

Frequently Asked Premium Billing Questions

Q: When will I receive my bill?

If you have Medicare Advantage

A: Premium Bills are generated to our members on the 15th of the month prior to the month they are due. Bills are mailed within 7 days of the date they are generated. Any payments received after the bill is generated may not be reflected on your bill.

If you have Plan 65

A: Bills are generated to our members on the 12th of the month prior to the month they are due. Bills are mailed within 7 days of the date they are generated. Any payments received after the bill is generated may not be reflected on your bill.

Q: Why am I getting a bill if my premium is \$0?

A: Your bill may include a prior balance that was owed. You will still need to make any payments for past due amounts. However, if you have recently made a payment you may disregard this bill.

Q: What does a minus sign (-) mean on my bill?

A: The minus sign (-) means that you have an overpayment/credit on your account.

Q: If I have an overpayment/credit what will happen?

A: Any amount overpaid will be applied to your next bill. If your intention was to prepay your account no action is required.

Q: I made a (partial) payment to my account why do I still have a bill?

A: Your bill may reflect an unpaid premium for your medical or dental plan. Please send a payment for the balance due or verify the amount of your last payment was the amount of your total premium.

Q: I already made a payment why do I still owe a balance?

A: We may have generated your bill before we received your payment in the mail. Please check with your bank to see if your payment has cleared.

Q: My payment is setup through my bank online, or online bill pay, why do I still owe?

A: Your premium amount may have changed, please check with your bank if your automatic payment is the same as your monthly premium amount.

Q: My payment is setup through my bank online, or online bill pay, why is my payment still coming out if my premium is \$0?

A: Your online banking or bill pay payment amount may still reflect your old premium amount. Please check with your bank to change your automatic payment.

Q: What does LEP mean? (For Medicare Advantage Members only)

A: Late Enrollment Penalty (see below)

Q: Why do I have an LEP? (For Medicare Advantage Members only)

A: The late enrollment penalty is an amount added to your monthly Medicare drug plan (Part D) premium for as long as you have Medicare prescription drug coverage. This penalty is required by Medicare and is designed to encourage people to enroll in a Medicare drug plan when they are first eligible or keep other prescription drug coverage that meets Medicare's minimum standards. You may owe a late enrollment penalty if you didn't join a Medicare drug plan when you were first eligible for Medicare Part A and/or Part B, and:

- You didn't have other prescription drug coverage that met 50 Medicare's minimum standards.
- You had a break in coverage of at least 63 days.

Q: I have a low-income subsidy (LIS) , why do I have a bill? (For Medicare Advantage Members only)

A: If you have a partial subsidy, you may receive a bill for your part of the premium.

Q: My premiums are taken out of my Social Security (SSA) / Railroad Retirement Board (RRB) check. Why do I have a bill? (For Medicare Advantage Members only)

A: Your bill may reflect an unpaid balance before your Social Security/Railroad Retirement Board check deductions became effective. It may take up to two months to receive your payment from Social Security. Any overpayments you made will be refunded to you automatically within 45 days. *If your premium is now \$0 you will be removed from SSA or RRB deductions, no action is required if you have a \$0 premium.*

Q: What ways can I pay my bill?

A: You can pay your bill in the following ways:

- **Deduct from your Social Security (SSA)/Railroad Retirement Board (RRB) check** visit your Member Portal online at www.bcbsri.com. *(For Medicare Advantage Members only)*
- **Pay with a check or credit/debit card** by phone **1-877-810-0990**, *you will need the following information*:*
 - o Press Option 1 - Check
 - Prefix – listed before your Subscriber ID
 - For ZBM press 926
 - For Z2M press 926
 - For Z3M press 936
 - For ZBP press 927
 - Subscriber ID – this can be found on your ID card
 - Routing Number
 - Account Number
 - o Press Option 2 - Credit or Debit Card (American Express not accepted)
 - Prefix - listed before your Subscriber ID
 - For ZBM press 926
 - For Z2M press 926
 - For Z3M press 936
 - For ZBP press 927)
 - Subscriber ID – this can be found on your ID card
 - Credit Card Number
 - Expiration Date
 - Zip Code
- **Pay online by logging into your Member Portal** at www.bcbsri.com
 - o Pay by electronic check, credit or debit card (American Express not accepted)—Plan 65 members may be assessed a fee.*
- **Pay automatically from your checking account** (Electronic Funds Transfer) the form is available online at www.bcbsri.com
- **Pay at one of our retail partners**
 - o CVS, Walmart or anywhere money gram is accepted—an additional fee may apply
- **Pay through your bank's online bill pay feature.** You will need the following information
 - o Subscriber ID
 - o Monthly premium amount
- **Pay by check** (include your monthly coupon)
Blue Cross Blue of Rhode Island
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*Additional fee may be applied