

# THE ROAD TO KEEPING YOUR

# HEALTH INSURANCE ACTIVE

**START HERE!**

## WELCOME TO COMMUNITY!

To activate your coverage, you must make your **1st payment**. This payment is for your **first month of coverage**.

Have you made all of your premium payments?

**No**

**Yes**

## YOU'VE PAID IN FULL!

Your next payment is due before the 1st of the next month. **ENJOY YOUR COVERAGE!**

## PAST DUE PREMIUMS:

If you do not pay your premium before the 1st of the month, it is late and you will enter a **GRACE PERIOD**.

## WHAT'S AN APTC?

An **Advance Premium Tax Credit** is a subsidy from the federal government that **lowers monthly premiums** for qualifying Members.

Do you receive APTC tax credits?

**Yes**

**No**

How long does the grace period last?

GRACE PERIOD may last up to **90 DAYS.**

GRACE PERIOD may last up to **30 DAYS.**

**All premiums not paid = TERMINATION!**

At the end of the grace period, you will **lose your coverage**.

**END**

## WHAT IS A GRACE PERIOD?

A grace period is when you are still covered but have a **late payment**. You must exit the grace period in a certain amount of time (see "**How long does the grace period last?**") to avoid losing your health coverage.

**EXIT** THE COVERAGE DANGER ZONE

**PREMIUMS OWED MUST BE PAID IN FULL TO EXIT GRACE PERIOD.**

Paying a past month's premium does not restore the account if you still owe money for premium payments.

## HOW LONG DOES IT TAKE TO PROCESS A PAYMENT?\*

ONE-TIME ONLINE PAYMENTS



Processed instantly

SCHEDULED AUTOMATIC ONLINE PAYMENTS



Processed on the day they are scheduled for (15<sup>th</sup> or 25<sup>th</sup> of the month)



5-7 days after premium is mailed



Processed instantly

\*Some restrictions may apply.

**SET UP AUTOMATIC PAYMENTS** online at [CommunityHealthChoice.org](https://CommunityHealthChoice.org).