Ask SureCo

Help! Why Do I Keep Receiving Invoices From My Insurance Carrier?

And other common ICHRA-related plan questions, answered.

The move from a traditional group health plan to an ICHRA is a big one. You're going from a model your employer controlled to one that puts you in charge. Owning your own plan is liberating—hello, choice!—but it also increases your responsibility. SureCo is here to support you every step of the way, but we understand that it can be confusing to know when you should contact us. While we always suggest erring on the side of caution (meaning emailing or calling our Employee Experience Team), we've put together guidance below on some of the more frequently asked questions.

Need help?

Email: employee.experience@sureco.com

Phone: (949) 989-4909

**press 1 for English*

**press 2 for Spanish*

I thought my provider or facility was in-network with my plan, but now they're saying they are not. What happened?

Providers join and leave networks frequently and don't always inform anyone when they do. It's frustrating but not uncommon. This does not constitute a "Qualified Life Event," so you will not be able to switch your plan until the next Open Enrollment or recognized QLE. You can, however, call your provider and ask them to go back in-network with your carrier. Just be sure to tell them you are on an "individual plan with the carrier." Some providers are happy to accommodate these requests and others are not. SureCo's Employee Experience Team is always available to help you locate an alternate provider who is in-network.

I received an invoice from my insurance carrier. It does not say "late" or "past due." Do I need to pay it?

In a perfect world, the invoice will be for informational purposes ONLY and simply show the premium paid amount for the upcoming month. Sadly, that's not how most carriers operate. If the amount on the invoice reads "$0" and/or there is not mention of payment being late or past due, you can simply save and file the invoice for your records. No further action is needed.

Uh oh, my carrier sent me a late notice. Now what?

During the first week of the month, it is common for employees on an ICHRA to receive late notices in the mail or in their carrier portal. Typically, a notice that is dated before the 5th of the month is actually *not* late. You are likely receiving the notice because there is a timing/sync issue with the carrier's payment system and invoicing (i.e., your payment and the notice crossed in the mail). Please save and file the invoice for your records. Do NOT pay the invoice or cancel your coverage.

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Uh oh, my carrier sent me a late notice. Now what? Continued

If, however, you receive a late notice or a "2nd notice" dated after the 5th of the month, you should send an email to employee.experience@sureco.com with a screenshot of the full notice, so we can verify your status. Please save and file the invoice for your records. Do NOT pay the invoice or cancel your coverage.

If you receive a late notice that indicates more than 1-month premium is past due, please contact SureCo *immediately* (send an email to employee.experience@sureco.com with a screenshot of the full notice) so we can ensure your account is up to date.

My doctor or pharmacy said my plan is inactive. What should I do?

First, don't panic. This can happen for a variety of reasons and is more common the first few months of the year (or first few months after moving to an ICHRA). Sometimes it has to do with a delay in setting up an auto-payment or a glitch in the enrollment submission process. SureCo actively audits our customers' accounts to ensure we catch these issues, but there are times when you may discover it first. If that's the case, email employee.experience@sureco.com with your name, carrier, and member ID number if you have it. We will work with you to confirm your coverage is either active or restored.

There is an issue with my plan, and I cannot put off care or delay picking up a prescription. What can I do?

The sooner you let us know about the issue, the sooner we can help you figure out how to resolve it. The best way to do that is to email us at employee.experience@sureco.com. If you cannot wait for your care or medication, we recommend paying out-of-pocket for the cost and asking your provider to resubmit the claim to your carrier once we have resolved the issue. While we cannot guarantee your carrier will reimburse you, we typically see that they do if the issue occurred during a grace period (usually 15-30 days). Another option when it comes to medication is to ask if you can purchase a "bridge" prescription, which will give you a few days of medication and afford us some time to resolve the issue.

My question isn't on this list. What now?

We're here for you anytime. Email employee.experience@sureco.com or call and we'll be happy to assist you.