



**SHOP Marketplace**

Health Insurance for Small Businesses

**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 Marketplace account to make a single monthly premium payment to your health and/or dental plan. The SHOP Marketplace will send your payment to each insurance company on your account.

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

## Employer Payment & Billing

You'll need to make your premium payment in full 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.

Make your first month's premium payment (for new enrollment and renewing your current plan) when you submit your application. The SHOP Marketplace needs your initial payment no later than the 20th day of the month for coverage to start on the first of the following month.

### There are 3 ways to make your payment:

- 1. Pay online.** This is the fastest way to pay to prevent payment delays or lapses in coverage. Log in to [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses), and select "View invoice/make a payment." You may also choose the "Autopay" option for added convenience. You can set up this recurring payment after your coverage starts.

If you pay your premium online, you'll get a payment confirmation notice. Keep this notice for your records.

- 2. Mail your payment.**

**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. If you have any questions about your bill or want to pay by phone, contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 5 p.m. ET. TTY users can call 711 to reach a customer service representative.

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

# When to Pay Your Premium

You're expected to pay your first month's premium when you complete your application. The SHOP Marketplace must get your payment by the 20th day 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, the SHOP Marketplace must get your full premium amount by March 20. The SHOP Marketplace won't process partial payments.

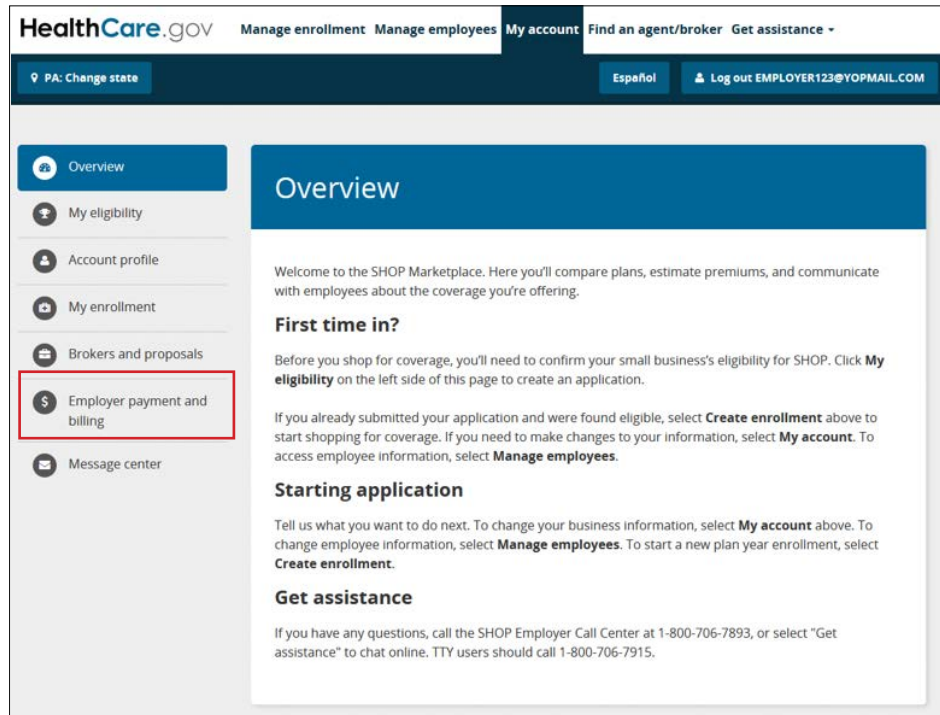
After you pay your first premium, we'll email your invoices to your inbox on HealthCare.gov on or about the 10th of each month. We'll also mail you a paper invoice, if you request one. To request a paper invoice, update your preferred communication method in your enrollment application, or call the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 5 p.m. ET. TTY users can call 711 to reach a customer service representative.

- Pay your premium payments in full by the first day of each month. If you have health and dental coverage, you'll need to 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 considered 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/shop-billing-premium-payment.pdf](https://marketplace.cms.gov/outreach-and-education/shop-billing-premium-payment.pdf).

# How to Pay Your Premium

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

- **Log into HealthCare.gov/small-businesses** by entering your Marketplace username and password.
- Select **Employer payment and billing** on the left of your My account **Overview**.



## 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 screen.

**Make a Payment**

**Note:** You have to pay at least the minimum payment amount due to be considered paid in full.

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

When paying by check, include your Employer Tax ID number (EIN/TIN) and send to:

**SHOP Marketplace**  
PO Box 2130  
South Portland ME 04116

Allow 5-7 days for processing and delivery.  
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

**My payment**  
SHOP Insurance premiums

**Total amount due:** \$400.00      **Minimum payment amount:** \$400.00

- **View the payment details.** In the **Payment Details** section (for new enrollment or if you're renewing enrollment, you'll see:
  - **Due date** - Payment is due immediately upon completing the enrollment.
  - **Total amount due** - Total premium amount due for all enrollees.
  - **Minimum payment amount** - The current amount due for coverage to become effective on the first day of the month.

**My payment**  
SHOP Insurance premiums

**Total amount due:** \$100.00      **Minimum payment amount:** \$100.00

**Due date:**  
Due Immediately

In the **Payment Details** section for ongoing enrollment (after the enrollment is effective) you'll see:

- **Due date** - For ongoing enrollment, the due date is always the first day of the month.
- **Total amount due** - Includes any previous invoice balance, current invoice amount due, and current enrollment adjustment amounts.
- **Minimum payment amount** - The current amount due after any adjustments and payments have been applied to your account.

**Payment Details**  
\* required

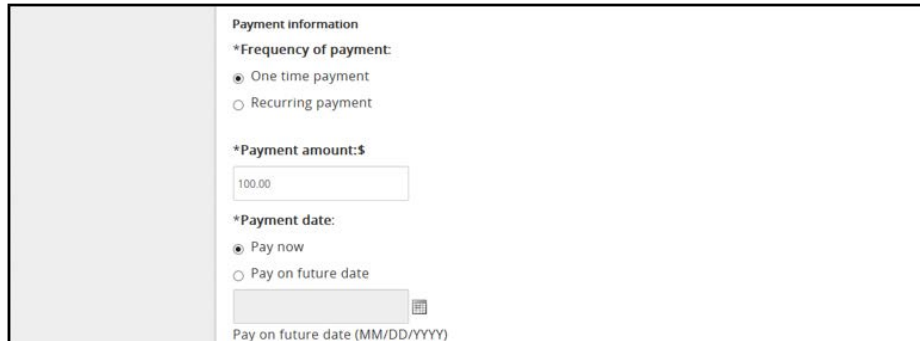
**Premium Amount**  
SHOP Insurance premiums

**Total amount due:** \$400.00      **Minimum payment amount:** \$400.00

**Due date:**  
05/01/2016

## ■ Enter payment information.

- Select **One-time payment** or **Recurring payment** under **Frequency of payment**. If you select **Recurring payment** and your monthly premium changes due to an adjustment, you must change the recurring payment amount so the total amount due is paid in full each month.
- 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,” a calendar will pop up, and you can choose the date you want to make the premium payment.



The screenshot shows a form titled "Payment information" with the following fields and options:

- \*Frequency of payment:**
  - One time payment
  - Recurring payment
- \*Payment amount:\$**  
100.00
- \*Payment date:**
  - Pay now
  - Pay on future date

Below the "Pay on future date" option is a text input field with a calendar icon and the label "Pay on future date (MM/DD/YYYY)".

- **Choose payment method.** Select your payment method from the drop-down menu under **Select payment method**. 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, complete the required fields and select the box to **Save account information**. The new payment method will be saved for future use.

## ■ Enter bank information:

- Bank routing number
- 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.

**Payment method**

**\*Select payment method:**

insert payment method  ←

Sample Check 1215  
123 Main St  
Anytown, MO 12345 DATE \_\_\_\_\_  
PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_  
\$ \_\_\_\_\_ DOLLARS

Bank Routing Number	Bank Account Number	Check Number (not required)
223456789	987 6543210	10001

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)**

■ **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 make your payment. Select **OK** to make your payment.



**Make a Payment**

Review payment

Review the information below and select **Confirm** to process your payment. If you want to make changes, select **Back**.

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.

**Payment details**

**Payment description**  
SHOP Insurance premiums  
[HealthCare.gov](http://HealthCare.gov)

**Payment amount:** \$1,200.00      **Date scheduled for payment:** 08/25/2016

**Payment date:** 09/01/2016

**Payment method**

**Account nickname:** newacct      **Bank routing number:** 011500337

**Bank account number:** 4444      **Bank account type:** Checking

**Bank account category:** Consumer

**Terms and conditions:**

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

\*I have read and accept the statements above.

**CONFIRM** **BACK**

**Confirm Payment**

Do you want to continue with this payment?

To prevent a duplicate payment, do not refresh this page after hitting the OK button.

**OK** **CANCEL**

- **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.

**Payment confirmation** PRINT

Keep this confirmation number for your records, or print this page.

Confirmation number  
**CMS1ST000548835**

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.

**Payment details**

**Payment description**  
SHOP Insurance premiums  
[HealthCare.gov](http://HealthCare.gov)

Payment amount: \$400.00      Date scheduled for payment: 06/17/2016

Payment date: 06/17/2016

**Payment method**

Account nickname: Bank/Account      Bank routing number: 011500337

Bank account number: 7777      Bank account type: Savings

## Pending payments

Once you make your payment, select **Scheduled payments** on the **Make a Payment** page.

- 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. This option isn't available if the payment is processing.

**Make a Payment**

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

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.

**Pending payments**

Confirmation number	Payment date	Payment amount	Payment method	Payment updates
CMS1ST000532525	03/18/2016	\$1,200.00	4444	<a href="#">Edit</a> <a href="#">Cancel</a>

**Recurring payment**

**Note:** You must cancel your current automatic payment and create a new one if you make any changes to your recurring automatic payment, like the payment withdrawal date, the withdrawal amount (due to additions/terminations/premium changes), or bank account information updates.

Reference number	Payment date	Payment amount	Status	Payment updates
CMS1STR00011214	04/10/2016	\$1,200.00	Active	<a href="#">Stop payments</a>

## Cancel payment

When cancelling a payment, 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.

The screenshot shows the 'Make a Payment' page with a sidebar on the left containing 'Invoice History', 'Make A Payment', 'View Adjustments', and 'Payment History'. The main content area is titled 'Make a Payment' and has three tabs: 'Make a Payment', 'Payment method', and 'Scheduled payments'. The 'CANCEL' section includes a confirmation message, a confirmation number (CMSTST000510557), and a cancellation confirmation number. Below this is the 'Payment details' section with fields for 'Payment description' (SHOP Insurance premiums, HealthCare.gov), 'Payment amount' (\$662.12), 'Payment date' (10/30/2015), and 'Status' (Scheduled). The 'Payment method' section includes 'Bank routing number' (104000029), 'Bank account number' (5155), 'Bank account type' (CHECKING), and 'Bank account category' (BUSINESS). At the bottom, there are two buttons: 'CANCEL PAYMENT' and 'BACK'.

## Edit or stop recurring payments

To edit or stop a recurring payment, select **Scheduled payments** on the **Make a Payment** page. On the **Recurring payment** screen, select **Stop payments** in the **Payment updates** field.

The screenshot shows the 'Make a Payment' page with the sidebar on the left containing 'Make A Payment', 'View Adjustments', 'Payment History', 'Account Summary', and 'Resources'. The main content area is titled 'Make a Payment' and has three tabs: 'Make a Payment', 'Payment method', and 'Scheduled payments'. The 'Pending payments' section includes a table with columns for 'Confirmation number', 'Payment date', 'Payment amount', 'Payment method', and 'Payment updates'. The table has one row with the following data: Confirmation number: CMSTST1000532525, Payment date: 03/18/2016, Payment amount: \$1,200.00, Payment method: 4444, and Payment updates: Edit, Cancel. Below this is the 'Recurring payment' section with a note: 'Note: You must cancel your current automatic payment and create a new one if you make any changes to your recurring automatic payment, like the payment withdrawal date, the withdrawal amount (due to additions/terminations/premium changes), or bank account information updates.' Below the note is a table with columns for 'Reference number', 'Payment date', 'Payment amount', 'Status', and 'Payment updates'. The table has one row with the following data: Reference number: CMSTSTR00011214, Payment date: 04/10/2016, Payment amount: \$1,200.00, Status: Active, and Payment updates: Stop payments. The 'Stop payments' button is highlighted with a red box.

To change a recurring payment, you must cancel the one you have, then set up a new recurring payment method. To set up a new recurring payment, add a new payment method on the **Payment method** page or on the **Make a Payment** page, and select the option to **Save account information**.

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

## Payment methods

From the **Make a Payment** page, 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

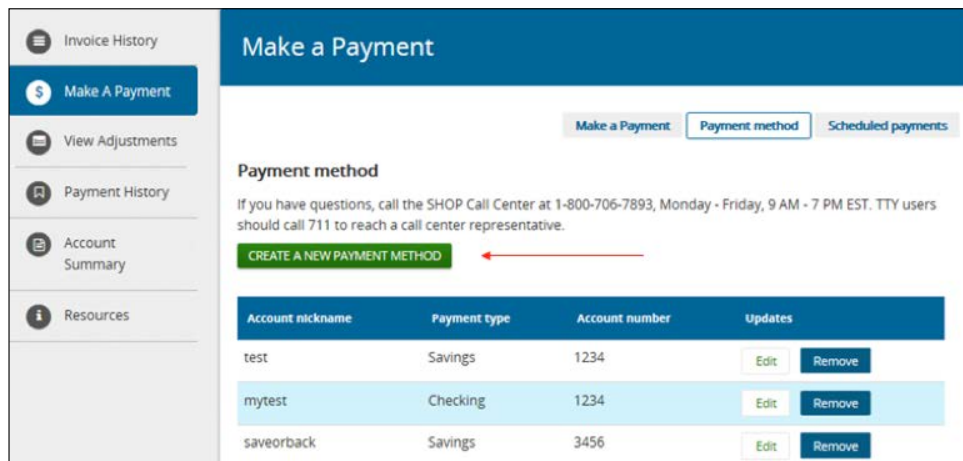
Select **Edit** under the **Updates** field to make changes to your payment method. To delete a payment method, select **Remove**. If there's a pending transaction using one of your accounts, you can't delete it until after the payment has processed.

## Create new payment method

To add a new payment method or set up an automatic, recurring payment, select **CREATE 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 the 'Make a Payment' interface. On the left is a navigation menu with options: Invoice History, Make A Payment (selected), View Adjustments, Payment History, Account Summary, and Resources. The main content area has a header 'Make a Payment' and three tabs: 'Make a Payment', 'Payment method' (selected), and 'Scheduled payments'. Below the tabs is the 'Payment method' section, which includes a note about calling the SHOP Call Center and a green button labeled 'CREATE A NEW PAYMENT METHOD' with a red arrow pointing to it. Below this is a table of saved payment methods:

Account nickname	Payment type	Account number	Updates
test	Savings	1234	<a href="#">Edit</a> <a href="#">Remove</a>
mytest	Checking	1234	<a href="#">Edit</a> <a href="#">Remove</a>
saveorback	Savings	3456	<a href="#">Edit</a> <a href="#">Remove</a>

## Invoice history

To view a history of your invoices, select **Invoice History**.

- You'll see the invoice date and total monthly premium amount invoiced for each month.
- You'll see up to 15 monthly invoices.
- Select **Invoice Reference Guide** to view a guide in PDF format, to help you understand your SHOP Marketplace invoice.

The screenshot shows a user interface for 'Invoice History'. On the left is a sidebar with navigation options: 'Invoice History' (highlighted with a red box), 'Make A Payment', 'View Adjustments', 'Payment History', 'Account Summary', and 'Resources'. The main content area has a blue header with the title 'Invoice History'. Below the header, there is text: 'You can view up to 15 months of your invoices below.' followed by instructions: 'Click on the invoice date below to see a copy of your monthly invoice. Visit the **Invoice Reference Guide** for help understanding your invoice. 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.' Below this text is a link for 'Invoice Reference Guide' (highlighted with a red box). At the bottom is a table with two columns: 'Invoice date' and 'Amount'. The table contains four rows of data.

Invoice date	Amount
<a href="#">04/10/2016</a>	\$ 400.00
<a href="#">03/10/2016</a>	\$ 800.00
<a href="#">02/10/2016</a>	\$ 1,000.00
<a href="#">01/10/2016</a>	\$ 600.00

- Select an **Invoice date** to view the entire monthly invoice in PDF format.

**SHOP Marketplace**  
Health Insurance for Small Businesses

SHOP Marketplace  
PO Box XXXX  
Portland ME 04014



EMPLOYER NAME  
2200 PRODUCTION DRIVE  
INDIANAPOLIS IN 46241



**Invoice**

Invoice Date: 1/10/14  
Invoice Number: 000000001  
Employer ID: XXXXXX  
Coverage Period: 02/01/2014–2/28/2014  
Amount Due: \$2,945.00  
Date Due: 02/01/2014

**Payment Options**

Pay online: [HealthCare.gov/small-businesses](http://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 XXXX  
Portland ME 04014

For SHOP Marketplace enrollment, billing, and payment  
questions, call the Health Insurance Marketplace Small  
Employer Contact Center at 1-800-706-7893 (TTY: 1-  
800-706-7915). For all other inquiries, visit  
[HealthCare.gov](http://HealthCare.gov) for additional information.

**SHOP Monthly Bulletin**

**PLEASE INCLUDE THIS COUPON WITH YOUR PAYMENT**



**SHOP Marketplace**  
Health Insurance for Small Businesses

SHOP Marketplace  
PO Box XXXX  
Portland ME 04014

To maintain coverage, pay the total amount due  
in full by 2/1/14.

Write your invoice number on your check and  
return with coupon.

Payment Due Date February 01, 2014  
Invoice Number 000000001  
Total Amount Due \$ 2,945.00

Write amount enclosed here:

Send payment and make check payable to:

SHOP Marketplace  
PO BOX XXXX  
Portland ME 04014



123 00000012345678 000123456 000 000123456 012345 012345678 0

## Enrollment 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
- Status of adjustment
- Total amount 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 the adjustments:

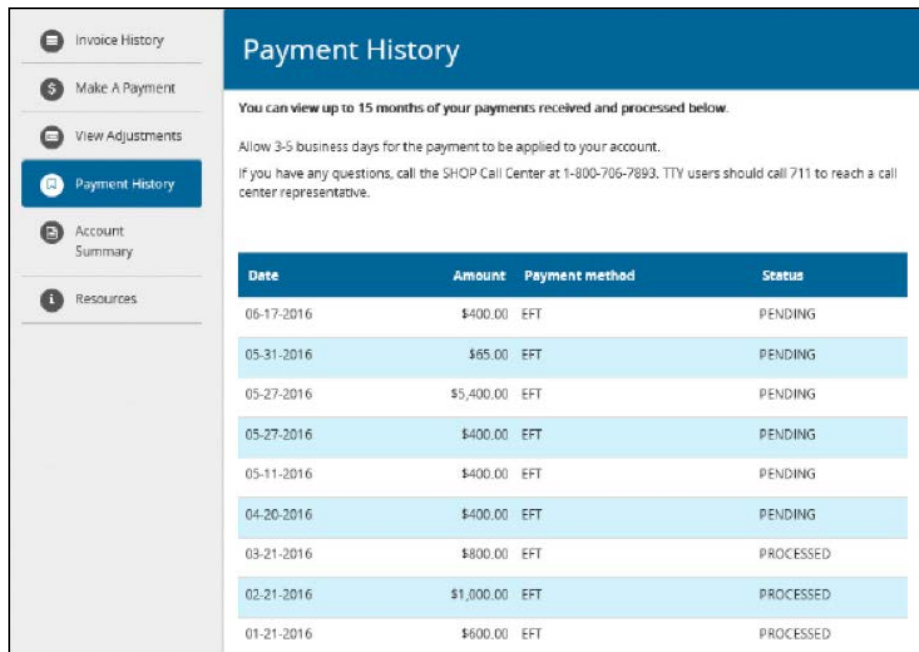
Date	Description	Employee Name	Amount	Status
10-14-2015	ADD	Billy Todd	\$100.00	PROCESSED
10-14-2015	ADD	Jayne Todd	\$110.00	PROCESSED
10-14-2015	ADD	Mary Todd	\$120.00	PROCESSED
			<b>Total:</b>	\$530.00

## Payment history

Select **Payment History** to view up to 15 months of payment history. You'll see:

- Payment date
- Payment amount
- Payment method (either EFT or check)
- Payment status

**Note:** If your payment didn't process in good standing (for instance, you had insufficient funds for the payment), the payment status will say **FAILED**. You'll get a notice in your SHOP Marketplace Inbox if a payment failed. You can start a new payment by selecting the **Make a Payment** tab, or authorize a SHOP Call Center representative to take your payment over the phone.



The screenshot displays the 'Payment History' section of a user interface. On the left is a navigation menu with options: Invoice History, Make A Payment, View Adjustments, Payment History (highlighted), Account Summary, and Resources. 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 is a table with the following data:

Date	Amount	Payment method	Status
06-17-2016	\$400.00	EFT	PENDING
05-31-2016	\$65.00	EFT	PENDING
05-27-2016	\$5,400.00	EFT	PENDING
05-27-2016	\$400.00	EFT	PENDING
05-11-2016	\$400.00	EFT	PENDING
04-20-2016	\$400.00	EFT	PENDING
03-21-2016	\$800.00	EFT	PROCESSED
02-21-2016	\$1,000.00	EFT	PROCESSED
01-21-2016	\$600.00	EFT	PROCESSED

## Account summary

Select **Account Summary** to view a brief summary of your current account details to include:

- Previous balance past due amount
- Current monthly premiums invoiced
- Total monthly premium amount invoiced
- Last payment received
- Enrollment adjustments received after the last invoice
- Balance now due
- Minimum payment amount due
- Payment due date



**Account Summary**

View a brief record of your account below.

Allow 3-5 business days for the payment to be applied to your account. Payments made on holidays or after 9pm ET will be posted the next business day.

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.

Current Account Details	Amount
Previous balance <i>past due. Please make a payment now.</i>	\$0.00
Current monthly premiums invoiced	\$400.00
Total monthly premium amount invoiced	\$400.00
Last payment received	\$0.00
Enrollment adjustments received after the last invoice (Select the <b>View Adjustments</b> tab.)	\$0.00
Balance now due	\$400.00
Minimum payment amount due	\$400.00

# Resources

On the **Resources** page, you'll find various resources on the SHOP Marketplace, like:

- Tax credit information
- Affordable Care Act Tax Provisions for Employers
- The Employer Payment & Billing Guide
- Invoice Reference Guide

**Resources**

**Tax credit information**  
You may qualify for employer health care tax credits worth up to 50% of your contribution toward your employees' premium costs (up to 35% for tax-exempt employers). Get more information about the [Small Business Health Care Tax Credit](#) and see if your business qualifies.

**Affordable Care Act Tax Provisions for Employers**  
The Affordable Care Act has benefits and responsibilities for employers. Visit the [Affordable Care Act Tax Provisions](#) for employers to help determine what applies to you.

**Payment & Billing Guide**  
Visit the [SHOP Marketplace Billing and Payment Services User Guide](#) to understand the billing and premium payment process.

**Invoice Reference Guide**  
Visit the [Invoice Reference Guide](#) for help understanding your invoice.

# Get Answers to Your Questions

For more information on the SHOP Marketplace, visit [HealthCare.gov/small-businesses](https://www.healthcare.gov/small-businesses).

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. – 5 p.m. ET. TTY users can call 711 to reach a call center representative.

You have the right to get the information in this product in an alternate format. You also have the right to file a complaint if you feel you've been discriminated against. Visit <https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html>, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

