

LIST BILL GUIDELINES



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CONSUMERS LIFE
INSURANCE COMPANY™

A MEDICAL MUTUAL OF OHIO® Company | *health plans for life*

IMPORTANT INFORMATION ABOUT LIST BILL

- Individual subscribers/policyholders enrolling at the same time a List Bill is established can have different effective dates, as requested on the Personal Health Plans application, and different premium amounts based on the factors entered into the Personal Health Plans rating program for that effective date.
- Renewal dates will be on the anniversary of each subscriber's/policyholder's effective date, rather than the anniversary date of the establishment of the List Bill.
- Each Personal Health Plan contract written is an agreement between Consumers Life and the individual subscriber/policyholder. Employers who have established a Personal Health Plan List Bill account cannot enroll or cancel a policy on behalf of an employee.
- It is the responsibility of individual subscribers/policyholders to ensure that their premiums are paid. If the employer does not pay a premium on behalf of one or more employees, or there is a pattern of delinquent and inaccurate premium payments by the employer, Consumers Life will offer the members the option of paying Consumers Life directly through one of three other methods of payment (invoice, financial institution or credit card).
- If a Personal Health Plan subscriber/policyholder either leaves the employer, and/or desires to pay the premium directly (by invoice, checking account or credit card), it is the subscriber's/policyholder's obligation to contact Consumers Life in writing to request this change. This request should be handled through the subscriber's/policyholder's broker/agent. The subscriber/policyholder should also notify his employer to cease payroll deductions. If a refund is due, it will be made as a credit on the subsequent List Bill invoice.
- Eligibility for Personal Health Plans is limited to residents of certain states (who must be in residence at least six months in a calendar year).

PERSONAL HEALTH PLANS FROM CONSUMERS LIFE INSURANCE COMPANY™

THANK YOU FOR YOUR CONTINUED INTEREST IN AND SUPPORT OF PERSONAL HEALTH PLANS FROM CONSUMERS LIFE. PERSONAL HEALTH PLANS ARE DESIGNED TO BE A CONVENIENT AND AFFORDABLE PERSONAL HEALTH INSURANCE PRODUCT. WITH THAT IN MIND, CONSUMERS LIFE IS HAPPY TO PROVIDE YOUR CUSTOMERS WITH THE OPTION OF SUBMITTING THEIR MONTHLY PERSONAL HEALTH PLAN PREMIUM PAYMENTS THROUGH ONE OF THE FOLLOWING FOUR METHODS:

- Monthly invoicing
- Direct pay through a financial institution
- Credit card
- List Bill

LIST BILL

List bill is a type of payment method that allows subscribers/policyholders to submit their monthly premium through an after-tax, payroll deduction through their employers.

This packet contains information specific to the List Bill payment method, including:

- Guidelines for establishing List Bill accounts
- An employer signature sheet
- A subscriber/policyholder signature sheet
- Q & A section

This packet is designed as an all-inclusive resource for Consumers Life brokers to familiarize themselves with the procedures for establishing List Bill accounts and to explain the features and benefits to prospective enrollees.

WHAT IS A LIST BILL?

Through a List Bill, a subscriber/policyholder pays the Personal Health Plans monthly premium through an after-tax payroll deduction that is forwarded to Consumers Life by the employer, along with premiums of other employees enrolled in the List Bill program.

WHY CHOOSE LIST BILL?

Certain employers may not provide a medical insurance benefit or may only extend medical coverage without dental and vision. With a Personal Health Plans List Bill, employers may coordinate access to quality health insurance from Consumers Life through an after-tax payroll deduction for full- or part-time employees. Consumers Life offers the List Bill payment option to employers for Personal Health Plan medical policies, and vision and/or dental policies. Employers should not confuse this administrative procedure with group health insurance; rather, it is a convenient payment method that they may offer to their employees.*

** Personal Health Plan applicants are subject to medical underwriting and therefore are not guaranteed acceptance to this health plan.*



PROCEDURES FOR ESTABLISHING A LIST BILL

Employers may establish a List Bill account with Consumers Life when two or more employees with the same employer enroll in Personal Health Plans. To pay premiums through a List Bill please follow these procedures:

ESTABLISHING A LIST BILL



1. Employer completes the initial “Employer Agreement for List Bill Administration” form (required for the first submission only) AND “List Bill Applicants Worksheet” for first and subsequent applications.
2. The Personal Health Plan applicant (employee) selects the List Bill payment option on the completed application AND completes the “Subscriber/ Policyholder Agreement for List Bill Administration.”
3. Broker submits all Consumers Life applications and List Bill Agreements to Consumers Life.
4. Consumers Life reviews applications and sends a monthly List Bill invoice for all approved applicants to the employer.

LIST BILL INVOICE

The monthly List Bill invoice lists the premium due for each individual contract. Invoices are typically generated during the second week of the month prior to the due date. The employer collects the full monthly premium from each employee through payroll deduction and remits the full amount to Consumers Life.

Note: Although the employer agrees to submit premium payment on behalf of his employees, it is the responsibility of the subscriber/policyholder (contract holder) to assure that premium payments are kept current. If for any reason the employer fails to pay the premium for a contract holder, that contract holder’s account will be delinquent and can be terminated for non-payment or incomplete payment.

(Flap)

Business Card Slot



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