



# NETWORK *Notification*

**Notice Date:** September 14, 2021  
**To:** CareSource Marketplace Providers  
**From:** CareSource  
**Subject:** Marketplace Member Grace Period & Termination Notice  
**Effective Date:** January 1, 2022

---

## Summary

CareSource is providing notice about changes to the premium payment grace periods for Marketplace members. Members receiving Advance Premium Tax Credit (APTC) will continue to have a 90-day grace period to make their payment. Additionally, CareSource will begin pending medical claims during the grace period as opposed to our current practice of recouping at the end of the grace period. Members **not** receiving APTC will now have a 31-day grace period to make their payment. CareSource would also like to remind providers that once the grace period has expired, the member is terminated for non-payment of premium.

## Impact

Details about the **member grace period**:

- The grace period is **not** applicable for members' initial payment.
- **For APTC-receiving members:** 30 days after the payment due date, CareSource will flag the member in the eligibility file and on the Provider Portal as well as suspend pharmacy benefits and **pend claims rendered** until member is current.
- **For non-APTC-receiving members:** the day following the payment due date, CareSource will flag the member in the eligibility file and on the Provider Portal as well as suspend pharmacy benefits and **pend claims rendered** until member is current.

If members bring their accounts into good standing before the expiration of the grace period, pharmacy benefits will resume and pended claims will be processed. When claims are pended as a result of non-payment within the grace period, the prompt pay timeframe is paused. These claims are considered "non-clean" until the payment issue is resolved.

Details about **member termination**, which will occur if the member does not bring their account into good standing:

- CareSource will retroactively terminate the member to either the **last day of the first month** of the grace period (for APTC-receiving members), or the **last paid date** (for non-APTC-receiving members).
- CareSource will then deny any claims that are pended during the grace period and reserves the right to recover any amounts paid in this period.

Please see next page for grace period timeframes.

## Grace Period Timeframes

|                              | 2021   | 2022   |                               |
|------------------------------|--|--|-------------------------------|
|                              | All Members                                    | APTC Members                                   | Non-APTC Members              |
| <b>Grace Period Length</b>   | 90 days  | 90 days  | 31 days                       |
| <b>Benefit Impact</b>        | After 30 days                                  | After 30 days                                  | Day one                       |
| <b>Termination Provision</b> | Retroactive to end of first grace period month | Retroactive to end of first grace period month | Retroactive to last paid date |
| <b>Pharmacy Claims</b>       | Denied after 30 days                           | Denied after 30 days                           | Denied on first day           |
| <b>Medical Claims</b>        | Paid, recouped if terminated                   | Pended after 30 days                           | Pended on first day           |

### Questions?

For questions, please contact Provider Services at one of the following phone numbers below:

- Georgia Marketplace: **1-833-230-2155**
- Kentucky Marketplace: **1-855-852-5558**
- Indiana Marketplace: **1-866-286-9949**
- Ohio Marketplace: **1-800-488-0134**
- West Virginia Marketplace: **1-855-202-1091**

IN-EXC-P-880050