SureCo

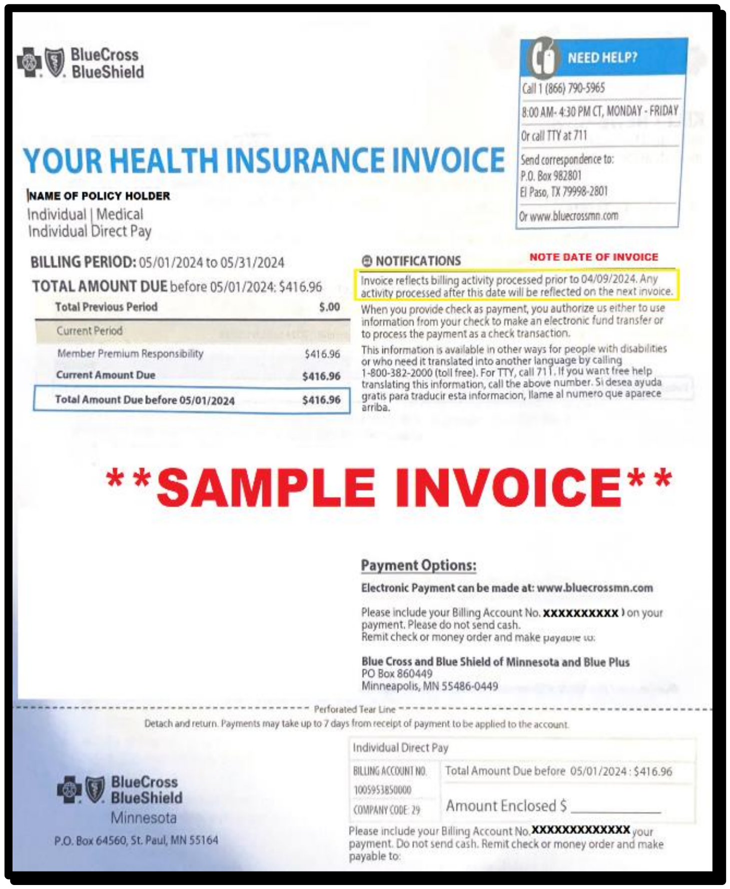
Carrier Notices FAQ

Why am I receiving invoices/notices in the mail from my insurance carrier?

When you participate in your company's ICHRA offering by electing a health plan, you become the owner of an individual health insurance policy. Because you own your individual health insurance policy (*as opposed to traditional group health insurance provided by an employer*), you will receive **premium invoices/notices** each month directly from the carrier. You may, on occasion, receive a **late notice** related to your monthly premium.

What do I do if I receive a premium invoice from my insurance carrier?

It is important to note that it is the industry standard and perfectly normal for your carrier to send premium invoices to you, as you are the owner of your individual plan. **Please do not pay these invoices, and do not cancel your plan, thinking that it is duplicate coverage.**


BlueCross BlueShield

NEED HELP?
Call 1 (866) 790-5965
8:00 AM- 4:30 PM CT, MONDAY - FRIDAY
Or call TTY at 711
Send correspondence to:
P.O. Box 982801
El Paso, TX 79998-2801
Or www.bluecrossmn.com

YOUR HEALTH INSURANCE INVOICE

NAME OF POLICY HOLDER
Individual | Medical
Individual Direct Pay

BILLING PERIOD: 05/01/2024 to 05/31/2024
TOTAL AMOUNT DUE before 05/01/2024: $416.96

Total Previous Period	$.00
Current Period	
Member Premium Responsibility	$416.96
Current Amount Due	$416.96
Total Amount Due before 05/01/2024	$416.96

NOTIFICATIONS

NOTE DATE OF INVOICE

Invoice reflects billing activity processed prior to 04/09/2024. Any activity processed after this date will be reflected on the next invoice.

When you provide check as payment, you authorize us either to use information from your check to make an electronic fund transfer or to process the payment as a check transaction.

This information is available in other ways for people with disabilities or who need it translated into another language by calling 1-800-382-2000 (toll free). For TTY, call 711. If you want free help translating this information, call the above number. Si desea ayuda gratis para traducir esta informacion, llame al numero que aparece arriba.

SAMPLE INVOICE

Payment Options:

Electronic Payment can be made at: www.bluecrossmn.com

Please include your Billing Account No. XXXXXXXXXX on your payment. Please do not send cash.
Remit check or money order and make payable to:

Blue Cross and Blue Shield of Minnesota and Blue Plus
PO Box 860449
Minneapolis, MN 55486-0449

Perforated Tear Line

Detach and return. Payments may take up to 7 days from receipt of payment to be applied to the account.

BlueCross BlueShield Minnesota
P.O. Box 64560, St. Paul, MN 55164

Individual Direct Pay
BILLING ACCOUNT NO. 1005953850000
COMPANY CODE: 29
Total Amount Due before 05/01/2024 : $416.96
Amount Enclosed $ ____________

Please include your Billing Account No. XXXXXXXXXXXX your payment. Do not send cash. Remit check or money order and make payable to:

The invoice will include the billing period and total amount due. In general, you can ignore these notices, as SureCo is facilitating your monthly premium payments on your behalf.

We recommend keeping your invoices and filing them away in case you need to reference them later. Invoices include important information like your Member ID and Billing ID, which you may need to provide to SureCo at some point.

How can I stop receiving these invoices?

While you generally cannot stop receiving them completely, you may be able to opt into paperless billing. You can do this by logging into your carrier portal or by contacting the carrier directly. Unfortunately, SureCo cannot turn paperless billing on for you.

What do I do if I accidentally make a payment to the carrier?

If you accidentally make a payment for your health plan, please reach out to SureCo as soon as possible. Proof of payment will be required in order to receive a refund. Refunds will be provided to your company – please reach out to your HR or Finance teams to discuss how the refund will be provided to you.

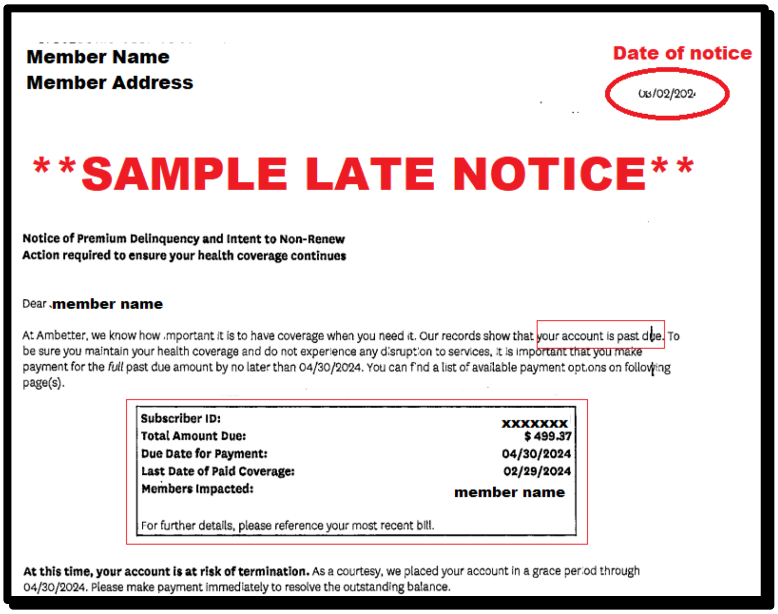
SureCo

What do I do if I receive a late notice from my insurance carrier?

In general, late notices for the current month's premium can be ignored. Unfortunately, carriers tend to start sending out late notices on the 1st of each month. So, you may receive a late notice because your payment has not yet been processed and posted to your account, even though SureCo has submitted the payment. If you receive a late notice, **please do not pay it**. As a reminder, SureCo is making the premium payments on your behalf.

If you receive a second late notice or a late notice indicating more than one month's premium is past due, please contact SureCo to investigate the matter right away. Please include a copy of the full notice showing the dates and amount due. You still should not make a payment to the carrier.

Most health plan policies have a 30-day grace period.


Member Name
Member Address

Date of notice

03/02/2024

****SAMPLE LATE NOTICE****

Notice of Premium Delinquency and Intent to Non-Renew
Action required to ensure your health coverage continues

Dear **member name**

At Ambetter, we know how important it is to have coverage when you need it. Our records show that your account is past due. To be sure you maintain your health coverage and do not experience any disruption to services, it is important that you make payment for the *full* past due amount by no later than 04/30/2024. You can find a list of available payment options on following page(s).

Subscriber ID:	**XXXXXXX**
Total Amount Due:	**$ 499.37**
Due Date for Payment:	**04/30/2024**
Last Date of Paid Coverage:	**02/29/2024**
Members Impacted:	**member name**

For further details, please reference your most recent bill.

At this time, your account is at risk of termination. As a courtesy, we placed your account in a grace period through 04/30/2024. Please make payment immediately to resolve the outstanding balance.

Do I need to do anything in the SureCo platform if my carrier sent me a notice saying my plan would automatically renew for the next calendar year?

Yes, every fall during your company's Open Enrollment, you **must** log into the SureCo platform and re-elect a medical plan, whether you are staying on the exact same plan or choosing an entirely new plan with a new carrier. SureCo **does not** have passive enrollments. If you do not log into the SureCo platform and re-elect a medical plan, you will not be eligible to receive a contribution from your employer towards your medical health insurance.

How do I contact SureCo?

SureCo's Employee Experience team is available Monday through Friday from 8:00 AM to 8:00 PM EST. If you are inquiring about a premium invoice or late notice, please be sure to include a copy of it in your email or have it handy when calling in.

Email: employee.experience@sureco.com

Call: (949) 989-4906 *(press 1 for English, press 2 for Spanish)*