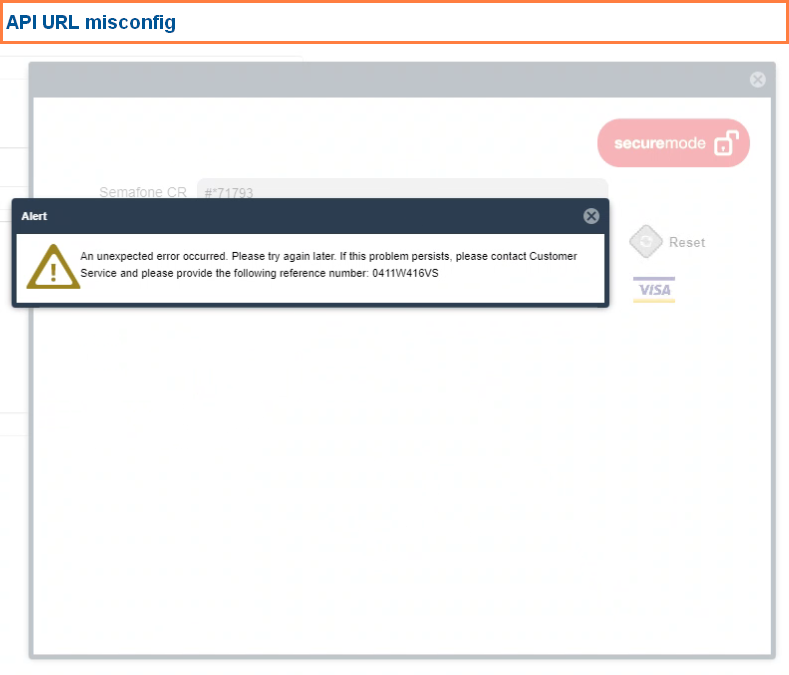
A screenshot of a computer

AI-generated content may be incorrect.

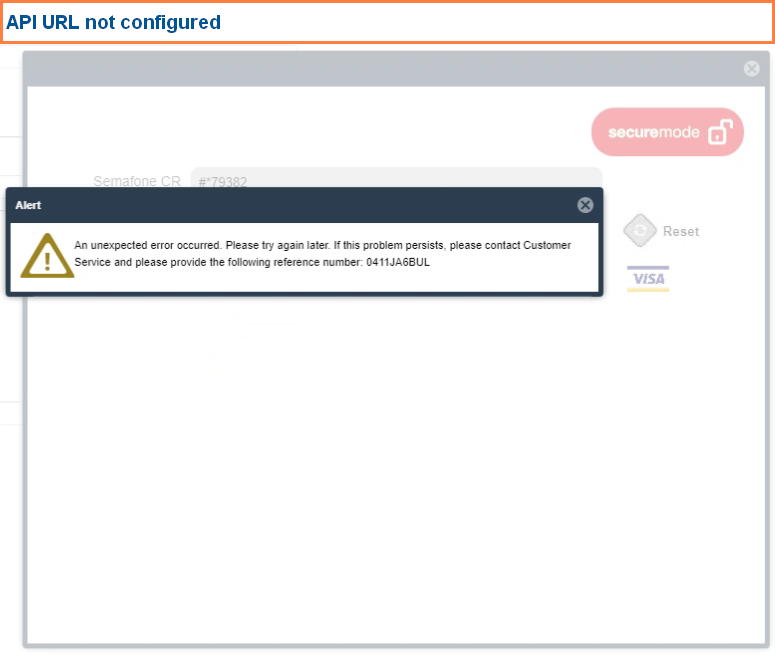
**Semafone Error Example 2**



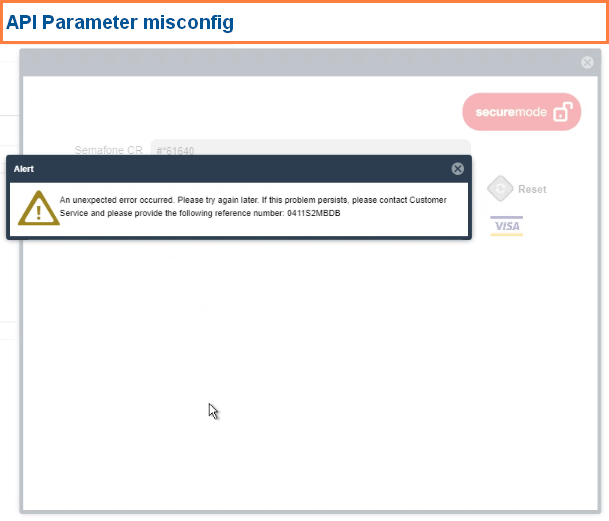
**Semafone Error Example 3**



**Semafone Error Example 4**



**Semafone Error Example 5**



**Semafone Error Example 6**

[Top of the Document](#_top)

|  |
| --- |
| **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):

|  |  |
| --- | --- |
| **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 checked and the status is still Active. * Cancelling a scheduled payment is **not** possible without setting the Automatic Payment Status to Inactive and unchecking the **Automatic Payment** 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.  1. Active will populate the payment information on the one-time payment screen after updating and renew the EFT/RCD of premiums. 2. Inactive will remove the payment information on the one-time payment screen after updating and return beneficiary to INV. 3. 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 onetime 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) | 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 **deselect** the **Automatic Payment** 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 InstaMed header. |

[Top of the Document](#_top)

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

|  |  |
| --- | --- |
| **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 **Compass**. 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 **NEJE Premium Billing CCRs** 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,   + **Internal CCRs** click the **Phone** button and follow the **Semafone** procedures to add the new card number. CCR will key in the Expiration Date and Zip.   + **3rd Party Vendor CCRs** follow procedures to add the new card number, Expiration Date and Zip. * Verify the Member Name in the **SSO** screen matches the beneficiary’s account being serviced in **Compass**. * Ensure the **Set Status To** field is set to **Active** and the **Automatic Payments** 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. * The first time a card is added for RCD of premiums, Beneficiaries will receive a confirmation letter 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 **NEJE Premium Billing CCRs** must document in **Compass** 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 [Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5). |

[Top of the Document](#_top)

|  |
| --- |
| **Frequently Asked Questions** |

Refer to the following Frequently Asked Questions:

|  |  |  |
| --- | --- | --- |
| **#** | **Question** | **Answer** |
| **1** | How can a **MED D CCR** void a One-Time Credit Card Premium Payment placed in error? | **MED D CCRs 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 **Compass** on the **Med D Premium Billing** tab.  Notify the Beneficiary that **InstaMed**,a JP Morgan Chase company, processes Medicare Part D premium payments **on behalf of Blue MedicareRx**. |
| **3** | Are there any steps necessary in **Compass** prior to accessing the **Credit Card Single-Sign-On (SSO)** system? | Set the **Date Range:** To ensure the **Stock ID** section of the **Premium Billing** tab displays correctly, change the End Date Range field to the end of the next year (for example: **12/31/2025**).  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 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 Payment** button will not be enabled.  **REMINDER:** **Compass** must be accessed using **Chrome** for full functionality including Credit Card payments. |
| **4** | How does a CCR enter the card number in the SSO screen? | For PCI compliance, **CVS Caremark MED D CCRs & 3rd Party** **Vendor CCRs that have transitioned to Five9** will process a payment using **Semafone** which requires the beneficiary to enter their own card number – click on the **Phone** button.    **Caremark MED D CCRs** **&** **3rd Party** **Vendor CCRs not yet transitioned to Five9** will process a payment directly in the InstaMed SSO screen, taking the card information verbally from the beneficiary – click the **Keyed** button. |
| **5** | Where do CCRs view recent premium payments made on the account? | Refer to the detailed notes added in the **Case Comments** and **Member’s Recent Cases** in Compass.    For payment disputes regardless of payment visibility in **Compass**, Care should always open a Support Task with details of the dispute.  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:**  Credit Card Research/Request  **Task Notes:**  Document the following:   * + Provide details of the beneficiary’s concern(s).   + Beneficiary’s contact number.   **Note:** Turn Around Time (TAT) for resolution of this Support Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current). |
| **6** | Where do users update expiring credit cards? | When a beneficiary calls to update credit card payment information, the **NEJE Premium Billing CCRs** 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 **Compass**. Refer to the [Compass - Add, Edit, and Delete Mail Order Payment Methods (Credit Card & eCheck) (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d) Work Instruction. |
| **7** | What if the beneficiary calls to update only the expiration date of their credit card? | See [Expired or New Credit Card.](#expired) |
| **8** | 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. |
| **9** | 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 InstaMed email address online, or for CCRs using the SSO. The beneficiary must contact **Blue MedicareRx Customer Service**. The CCR will create an **Support Task** requesting the beneficiary’s InstaMed email address be updated:  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:** Credit Card Research/Request  **Task Notes:** Document the following:   * Member has new email address for InstaMed Payment Receipts. New email is: [xyz@abc.com](mailto:xyz@abc.com) * Beneficiary’s contact number.   **Note:** CCR will use this same Task Type to request a beneficiary’s email be **removed** from their InstaMed record.  **Note:** Reason for Dispute option “Credit Card Research/Request” is valid to direct both One-Time credit card and E-Check Tasks for proper handling. |
| **10** | 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 2023 RCD payment is declined, the member will be switched to INV effective 02/01/2023).  The beneficiary will be **mailed** a letter regarding the declined or partially approved payment and the switch to direct bill invoicing (Letter Reference ID: RCDR). 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 reset up their automatic payments. |
| **11** | How can the beneficiary **update their address/zip code** on file for InstaMed payments or RCD? | **CCR Process Note:** Currently, there is no option for the beneficiary to update/change a mailing address online, or for CCRs using the SSO. The beneficiary must contact **Blue MedicareRx Customer Service**. The CCR will create an **Support Task** requesting the InstaMed mailing address/zip code be updated:  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:** Credit Card Research/Request  **Task Notes:** Document the following:   * Member has new mailing address/ zip code for InstaMed Payment Receipts. New mailing address is: 123 ABC Street, Anytown, ST 12345 * Beneficiary’s contact number.   **Note:** Reason for Dispute option “Credit Card Research/Request” is valid to direct both One-Time credit card and E-Check Tasks for proper handling. |
| **12** | What if the user unintentionally cancels the beneficiary’s scheduled automatic credit card payment for the month? | See [Cancel Link](#cancel). |
| **13** | 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. |
| **14** | 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. |
| **15** | 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 Support Task, and provide the **Task Number** to the caller as a **ticket number**:  **Task Type:** Premium Billing Inquiry Medicare D  **Reason for Dispute:** Credit Card Research/Request  **Task Notes:**  Document the following:   * 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 Support Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current). |
| **16** | 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). |
| **17** | Is it mandatory to provide the **Authorization Code** or **Payment Plan ID** located on the Payment Receipt? | See [Confirmation Number](#conf). |
| **18** | Why am I receiving the same **Confirmation Number** each month I make a one-time payment? | See [Confirmation Number](#conf). |
| **19** | When will my RCD be effective/begin? | Beneficiaries will receive a **Confirmation Letter** containing the date RCD will be effective; advise the caller to continue to pay any invoices received. |
| **20** | 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 **Compass**. |
| **21** | 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. |
| **22** | My Credit Card/Debit Card automatic payments (RCD) didn’t automatically charge or charged the wrong amount. What happened? | Refer to [Compass MED D - Blue MedicareRx (NEJE) - Automatic Credit Card/Debit Card (RCD) Premium Payment Inquiry Job Aid (066264)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b63fa647-8e2e-4631-b702-2eb37a1d6372) for quick tips to review the account and to determine the RCD status. |
| **23** | 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 Beneficiary may send in a check/money order.  If these options are not acceptable to the caller: Internal NEJE CCRs will resolve all other issues for the beneficiary, and the CCR will transfer to the Senior Team. The Senior will address all issues. Refer to [Compass MED D - When to Transfer Calls to the Senior Team (062944)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=0990aac5-274f-424d-9400-546d74b3fed7).  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   * + 866-535-8407 (NEJE CT)   + 866-535-8621 (NEJE MA)   + 866-535-6344 (NEJE RI)   + 866-535-8369 (NEJE VT) |
| **24** | 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.) |
| **25** | 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.” |
| **26** | 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. |
| **27** | 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. |
| **28** | 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 Compass 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. |
| **29** | 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 Payment** button and verify the **status** is “Active” and the **Automatic Payment** radio button is selected. These **both** must be true. * **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. |
| **30** | 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  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. **Full** refunds do **not** require Premium Billing Manager approval unless the amount is over $1,000.00.  Refer to the **Credit Balances and Premium Refunds** section of [Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5). |
| **31** | 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.   **NOTE:** CCRs unable/not permitted to process card information will follow the internal cold transfer process to enabled CCRs. Number will depend on state:  MA: 1-888-543-4917  CT: 1- 888-620-1747  RI: 1-888-620-1748  VT: 1- 888-620-1746  These are internal phone numbers; DO NOT provide these number to beneficiaries.   * 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. * If the caller did **not** process a payment: CCR may assist with premium payment processing. * If the caller **did** process a payment but needs confirmation: CCR should open an Support Task requesting confirmation information for the caller.   **Task Type:**  Premium Billing Inquiry Medicare D  **Reason for Dispute:**  Credit Card Research/Request  **Task Notes:** Document the following:   * + - 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. |
| **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 confirmation is sent will be if the email address is saved on file and a request is made using the Support Task.  **Task Type:**  Premium Billing Inquiry Medicare D  **Reason for Dispute:**  Credit Card Research/Request  **Task Notes:** Document the following:   * + - Please send an email confirmation to the member.     - Beneficiary’s email address. |
| **33** | If a beneficiary has a premium credit balance, will the credit be used before recurring payment is drafted? | Yes, the credit will be used up first as each month’s invoice posts. Once the beneficiary is in a debit position, premium amount will draft between the 8th and 10th of the month. |
| **34** | 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]) |
| **35** | Can I request a payment receipt be emailed to me? | Create the following Support Task, and provide the **task number** as the **ticket number**:  **Task Type:**  Premium Billing Inquiry Medicare D  **Reason for Dispute:**  Credit Card Research/Request  **Task Notes:**  Document the following:   * 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. |

[Top of the Document](#_top)

|  |
| --- |
| **Resolution Time** |

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

* Premium Billing Credit Card Payments will be visible in **Compass** within 3 calendar days. For payment disputes regardless of payment visibility in FACETS, Care should always open an Support Task with details of the dispute.

**Task Type:** Premium Billing Inquiry Medicare D   
**Reason for Dispute:** Credit Card Research/Request

**Task Notes:**  Document the following:

* + Provide details of the beneficiary’s concern(s).
  + Beneficiary’s contact number.

**Note:** Turn Around Time (TAT) for resolution of this Support Task Type is 5 business days. A plan representative will contact the beneficiary with research results. (Confirm phone number is current).

**Note:** Automatic Credit Card payments can take 1-2 billing cycles to take effect. Beneficiaries will receive a **Confirmation Letter** containing the date RCD will be effective; advise the caller to continue to pay any invoices received.

[Top of the Document](#_top)

|  |
| --- |
| **Related Documents** |

[Compass MED D – Blue MedicareRx (NEJE) - Premium Billing General Information, Processes, & Document Index (066459)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=56e6341b-d1ed-4b15-bd10-6eb6a3ed92a5)

**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 (017428)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

[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**