



NETWORK *Notification*

Notice Date: September 15, 2022
To: All Marketplace Providers
From: CareSource
Subject: Marketplace Member Grace Period & Termination Notice
Effective Date: September 15, 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 the 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 the 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 time frame is paused. These claims are considered "non-clean" until the Member's Premium Payment Issue is resolved.

Members are notified of their delinquency through their normal billing cycle and may be liable for any services on or after their delinquency period. Details about **member termination**, which will occur if the member does not bring their account into good standing, are outlined below:

- 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.

To see if the claims are pended, providers can:

1. Review the Claim Status in the 277CA - claims that are pended for delinquency will have the following codes:
 - a. P4 (Claim Status Category Code) and 766 (Claim Status Code)
 - b. P4 (Claim Status Category Code): Pending/Patient Requested Information – the claim or encounter is waiting for information that has already been requested from the patient
 - c. 766 (Claim Status Code): Services were performed during a Health Insurance Exchange (HIX) premium payment grace period

2. Review the [Provider Portal](#) – the [Provider Portal](#) has been updated to include the pended status of those claims due to premium delinquency.

Grace Period Time Frames

	2021	2022	
	All Members	APTC Members	Non-APTC Members
Grace Period Length	90 days	90 days	31 days
Benefit Impact	After 30 days	After 30 days	Day one
Termination Provision	Retroactive to end of first grace period month	Retroactive to end of first grace period month	Retroactive to last paid date
Pharmacy Claims	Denied after 30 days	Denied after 30 days	Denied on first day
Medical Claims	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: **1-833-230-2101**
- West Virginia Marketplace: **1-855-202-1091**

New Training Available – SBIRT!

Screening, Brief Intervention and Referral to Treatment (SBIRT)

The installment of the Provider Education Series offers information about SBIRT, an evidence-based practice model that seeks to identify patients who have risky patterns of use for alcohol and other drugs. Visit CareSource.com > Providers > Education > [Training and Events](#) to view these training videos.

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