

# Individual & Family Plan Premium Payment FAQ

## When will I receive my bill?

Your monthly bill will be mailed mid-month showing what is due for the next month's coverage. If you have set up auto-pay, you will still get an invoice each month.

## How do I pay my bill?

There are three easy ways to pay. [Watch this video](#) for instructions on how to pay using each method.

- 1 Online:** Sign-in to [myuhc.com/exchange](https://myuhc.com/exchange) and go to the Premium Payments page. You'll need your credit card, debit card, or bank information to make a payment. You can also sign up for auto-pay at the same time.
- 2 Phone:** Call toll-free at **1-800-691-0021**, TTY **711**, and press 1 to make a secure payment by phone.
- 3 Mail:** You will need to detach the form from your mailed invoice. If paying by mail, please include your member ID number on your check or money order. Payments received are automatically deposited. Once received and processed, payments will reflect on your account. Payments received after the due date are considered late.

## How do I check how much I owe?

Sign into your online account at [myuhc.com/exchange](https://myuhc.com/exchange) to view online, look at your mailed invoice, or call **1-800-691-0021**, TTY **711**, and press 1.

## What if I qualify for an Advance Premium Tax Credit (APTC)?

An Advance Premium Tax Credit (APTC), also known as subsidy, reduces monthly premium payment if you qualify at time of enrollment.

## What kind of payment can I use to pay my bill?

You can use your bank account, credit card or debit card.

## How do I know my payment was processed/how long does it take?

Once received by UHC, your payment will take 3-5 business days to be reflected within your online account.

## What if I miss a payment?

If you miss a payment, be sure to pay any past due amounts as soon as you are able. If you qualify for a subsidy, you will be placed into a grace period and have 3 months to get caught up on your payments before your coverage is terminated. If you do not qualify for a subsidy, you will be placed in a grace period and have 1 month to get caught up on your payment before your coverage is terminated.

## **What if I have a question about my bill?**

If you have questions about a bill, call Member Services at **1-800-691-0021**, TTY **711**.

# **Auto-Pay**

## **How do I set up auto-pay?**

Rest easy knowing you are always covered by setting up auto-pay. To set up, sign into your online account at [myuhc.com/exchange](https://myuhc.com/exchange). You can also call **1-800-691-0021**, TTY **711**, and press 1 to set up auto-pay by phone.

## **Will I get an invoice if I have auto-pay set up?**

Yes, you will continue to receive an invoice each month for reference, even if you have auto-pay set up.

## **When will my auto-pay be processed each month?**

If you have auto-pay set up, your payment will be submitted on the first of each month. It will take 3-5 business days to process and show up within your online account.

## **How do I cancel auto-pay?**

Sign into your online account at [myuhc.com/exchange](https://myuhc.com/exchange) and click “Cancel auto-pay”. You can also call **1-800-691-0021**, TTY **711**, press 1 and follow the prompts to cancel auto-pay.

## **How do I check my auto-pay status?**

Login to your online account at [myuhc.com/exchange](https://myuhc.com/exchange); it will show “Cancel Auto-Pay” if you are currently set up. You can also call **1-800-691-0021**, TTY **711**, and press 1. It will give you the option to “cancel an existing automatic monthly recurring payment” if you are currently set up.

## **What if I want to change my payment method for auto-pay?**

To update your payment method for auto-pay, login to your online account at [myuhc.com/exchange](https://myuhc.com/exchange) and navigate to the “Premium Payments” tab. Click “Update auto-pay” and change your stored payment method.

## **Why does my account continue to say I am past due even though I set up auto-pay?**

If you have a past due balance at the time of auto-pay set up, it will not be covered by your next scheduled auto-payment. To stay up to date, complete a one-time payment for your past due balance as soon as you are able.

## **If I log in to the portal on the first of the month, why doesn't my balance show that my auto-payment went through?**

Auto-payment processing is initiated on the first of the month and it may take up to 3-5 days for your online account to reflect your monthly auto-payment.

# Glossary

**Auto-Pay:** Process for which you will provide bank/credit or debit card information and your monthly premium will be automatically submitted on the first of each month.

**Due Date:** Date your payment is due.

**Grace Period:** Period of time available to make up late payments before your coverage is terminated for non-payment.

**Monthly Premium:** Your monthly premium (amount to pay) for being a member of your health plan.

**Past Due:** Total amount that was carried over from previous months' missed payments.

**Subsidy:** Amount of Advance Premium Tax Credit (APTC) you receive from the Exchange.

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