



Changes to Health Trust Billing Procedures Effective July 2021

New Format for Monthly Bills

The monthly bill will provide you with easy to find information about each of your employees and their coverage, but it will look quite different. Unlike the current Trust bills, the new bill will only include lines for coverage that your group offers. It will also be in a Portrait (vertical) format, printed on letter-size paper. For a smaller group the detailed bill may be only one page in length, and it will be multiple pages for larger groups.

Only ONE copy of the bill will be sent each month. This is your copy, to be saved for your records. Also enclosed with the bill will be a one-page Remittance Sheet, which provides a summary of the premiums billed for the month, by coverage.

We ask you to return to the Trust, along with your payment if you pay via check, the Remittance Sheet and the Cover Sheet, where you will still fill in the portion of the amount paid by the Employer versus the Employee contributions. Only these two pages should be returned to the Trust with the check. If you pay via ACH, please send the Remittance and Cover sheets monthly, in advance of your payment.

Please Do Not Make Changes to Your Bill

The Trust's new administration system is now able to do balance-billing. Credits will be automatically applied to the next month's bill and may not be manually adjusted. For example, if an employee terminates employment after the bill has been generated, we will terminate them in the system once the form is received, and a credit will appear on the next bill for the previous month.

Please pay the bill as per the amount on the Remittance Sheet each month. The new system does not allow for manual adjustments to the bills, and therefore we will no longer accept crossed-out employment and coverage changes made on the bill itself. To avoid being charged for a month when an employee no longer has coverage, please submit your termination and change forms to the Trust as quickly as possible. If you short pay a bill, the system will consider it unpaid premium and will apply it to the next month's bill. Please review your bill each month for credits owed and pay the bill as per the amount on the Remittance sheet. Thank you.

(over, please)

Timing of Bills and Effective Dates

Going forward, the bills will be mailed on or about the 10th of each month. Changes received by the Trust by the last day of each month will be included in the next statement mailed on the 10th. It is important that you submit enrollment, termination and change forms to the Trust as soon as possible. These forms may be submitted via fax to 1-207-624-0166 or via email to htbilling@memun.org.

As a reminder, Trust plan documents state that coverage will become effective on the first day of the month that coincides with or follows the end of the Waiting Period selected by the Employer, provided the Health Trust receives the application *before* the scheduled effective date. If the application is received after the scheduled effective date, but within 60 days after the Employee's initial eligibility date, coverage shall begin on the first day of the month coincident with or next following the date the Trust receives the completed application.

Retirees on the Bill

Retirees from your organization who have health coverage with the Trust will now appear on your monthly bill. If the Retiree pays the health premiums directly to the Trust, their premiums will NOT be included in the total on your Remittance Sheet. If the employer pays the premiums, they will be included in the total.

Salary Change Forms

In June the Trust implemented a new Excel version of the Salary Change Notification Form, which is available on the website at <https://www.mmeht.org/employer-resources/forms>. While the form gathers exactly the same information as the previous version, we ask that all employers please send it electronically, in the Excel document format provided. Changes to compensation are now being uploaded into our system, instead of being individually entered manually. To facilitate this process, we will no longer accept faxed or handwritten and scanned Salary Change Notification Forms.

Please double check to make sure that the Health Trust ID numbers you provide on the form are correct, as inaccurate numbers will cause errors. Note that not all ID numbers will begin with an "A" going forward, as our new system assigns IDs numbers (still 9 characters) which do not contain letters. The ID numbers can be found on your monthly bill. ID numbers are used instead of social security numbers for employee privacy and safety.

We Appreciate Your Support

Thank you for your understanding as we work through this transition period. Please direct any questions about the billing changes to Linda Mack, Eligibility and Data Services Manager, at 1-800-452-8786, extension 2223 or lmack@memun.org.