



SMALL BUSINESS HEALTH OPTIONS PROGRAM
MARKETPLACE

**BILLING & PAYMENT SERVICES
USER GUIDE**

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SHOP Marketplace Billing & Payment System for Employers

If you're an employer providing SHOP Marketplace coverage, you'll use your **HealthCare.gov** account to make a single monthly premium payment to your health and dental plan (if offering dental coverage). The SHOP Marketplace will send your payment to each health insurance company on your account.

You must make all payments through your HealthCare.gov account, and not directly to your insurance companies.

Employer Payment & Billing

You must make your premium payment for coverage to become effective by the enrollment deadline, and to maintain coverage for your employees. If you've authorized an agent or broker to access your account, they can view your invoices and payment history, but can't make payments for you.

There are 3 ways to make your payment:

1. Pay online. This is the fastest way to pay to prevent payment delays or lapse in coverage. Log in to **HealthCare.gov/small-businesses** and select "View invoice/make a payment." You may also choose the auto-pay option for added convenience. If you pay your premium online, you'll get a payment confirmation notice. Keep this notice for your records.

2. Mail your SHOP Marketplace payments to:

SHOP Marketplace
P.O. Box 2130
South Portland, ME 04116

Make checks payable to the SHOP Marketplace and allow 5-7 days for delivery and processing. If you make your payment with a paper check, you won't get a payment confirmation notice. You can call the SHOP Call Center to confirm that the SHOP Marketplace got your payment.

3. Pay by phone. You can pay your premiums through the SHOP Call Center where a representative can start an electronic funds transfer (EFT) on your behalf. For any questions on your bill and to pay by phone, contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. ET. TTY users should call 711 to reach a customer service representative.

Note: The SHOP Marketplace can't accept cash or credit card payments.

- You can set up a recurring payment. Recurring payments always occur on the first of the month.
- You must make your first payment (for initial enrollment and renewal of your current plan) by the 15th of the month for coverage to start on the first of the following month.
- After coverage has started, you can set up the recurring payment.

When to Pay Your Premium

You must pay your first month's premium by the 15th of the month for coverage to start on the first of the following month, whether you're enrolling for the first time or renewing your current plan.

For example, if you want your coverage to start on April 1, you should pay the full premium amount by March 15. The SHOP Marketplace won't process partial payments.

After you pay your first premium, your invoices are emailed to your inbox on **HealthCare.gov** on or about the 10th of each month. We'll also mail you a paper invoice, if you request one. To request a paper invoice, update your preferred communication method in your enrollment application, or contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. ET. TTY users should call 711 to reach a customer service representative.

- You must pay your premium payments by the first of each month. If you have health and dental coverage, you must pay both premiums in full so you don't lose your coverage.
- If you don't pay the full payment on time, it'll be late and your coverage may be terminated.
- Find out how the SHOP Marketplace handles late premium payments and terminated coverage at Marketplace.cms.gov/outreach-and-education/late-shop-employer-payments-2016.pdf.

How to Pay Your Premium through the SHOP Billing & Payment System

Follow these steps to make your SHOP Marketplace premium payments, view your invoice history, invoice adjustments, and payment history:

- **Log into** [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses). Enter your Marketplace username and password.
- Select **Employer payment and billing** on the left of your My account **Overview**.

The screenshot shows the HealthCare.gov SHOP Marketplace interface. At the top, there are navigation links: "Create enrollment", "Manage employees", "My account", and "Get assistance". A "Español" button is in the top right. Below the navigation is a dark blue bar with "VA: Change state" on the left and "Log out heather.lloyd@wellpoint.com" on the right. The main content area has a left sidebar with menu items: "Overview", "My eligibility", "Account profile", "My enrollment", "Brokers and proposals", "Employer payment and billing" (highlighted with a red box), and "Message center". The main content area has a blue header "Overview" and a white body with the following text:

Welcome to the SHOP Marketplace. Here you'll compare plans, estimate premiums, and communicate with employees about the coverage you're offering.

First time in?

Before you shop for coverage, you'll need to confirm your small business's eligibility for SHOP. Click **My eligibility** on the left side of this page to create an application.

If you already submitted your application and were found eligible, select **Create enrollment** above to start shopping for coverage. If you need to make changes to your information, select **My account**. To access employee information, select **Manage employees**.

Starting application

Tell us what you want to do next. To change your business information, select **My account** above. To change employee information, select **Manage employees**. To start a new plan year enrollment, select **Create enrollment**.

Get assistance

If you have any questions, call the SHOP Employer Call Center at 1-800-706-7893, or select "Get assistance" to chat online. TTY users should call 1-800-706-7915.

Make a payment

On the **Make a Payment** page, you can make premium payments, set up recurring payments, and get a payment confirmation. Select the **Make a Payment** tab to start the payment process, then follow the steps on the next page.

The screenshot shows the top portion of a web application. On the left is a vertical sidebar with four menu items: 'Invoice History' (with a hamburger icon), 'Make A Payment' (with a dollar sign icon and highlighted in blue), 'View Adjustments' (with a minus icon), and 'Payment History' (with a calendar icon). The main content area has a blue header with the text 'Make a Payment'. Below the header are three tabs: 'Make a Payment' (active), 'Payment method', and 'Scheduled payments'. The main content area contains a 'Note' box, explanatory text about payment timing, and the address for SHOP Marketplace.

If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.

*Required field.

My payment

SHOP Insurance premiums

Total amount due:
\$637.00

Minimum payment amount :
\$637.00

Due date:
Due Immediately

Payment information

*Frequency of payment:

One time

*Payment amount:\$

637.00

*Payment date:

- Pay now
- Pay on future date

■ **Enter payment information.**

- Select **One-time payment** or **Recurring payment** from the Frequency of payment drop-down menu.
- Enter the amount you want to pay in the box under Payment amount.
- Under Payment date, select **Pay now** or **Pay on future date**. If you select pay on a future date, you can choose the date you want to pay on the pop-up calendar.

■ **Choose payment method.** Select your payment method from the drop-down menu under **Select payment method**.

Payment method

*Select payment method:

insert payment method

Sample Check 1215
123 Main St. Anytown, MO 12345 DATE _____
FOR THE ORDER OF \$ _____ DOLLARS

Bank Routing Number: 123456789 Bank Account Number: 000 31131111 Check Number: 001215

Personal check Business check

*Bank routing number:

*Bank account number: * Confirm bank account number:

*Bank account type:

Checking
 Savings
 This is a business account
 Save account information

Account nickname (Optional)

CONTINUE Cancel

■ **Enter bank information.**

- Bank routing number (we only accept valid bank routing numbers)
- Bank account number: enter only numeric values
- Bank account type

■ **Create account nickname.** Create an **Account nickname** to easily identify this payment method in the future. This is optional.

■ **View saved payment methods.** If you've made a payment before, you can select a saved payment method from the drop down menu. To use a different payment method, select **Use a new payment account**. Select **Continue** to review and confirm your payment information.

- **Submit and confirm payment.** On the **Review payment** page, review the payment details. Read the terms and conditions carefully and select the box to accept the statements and authorize payment. Select **CONFIRM** to submit your payment.

The screenshot displays a web interface for making a payment. On the left is a navigation menu with options: Invoice History, Make A Payment (highlighted), View Adjustments, and Payment History. The main content area is titled 'Make a Payment' and contains a 'Review payment' section. This section includes a 'Make a Payment' button and tabs for 'Payment method' and 'Scheduled payments'. The 'Review payment' text instructs the user to select 'Confirm' to process the payment. Below this, it provides contact information for the SHOP Call Center. The 'Payment details' section lists the payment description as 'SHOP Insurance premiums' with a link to HealthCare.gov. It also shows the payment amount as \$637.00, the date scheduled for payment as 10/26/2015, and the payment date as 10/26/2015. The 'Payment method' section lists the account nickname as 'Pay', the bank routing number as 031301846, the bank account number as 6789, the bank account type as 'Checking', and the bank account category as 'Business'. The 'Terms and conditions' section contains a scrollable text area with the following text: 'By clicking I Accept, I authorize the payee to electronically debit my bank account for the amount(s) and at the frequency and date set forth above. If this is a single payment, this authorization is valid for this transaction only. If this is a recurring payment, this authorization is to remain in full force and in effect until I notify my bank or notify the payee of its termination. I understand that I do this by canceling any pending payments and recurring payment instructions within this system at least three banking days before'. Below the text area is a checkbox labeled '*I have read and accept the statements above.' with a red arrow pointing to it. At the bottom of the 'Terms and conditions' section are two buttons: 'CONFIRM' and 'BACK'.

- **Review your payment details and confirmation number.** You'll see the **Payment confirmation** page if you successfully submit your payment. Keep your confirmation number(s) for your records. You can also print this confirmation page.

The screenshot displays a web interface for making a payment. On the left is a navigation menu with options: Invoice History, Make A Payment (selected), View Adjustments, and Payment History. The main content area has a blue header 'Make a Payment' and sub-headers for 'Make a Payment', 'Payment method', and 'Scheduled payments'. A 'PRINT' button is visible. The 'Payment confirmation' section includes a confirmation number 'CMSSHP000420175' with a red arrow pointing to it, a call center contact number, and payment details: amount of \$588.45, date of 11/10/2014, and a scheduled payment date of 11/09/2014.

Payment details	
Payment description	SHOP Insurance premiums HealthCare.gov
Payment amount:	\$588.45
Payment date:	11/10/2014
Date scheduled for payment:	11/09/2014

Pending payments

Once you make your payment, select **Scheduled payments**.

- On the **Pending payments screen**, you can view your pending and scheduled payments, including confirmation numbers, payment dates, payment amounts, and payment methods.
- Select **Edit or Cancel** under the **Payment updates** field to make changes or cancel a payment.

The screenshot displays the 'Make a Payment' interface. On the left is a navigation sidebar with options: Invoice History, Make A Payment (selected), View Adjustments, and Payment History. The main content area has a blue header 'Make a Payment' and three tabs: 'Make a Payment', 'Payment method', and 'Scheduled payments'. Below the tabs, the 'Pending payments' section includes a note about the SHOP Call Center and a table with one row of payment data. The 'Recurring payment' section is currently empty.

Confirmation number	Payment date	Payment amount	Payment method	Payment updates
CMSTST000510572	10/26/2015	\$637.00	6789	processing

Reference number	Payment date	Payment amount	Status	Payment updates
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Cancel payment

To cancel a payment, select **Cancel** on the **Pending payments** page. Then select the **CANCEL PAYMENT** button on the **CANCEL** page.

- You'll get a payment cancellation confirmation with a confirmation number.
- To return to the **Make a Payment** page, select **BACK** at the bottom of the page.

Make a Payment

[Make a Payment](#) [Payment method](#) [Scheduled payments](#)

CANCEL

If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.

Confirmation number: **CMSTST000510557**

Cancellation Confirmation Number:

Payment details

Payment description
SHOP Insurance premiums
HealthCare.gov

Payment amount: \$662.12 Payment date: 10/30/2015

Status: Scheduled

Payment method

Bank routing number: 104000029 Bank account number: 5155

Bank account type: CHECKING Bank account category: BUSINESS

[CANCEL PAYMENT](#) [BACK](#)

Edit or stop recurring payments

On the **Pending payments** screen, you can edit or stop recurring payments by selecting **Stop payments** in the **Payment updates** field.

Reference number	Payment date	Payment amount	Status	Payment updates
CMSTSTR00008859	10/26/2015	\$637.00	Active	Stop payments

To change a recurring payment, you must cancel the one you have and then set up a new recurring payment method. To set up a new recurring payment, add a new payment method under the **Payment method** tab.

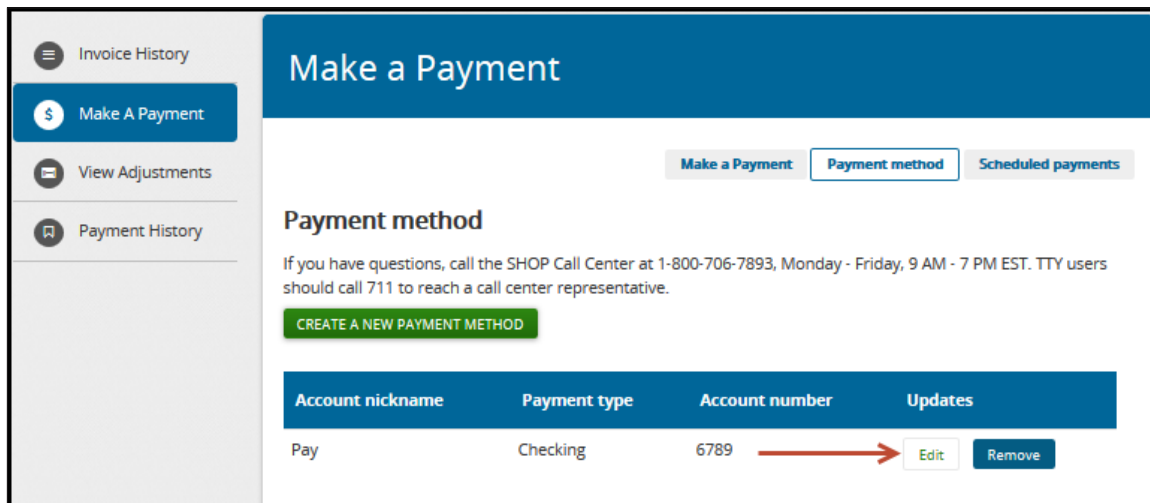
Remember to make your first payment as a stand-alone payment. You should set up recurring payments only after the first of the month that your coverage is effective.

Payment Methods

Select **Payment method** to see your saved payment methods. You'll see the:

- Account nickname, if you created one
- Payment type
- Last 4 digits of the account number

Select **Edit** under the **Updates** field to make changes to your payment method. To delete a payment method, select **Remove**. If there's a pending transaction using one of your accounts, you can't delete it until after the payment has processed.



The screenshot shows the 'Make a Payment' interface. On the left is a sidebar with navigation options: Invoice History, Make A Payment (selected), View Adjustments, and Payment History. The main content area has a blue header 'Make a Payment' and three tabs: 'Make a Payment', 'Payment method' (selected), and 'Scheduled payments'. Below the tabs, the 'Payment method' section includes a green 'CREATE A NEW PAYMENT METHOD' button and a text block: 'If you have questions, call the SHOP Call Center at 1-800-706-7893, Monday - Friday, 9 AM - 7 PM EST. TTY users should call 711 to reach a call center representative.' Below this is a table with columns: Account nickname, Payment type, Account number, and Updates. A red arrow points to the 'Edit' button in the Updates column for the first row.

Account nickname	Payment type	Account number	Updates
Pay	Checking	6789	Edit Remove

Create new payment method

Select the **Payment method** tab to add a new payment method, and set up automatic, recurring payments on the **Create a new payment method** page.

- Select the **CREATE A NEW PAYMENT METHOD** tab to add a new payment method.
- To set up recurring payments, enter or change the:
 - Bank routing number
 - Bank account number
 - Bank account type
 - Account nickname, if you created one
- Select **Save** to return to the **Make a payment** page.

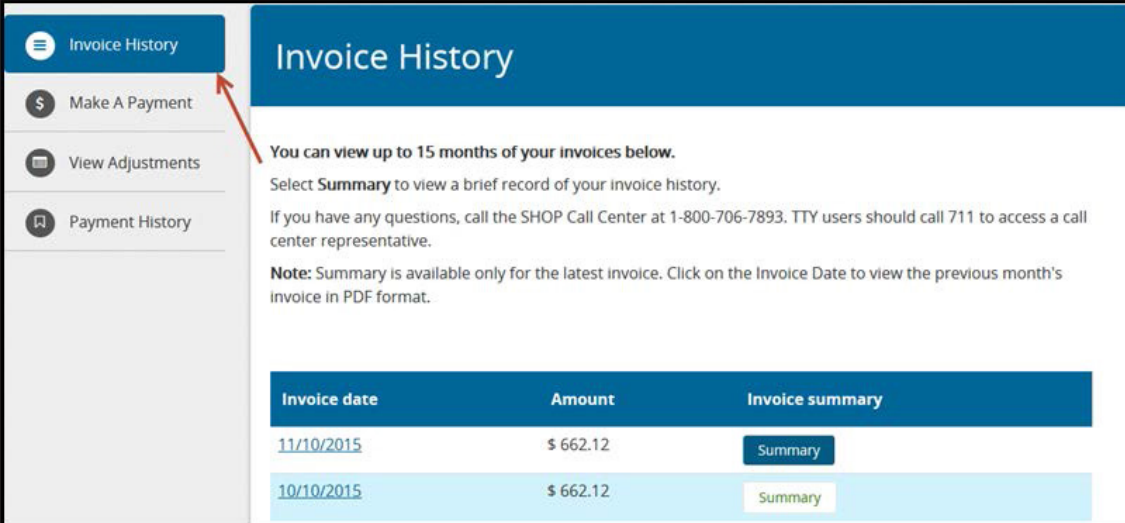
Note: If you decide not to set up a recurring payment, select **BACK** to return to the **Payment methods** page.

The screenshot shows a web interface for making a payment. On the left is a sidebar with navigation options: Invoice History, Make A Payment (highlighted), View Adjustments, and Payment History. The main content area has a blue header 'Make a Payment' and three tabs: 'Make a Payment', 'Payment method' (selected), and 'Scheduled payments'. Below the tabs, the heading 'Create a new payment method' is followed by contact information for the SHOP Call Center. A note indicates that asterisks denote required fields. A form for entering payment details is shown, including a sample company name and address, a date field, and fields for check number, bank routing number, and bank account number. A red arrow points to the 'Payment method' tab.

Invoice history

To view a history of your invoices, select **Employer Payment and Billing** link in **My account**. Then, select **Invoice History**.

- You'll see the invoice date, amount paid, and invoice summary for up to 15 months of payments.



Invoice History

You can view up to 15 months of your invoices below.
Select **Summary** to view a brief record of your invoice history.
If you have any questions, call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to access a call center representative.
Note: Summary is available only for the latest invoice. Click on the Invoice Date to view the previous month's invoice in PDF format.

Invoice date	Amount	Invoice summary
11/10/2015	\$ 662.12	Summary
10/10/2015	\$ 662.12	Summary

- Select **Summary** to view the invoice details for a specific month. You'll see:
 - Previous balance and current monthly balance
 - Total monthly invoiced amount and payments received after the last invoice
 - Enrollment adjustments received after the last invoice
 - Current balance due and payment due date
 - Minimum amount due to be considered paid in full

☰ Invoice History

💰 Make A Payment

📄 View Adjustments

📅 Payment History

Invoice summary

View a brief record of your invoice history below. To view your full invoice history, select **View full invoice**.

Payments made on holidays or after 9pm EST will be posted the next business day. The payment will be applied to your invoice in 3-5 business days.

If you have any questions, call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to access a call center representative.

Invoice at-a-glance

11/10/2015

Invoice # INV-0000002152

[View full invoice](#) PDF

Invoice details


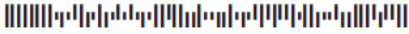



Amount

Previous balance <i>past due. Please make a payment now.</i>	\$0.00
Current monthly premiums invoiced	\$662.12
Total monthly premium amount invoiced	\$662.12
Last payment received	\$0.00
Enrollment adjustments received after the last invoice (Select the View Adjustments tab.)	\$530.00
Balance now due	\$2,235.04
Minimum payment amount due	\$662.12

Payment due date 12/01/2015.

[Return to Invoice History](#)

- Select **View Full Invoice** to see the entire invoice in PDF format. You'll need Adobe reader to view the invoice.

 <p>SHOP Marketplace PO Box 2130 South Portland ME 04116</p> <p style="font-size: small; margin-top: 20px;">227715 243 PM3 000001 2018025 X0K A1 SHOPMVM 1 02 DOM X0KA 10000* 961 158 ME</p>  <p>ACA_SMOKETEST_1 123 FIRST ST DEL GA 30144</p> 	<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;">Invoice</div> <p>Invoice Date: 11/10/2015 Invoice Number: INV-0000000628 Employer ID: XXXXXXXX88GA Coverage Period: 12/01/2015 - 12/31/2015 Amount Due: \$263.58 Due Date: 12/01/2015</p> <p>Payment Options</p> <p>Pay online: HealthCare.gov/small-businesses Pay by phone: 1-800-706-7893 (9:00AM - 7:00PM EST M-F) Pay by mail (Allow 5-7 days for delivery and processing): SHOP Marketplace PO Box 2130 South Portland ME 04116</p> <p>For SHOP Marketplace enrollment, billing, and payment questions, call the SHOP Call Center at 1-800-706-7893 (TTY: 711). For all other inquiries, visit HealthCare.gov for additional information.</p>						
<p>PLEASE INCLUDE THIS COUPON WITH YOUR PAYMENT</p> <div style="display: flex; justify-content: space-around; margin-top: 10px;"> <div style="text-align: center;">↓</div> <div style="text-align: center;">↓</div> </div>							
 <p>SHOP Marketplace PO Box 2130 South Portland ME 04116</p>	<table border="0" style="width: 100%; border-collapse: collapse;"> <tr> <td style="border-bottom: 1px solid black; padding: 2px 0;">Payment Due Date</td> <td style="border-bottom: 1px solid black; padding: 2px 0;">December 1, 2015</td> </tr> <tr> <td style="border-bottom: 1px solid black; padding: 2px 0;">Invoice Number</td> <td style="border-bottom: 1px solid black; padding: 2px 0;">INV-0000000628</td> </tr> <tr> <td style="border-bottom: 1px solid black; padding: 2px 0;">Total Amount Due</td> <td style="border-bottom: 1px solid black; padding: 2px 0;">\$263.58</td> </tr> </table> <div style="margin-top: 10px;"> <p>Write amount enclosed here. </p> <p>Send payment and make check payable to: </p> </div>	Payment Due Date	December 1, 2015	Invoice Number	INV-0000000628	Total Amount Due	\$263.58
Payment Due Date	December 1, 2015						
Invoice Number	INV-0000000628						
Total Amount Due	\$263.58						
<p>Please Pay the Total Amount Due in its entirety by</p>							

View adjustments

Select **View Adjustments** to see any changes made to your enrollment on the **Enrollment Adjustments** page. Your monthly premium may increase or decrease based on any changes to your group enrollment (like adding or deleting employees or dependents) during the past month.

On the **View Adjustments** page, you'll see:

- Date of adjustment
- Adjustment transaction description
- Employee name
- Amount of adjustment

Note: A parenthesis () means your premium amount due was reduced.

- Status of adjustment

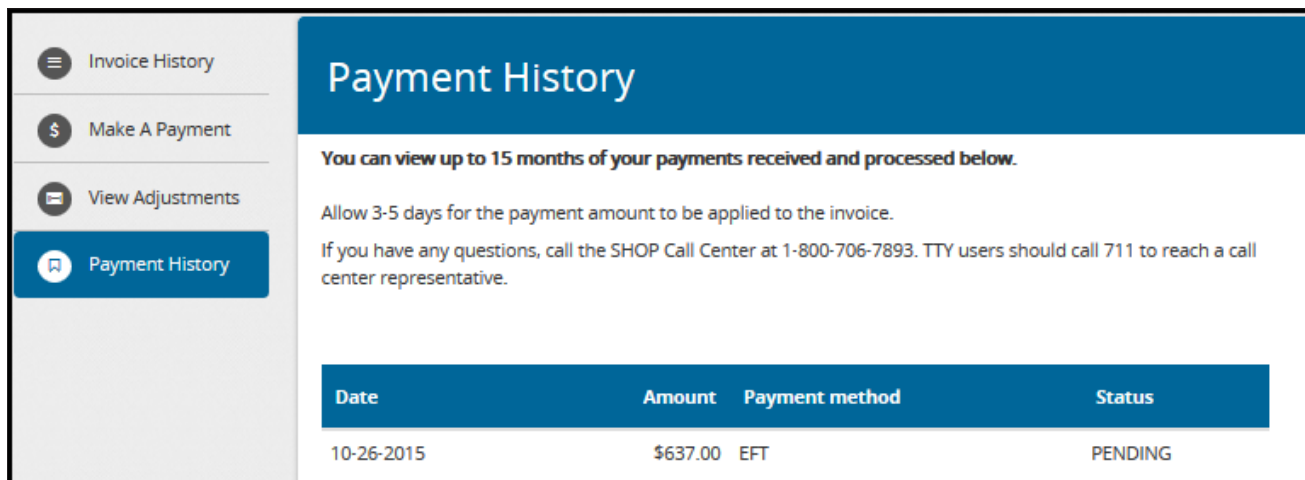
The screenshot displays the 'Enrollment Adjustments' page. On the left is a navigation menu with options: Invoice History, Make A Payment, View Adjustments (highlighted), and Payment History. The main content area has a blue header 'Enrollment Adjustments' and a sub-header 'View a listing of enrollment adjustments received after the last invoice below.' A note states: 'Note: It takes 24 hours for an enrollment adjustment to post. Any adjustments received after the last day of the billing month will be on the next month's invoice.' Below the note is contact information for the SHOP Call Center. A table lists three adjustments:

Date	Description	Employee Name	Amount	Status
10-14-2015	ADD	Billy Todd	\$100.00	PROCESSED
10-14-2015	ADD	Jayme Todd	\$110.00	PROCESSED
10-14-2015	ADD	Mary Todd	\$120.00	PROCESSED
			Total: \$530.00	

Payment history

Select **Employer Payment and Billing** in **My account** to view the **Payment History** page. You can see up to 15 months of payment history.

- If your payment didn't process in good standing (like if you had insufficient funds), the payment status will say **FAILED**.
- A SHOP Call Center representative will call you if you have a failed payment. You can start a new payment by selecting the **Make a Payment** tab, or authorize the call center representative to take your payment over the phone.



The screenshot shows the 'Payment History' page. On the left is a navigation menu with options: Invoice History, Make A Payment, View Adjustments, and Payment History (which is highlighted). The main content area has a blue header 'Payment History' and a sub-header 'You can view up to 15 months of your payments received and processed below.' Below this, there is a note: 'Allow 3-5 days for the payment amount to be applied to the invoice. If you have any questions, call the SHOP Call Center at 1-800-706-7893. TTY users should call 711 to reach a call center representative.' At the bottom, there is a table with one row of payment data.

Date	Amount	Payment method	Status
10-26-2015	\$637.00	EFT	PENDING

Get Answers to Your Questions

If you have questions about billing or other SHOP Marketplace questions, contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. ET. TTY users should call 711 to reach a call center representative.

For more information on the SHOP Marketplace, visit HealthCare.gov/small-businesses.

