When and How to Pay for Health Insurance

A **premium** is your monthly payment for health insurance. You must pay your premium even when you do not use your insurance.

**When do you have to make your first payment?**
Before the date that your plan will begin. Sometimes you can make your first payment when you enroll online. But you will still need to contact your insurance company to arrange for ongoing payments. You should call your insurance company a few days after you enroll to make sure you know when and how your payments will be made. Look to the back of this flyer to see what your payment options are.

**What if you do not pay your premium on time?**
It depends on whether it is your first payment for that plan:

- **First Premium Payment:** If you do not pay on time, your plan will be cancelled.
- **All Other Premium Payments:** If you do not pay on time then you will have 30 days to make your late payment. During these 30 days your plan will still pay your claims.

**What if you do not make your late payment within 30 days?**
It depends. Do you get premium tax credits to help pay for your Marketplace plan?

- **If you do **NOT** get a tax credit to help pay premiums:**
  Your plan will be cancelled and you will have to pay for benefits you received during those 30 days.

- **If you **DO** get a tax credit to help pay premiums:**
  Your plan will not be cancelled yet, but will stop paying for benefits for up to 60 more days, or until you have paid all late premiums. If you pay all of all the premiums you owe during this 60 day period, or within 90 days from when you first missed a payment, you will be reimbursed for any coverable benefits which should have been paid, that you paid yourself during this time.

- **If late payments are not made within 90 days,** your plan will be cancelled.

**What happens if my plan is canceled?**
If your plan is canceled for not paying your premiums on time, it cannot be reopened.
If you do not qualify for a Special Enrollment Period, then you may have to wait until the next Open Enrollment period, which will start **November 1, 2021**.

Remember that you can apply for MaineCare at any time! You may be eligible for the free limited family planning benefit. You may also be able to enroll in a plan through your employer. If you have questions about what your options are after your plan has been cancelled, call our HelpLine at 1-800-965-7476.
# Pick the payment method that works best for you

## Anthem

Pay with a credit card (first payment only), debit card, money order, or paper check

<table>
<thead>
<tr>
<th>Online</th>
<th>Phone</th>
<th>Auto Payments</th>
<th>Mail a Check or Money Order</th>
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<tbody>
<tr>
<td>Log in or register at Anthem.com with your Application ID then choose Pay My Bill</td>
<td>Dial the number on your bill or to reach Member Services for Marketplace Plans dial 1-855-748-1808</td>
<td>Visit the member portal at Anthem.com to set up bill pay for automatic payments</td>
<td>Mail your payment to the address on your bill. [<a href="https://payment.ant">https://payment.ant</a> hem.com/sales/payment/](<a href="https://payment.ant">https://payment.ant</a> hem.com/sales/payment/)</td>
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## Community Health Options

Pay with a credit card (first payment only), debit card, money order, or paper check

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<tr>
<td>Visit the Member Portal: <a href="http://www.healthoptions.org/registration">www.healthoptions.org/registration</a></td>
<td>Call the toll free automated payment system: 1-877-254-3508</td>
<td>Visit the Member Portal to set up automatic payment from a debit card or automatic withdrawal from your bank account.</td>
<td>Make sure your check will have time to arrive by the day your payment is due. You should also write your Member ID number on the check. Mail checks to: MCHO PO Box 326 Lewiston, ME 04243-0326.</td>
</tr>
<tr>
<td>Register with your Member ID #</td>
<td>Call the toll free automated payment system: 1-877-254-3508</td>
<td>Visit the Member Portal to set up automatic payment from a debit card or automatic withdrawal from your bank account.</td>
<td>Make sure your check will have time to arrive by the day it is due. You should also write your Member ID number on the check.</td>
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## Harvard Pilgrim

Pay with a credit card (first payment only), debit card, electronic check, money order, or paper check

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<tr>
<td>Visit the Payment Portal: <a href="https://HarvardPilgrimHIX.PayspanHealth.com">https://HarvardPilgrimHIX.PayspanHealth.com</a></td>
<td>You cannot pay by phone.</td>
<td>Visit the Payment Portal to request an application for automatic reoccurring payments from a debit card, e-check, or a checking or savings account.</td>
<td>Make sure your payment will have time to arrive by the day it is due. You should also write your Member ID number on the check. Mail first payment to: ME/NH Exchange Premium Cash Dept. 4th Floor Harvard Pilgrim Health Care 1600 Crown Colony Drive Quincy, MA 02169 After first payment: Mail check to the address listed on your invoice.</td>
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Consumer Assistance HelpLine 1-800-965-7476  [www.mainecahc.org](http://www.mainecahc.org)  PO Box 2490 Augusta Maine 04338-2490