

**Notice Date:** September 15, 2022  
**To:** All Marketplace Providers  
**From:** CareSource  
**Subject:** Marketplace Member Grace Period & Termination Notice  
**Effective Date:** September 15, 2022

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### Summary

CareSource is providing notice about changes to the premium payment grace periods for Marketplace members. Members receiving Advance Premium Tax Credit (APTC) will continue to have a 90-day grace period to make their payment. Additionally, CareSource will begin pending medical claims during the grace period as opposed to our current practice of recouping at the end of the grace period. Members **not** receiving APTC will now have a 31-day grace period to make their payment. CareSource would also like to remind providers that once the grace period has expired, the member is terminated for non-payment of premium.

### Impact

Details about the **member grace period:**

- The grace period is **not** applicable for members' initial payment.
- **For APTC-receiving members:** 30 days after the payment due date, CareSource will flag the member in the eligibility file and on the [Provider Portal](#), as well as suspend pharmacy benefits and **pend claims rendered** until the member is current.
- **For non-APTC-receiving members:** the day following the payment due date, CareSource will flag the member in the eligibility file and on the [Provider Portal](#), as well as suspend pharmacy benefits and **pend claims rendered** until the member is current.

If members bring their accounts into good standing before the expiration of the grace period, pharmacy benefits will resume, and pended claims will be processed. When claims are pended as a result of non-payment within the grace period, the prompt pay time frame is paused. These claims are considered "non-clean" until the Member'

1. Review the Claim Status in the 277CA - claims that are pended for delinquency will have the following codes:
  - a. P4 (Claim Status Category Code) and 766 (Claim Status Code)
  - b. P4 (Claim Status Category Code): Pending/Patient Requested Information – the claim or encounter is waiting for information that has already been requested from the patient
  - c. 766 (Claim Status Code): Services were performed during a Health Insurance Exchange (HIX) premium payment grace period
  
2. Review the [Provider Portal](#) – the [Provider Portal](#) has been updated to include the pended status of those claims due to premium delinquency.

**Grace Period Time Frames**

	2021		2022	
	All Members	APTC Members	APTC Members	Non-APTC Members
<b>Grace Period Length</b>	90 days	90 days	90 days	31 days
<b>Benefit Impact</b>	After 30 days	After 30 days	After 30 days	Day one
<b>Termination Provision</b>	Retroactive to end of first grace period month	Retroactive to end of first grace period month	Retroactive to end of first grace period month	Retroactive to last paid date
<b>Pharmacy Claims</b>	Denied after 30 days	Denied after 30 days	Denied after 30 days	Denied on first day
<b>Medical Claims</b>	Paid, recouped if terminated	Pended after 30 days	Pended after 30 days	Pended on first day

**Questions?**

For questions, please contact Provider Services at one of the following phone numbers below:

- Georgia Marketplace: **1-833-230-2155**
- Kentucky Marketplace: **1-855-852-5558**
- Indiana Marketplace: **1-866-286-9949**
- Ohio Marketplace: **1-833-230-2101**
- West Virginia Marketplace: **1-855-202-1091**

**New Training Available – SBIRT!**

**Screening, Brief Intervention and Referral to Treatment (SBIRT)**

The installment of the Provider Education Series offers information about SBIRT, an evidence-based practice model that seeks to identify patients who have risky patterns of use for alcohol and other drugs. Visit [CareSource.com](http://CareSource.com) > Providers > Education > [Training and Events](#) to view these training videos.

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