

For brokers, general producers and full-service producers

Not intended for distribution to groups or members

Date: April 17, 2018

Market: **Small-mid-market groups**

*****Update to 3-28-18 Sales Flash: See Revisions Below in Red*****

New Binder Payment Process for CareFirst Hub

As part of the ongoing effort to enhance the CareFirst Hub, we are making changes to the current Binder Payment process that will go into effect April 13, 2018.

The *Binder Payment* section was previously located within the *Group Install* flow, and will now be moved behind enrollment. This change will allow the system to accurately calculate the dollar amount due based on the actual enrollment entered. **Please note that in conjunction with this change, you will no longer be able to modify the Binder Payment amount due and will be required to pay the amount calculated based on the enrollment entered.**

You will also be able to download a Binder Payment report in an Excel file to review the calculation prior to taking the ACH debit. Or, if necessary, cancel the request to make any necessary adjustments and then regenerate the Binder Payment based on your corrections. This report can then be provided to your group to support the ACH debit. You will also have access to this report after the Binder Payment is processed on the Group's billing home page under *Quick Links*.

Although this option has been moved to a new location, it is still required for new sales in order to process enrollment. The submitted enrollment will be processed in the Hub once the Binder Payment is posted, and temporary member ID cards will be available for viewing in the system. **To obtain the employees temporary ID cards after the binder payment is submitted, but prior to the effective date, you will need to return to the Group Landing Page and use the "Quick Member Look-up/Advanced Search" functionality to pull the cards, either individually or in a Bulk ID Card PDF. The Bulk ID Cards will take a few minutes to download but will be available the same day on the Hub.**

Any enrollment entered after the Binder Payment is taken will be reflected on the first month's bill.

Additionally, the system will now allow numbers and special characters in the *Bank Account Holder* name field. This information will also be saved under the *Bank Information* section, if the Autopay feature has been selected.

NOTE: If you have already collected a check from a May 2018 new group with an estimated dollar amount that does not match the new Binder Payment calculation, you will need to have a follow-up discussion with the group before finalizing the Binder Payment step. It is recommended that you write void on the original check and provide the group with the Excel Binder Payment Report to support the revised ACH debit that will need to be submitted to bind coverage.

Should you have any questions, please contact your broker sales representative.