

How to make a payment

We offer you several convenient ways to pay your health insurance invoice. This guide helps you understand the available payment options and provides instructions to help you submit your premium payments.

Paying your first invoice

Before your coverage effective date, you must choose from one of the following options to pay your first invoice:

- Access e-Bill at ibxpress.com (up to 15 days before your coverage effective date)
- Pay online through your bank
- Pay by telephone
- Mail a personal check or money order
- Pay with MoneyGram®
- Visit our Walk-In Services Center
- Pay with the IBX app

Please note that credit cards are only accepted for the first month's premium, except for payments made with the IBX app

Pay through e-Bill

The secure, self-service features of e-Bill, our online billing system, help make it easier to manage your payments.

Register at ibxpress.com to pay through e-Bill

Beginning 15 days before your coverage effective date, you can register at ibxpress.com, our secure member website, to begin making payments through e-Bill.

Advantages of using e-Bill

With e-Bill, you can:

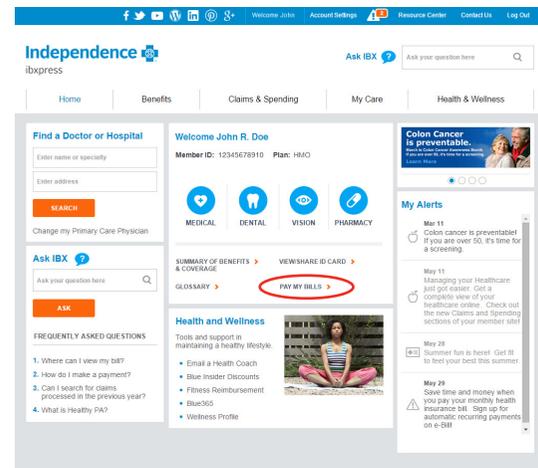
- View your invoice online and search your payment history
- Make one-time payments and schedule recurring payments

- Choose the date you want payments to be withdrawn from your account
- Set notification preferences to get an email when:
 - A new invoice is available
 - Your payment amount changes
 - A payment is deducted from your bank account
 - A payment is returned

How to set up a one-time payment in e-Bill

Before you begin setting up payments in e-Bill, have your bank account number and bank routing number ready.

1. On the ibxpress.com homepage, click *Pay My Bill* in the center of your screen. Click *Payments*, and choose *Payment Method List*.
2. Click the *Add* button to open the *Add Bank Account* window.
3. Select *Type of Account* (Checking or Savings), complete the required fields, click *OK*, and click *Verify*.



How to set up a recurring payment in e-Bill

The e-Bill system makes a recurring payment automatically when a new invoice is available. Please note that the first time you use e-Bill, you must make a one-time payment and then set up your recurring payment.

To set up a recurring payment:

1. Enter your bank account information by following the instructions for making a one-time payment.
2. On the ibxpress.com homepage, click *Pay My Bill* in the center of your screen. Click *Payments*, and choose *Payment Method List*.
3. Choose *Recurring Payment List* and click the *Add* button to open the *Create Recurring Payment Arrangement* window. Complete the required fields, and click *Confirm*. You can schedule a payment up to ten days before the payment due date.

Invoice Number	Contact Name	Type	Statement Date	Invoice Amount	Download
14040000548918	Sample Name	REG	4/9/2014	\$105.38	PDF
14031000520418	Sample Name	REG	3/19/2014	\$105.38	PDF
14021000448593	Sample Name	REG	2/19/2014	\$105.38	PDF
14011000348193	Sample Name	Under95	1/13/2014	\$105.38	PDF
13111000208847	Sample Name	Under95	11/13/2013	\$105.38	PDF

Important: You must pay your invoice before the due date or you will not be able to make a payment through e-Bill. You can view a past-due invoice in your invoice history, but you won't be able to take action on it. You will need to choose one of the other payment options in order to pay a past-due invoice.

Pay online through your bank

You can use your bank's online bill pay service to make electronic payments from your bank account to set up a one-time or recurring payment. You will need the following information:

- **Billing account number** — Your 13-digit billing account number is printed on your invoice payment slip. It is different from your member ID number, which is printed on your member ID card.
- **Payment address** — This address is printed at the bottom of your invoice and on the detachable payment slip.

Important: Update your bill account information if you make a plan change

If you currently use your bank's online bill pay service for Independence Blue Cross payments and you change products (from HMO to PPO or PPO to HMO), you must delete your bill account and update with your new bill account number printed on your invoice.

You must set up the new bill account before you make your first payment. This will ensure timely application of your premium payment.

Pay by telephone

To make a payment by phone using our automated system, please call 1-888-879-4891 (TTY: 711). For your initial premium payment, we accept Automated Clearing House (ACH), prepaid debit, and credit card (Visa/MasterCard/Amex/Discover). For ongoing payments, we accept ACH only. You can pay your bill by telephone if you are enrolled in medical, adult dental, or adult vision coverage. You will need to have the following information available when you call:

- Member ID number (printed on your member ID card)
- Billing account number (printed on your invoice)
- Bank account number and bank routing number (printed on your personal check)

