

Insurance Carrier Frequently Asked Questions

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Question	Answer
When do I have to make my payment?	<p>A binder payment is the first initial premium payment to your carrier. It is due 30 days after you enroll in a plan.</p> <p>Premium payments are typically due on the first day of the month; however, your carrier will send you a bill with a due date.</p>
When will my enrollment change from "pending" to "confirmed"?	The status will change within 2 to 3 business days
How can I get my tax credit reinstated if I am at risk of losing my coverage due to non-payment?	To reinstate your tax credit, you must pay your balance in full. However, you can work with the carrier to receive a refund for the payment portion your newly reinstated tax credit will cover.
Will my autopayments continue when my coverage is renewed?	Yes, your payments will continue to be automatically drafted unless a new enrollment is created. The carrier will reach out if that is the case.
Where can I find my Carrier network directory?	You can find a carrier network directory on your carrier's website.
How will I know if my binder payment went through?	You will receive an email confirmation once you make your binder payment.
When will I receive my new insurance cards?	<p>You should expect to receive a physical copy of your insurance card by postal mail within 7 to 10 business days of enrolling. You can also download digital copies directly through the carrier.</p> <p>Please contact your carrier directly for questions about your insurance cards.</p>
I need to see a doctor, but I haven't received my insurance cards yet. What should I do?	Reach out to your carrier directly and request a copy be emailed to you.
After I enroll, do I need to take any action with my carrier?	Once you have your member number, create an account with the carrier to track your claims, appointments, prescriptions, and any other important information.
Do I need to find a primary care provider? Where can I find one?	Apart from Blue Cross of Idaho and Molina, most carriers do not require a primary care provider. You can find and designate a primary care provider through the carrier's website.