

# Collecting Late SHOP Marketplace Employer Premium Payments

If you're a small business employer with Small Business Health Options Program (SHOP) Marketplace coverage, the SHOP Marketplace will email your invoices to your SHOP Marketplace inbox on or about the 10th of each month. You can access your inbox through HealthCare.gov. If you prefer, you'll also get a paper invoice by mail.

You must pay your premium payments by the first of each month. If you have an outstanding balance that's not paid by the first of the month, it's considered late. Partial payments are accepted, but your payments are late until paid in full. You must pay the entire balance before the payment is sent to your plan(s). You must pay your premiums for health and dental coverage (if offered) in full to keep your account in good standing.

The SHOP Marketplace follows these steps to collect late premium payments:

- 1. Send past due notice.** If you don't pay your premium by the first of the month, you'll get a past due notice emailed to your SHOP Marketplace inbox on the second of the month.
- 2. Send demand letter.** If the SHOP Marketplace doesn't get your premium payment by the 15th of the month, you'll get a demand letter in the mail and emailed to your SHOP Marketplace inbox.
- 3. Send a final past due notice.** If you still haven't paid your premium payment, the SHOP Marketplace will email a final past due notice to your SHOP Marketplace inbox on the 20th of the month. The SHOP Marketplace might also call you to collect payment.
- 4. Terminate coverage.** If you don't pay by the end of the month, the SHOP Marketplace will terminate your coverage the following day. There's a 31 calendar day grace period to make a full delinquent payment and continue plan coverage.

**If your coverage is terminated:** Your SHOP Marketplace coverage can be reinstated up to 30 days past the termination period.

**To reinstate your enrollment:** you must pay all outstanding balances and your current balance. **If your coverage isn't reinstated within 30 calendar days after it was terminated,** you must complete a new SHOP Marketplace application and re-enroll.

**Need help?** If you have questions about the SHOP Marketplace or need help with making a premium payment, contact the SHOP Call Center at 1-800-706-7893, Monday - Friday from 9 a.m. – 7 p.m. ET. TTY users should call 711 to reach a call center representative.

**MARCH 1, 2016**

**APRIL 1, 2016**

Coverage starts if the SHOP Marketplace gets your payment by the 15th of the previous month.

**MAY 1, 2016**

Premium payment is due.

**MAY 15, 2016**

If premium payment is still late, you'll get a demand letter emailed to your SHOP Marketplace inbox.

**MAY 31, 2016**

Last day to pay in full before the SHOP Marketplace terminates your enrollment.

**MARCH 15, 2016**

Monthly enrollment closes. This is the last day you can make a payment for coverage effective on the first of the next month.

**APRIL 10, 2016**

The May 2015 invoice is emailed to your SHOP Marketplace inbox. Paper invoice is mailed if you prefer.

**MAY 2, 2016**

If premium payment is late, you'll get a past due notice emailed to employer's SHOP Marketplace inbox.

**MAY 20, 2016**

Final past due notice is emailed to your SHOP Marketplace inbox for late payment.

**June 1, 2016**

Your enrollment is terminated if premium isn't paid in full.

