



P.O. Box 240
Columbia, TN 38402

MEDICARE ADVANTAGE PLANS

MEMBER PREMIUM and Late Enrollment Penalty (LEP) BILLING/PAYMENT FACT SHEET

Premium/ LEP Payment Options

Option 1 – Direct Member Pay via Check

- Members will receive their invoices approximately ten (10) days in advance of the due date.
- Members can mail a check directly to the remittance address on their invoice and must include their payment coupon.
- Members can elect to pay the current month or prepay for subsequent months.
- Depending on when the member's payment is received, the payment may not be reflected until next month's invoice. Members can call Member Services or their bank to confirm a payment was received and processed.
- Members should allow up to five (5) **business** days for the payment to be received, processed, and posted to their account.

Option 2 – Direct Member Pay via Credit/Debit Card (one time)

- Members will receive their invoices approximately ten (10) days in advance of the due date.
- Members can call 1-855-717-3069 or pay online by visiting the website address <https://www.invoicecloud.com/fbhp>.
- Members will use their Subscriber ID, Last Name, and Zip Code to pull up their invoice that is due.
- When paying an active invoice, members can choose to pay the current month's premium or pay multiple months in advance.

Option 3 – Automatic Deduction from Checking Account

- Members must complete a Bank Withdrawal Pre- Authorization Form and mail the form to the FBHP MAPD Billing Department, P.O. Box 240 Columbia, TN 38402 before payments can be processed. Note that for checking accounts, a voided check **MUST BE** attached to the form. ***Federal law prohibits an employer from making Medicare premium payments for an active employee.***

Farm Bureau Advantage HMO is a MAPD plan with a Medicare contract. Enrollment in Farm Bureau Advantage HMO depends on contract renewal.

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- Due to the timing of the receipt of this form and processing, the bank withdrawal authorization may not be processed in time for the current month's premium and, as such, either a one-time credit card payment will be required, or the member will need to pay via check.
 - The request could take up to a month for the bank to auto-debit the member's account. The member may get an invoice and will need to pay until the bank processes the form to complete the process. The member can also reach out to the bank to confirm the status of their auto-debit.

This form can be downloaded from the Farm Bureau Advantage HMO website <https://fbhealthplans.com/medicare-advantage/documents-forms/>.

- Members should retain a copy of their completed authorization form.
- If a member has elected to have the recurring payments from a checking account, **no invoice will be provided**, and their checking account statement shall serve as their receipt.
- Members cannot set up automatic deduction of premium from a checking account over the phone. The completion of a Bank Withdrawal Pre-Authorization Form is required.

Option 4 – Automatic Deduction through Credit/Debit Card

- Members **will** sign up for automatic recurring Auto Pay Credit/Debit Card monthly payments by visiting <https://www.invoicecloud.com/fbhp> to register your policy and set up Auto Pay.
- Members will use their Subscriber ID, Last Name, and Zip Code to pull up their invoice that is due.
- Members will select Register Policy at the bottom of the page and will be asked to include an email address and set up a password.
- Members will need to add a credit or debit card to their account and select the Auto Pay option to complete their Auto Pay set up.
- If a member has elected to have the recurring payments from a credit card, **no invoice will be provided**, and their credit card statement shall serve as their receipt.

Option 5 – Automatic Deduction from Social Security or Railroad Retirement Board Check

- Members may request their Medicare Advantage premiums/Late Enrollment Penalty be withheld from their Social Security check by calling Member Services at 833-999-0103 (TTY 711) to request the deduction be set up. Our hours of operation are 8 a.m. to 8 p.m. local time, 7 days a week October 1 – March 31 during which time our automated phone system may answer your call on Thanksgiving and Christmas day. April 1 – September 30 our hours are 8 a.m. to 8 p.m., Monday – Friday. Our automated phone system may answer your call on weekends and federal holidays.

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- If a member chooses to have the premium withheld from their Social Security or Railroad Retirement Board benefit check, you may receive an invoice for your first month or two of enrollment if the deduction does not start right away or does not start at all. If a member has elected to have their premiums deducted from their social security check, their monthly check remittance from SSA will serve as their receipt and **no invoice will be provided.**

Members who fail to pay the monthly premium may be disenrolled from Farm Bureau Health Plans.

If you have questions or want more information, call Farm Bureau Advantage HMO at 1-833-999-0103. Our hours of operation are 8 a.m. to 8 p.m. local time, 7 days a week October 1 – March 31 during which time our automated phone system may answer your call on Thanksgiving and Christmas day. April 1 – September 30 our hours are 8 a.m. to 8 p.m., Monday – Friday. Our automated phone system may answer your call on weekends and federal holidays. TTY users should call 711.