

## **REV – Iowa Health and Wellness Plan (IHAWP) Premium Processing and Dental Premiums Procedure**

### **Purpose:**

The Iowa Health and Wellness Plan (IHAWP) refers to one plan that includes two separate coverage programs. All Iowa Health and Wellness Plan members are covered for the same types of health benefits but how members get medical care is different for each program.

- Iowa Wellness Plan
- Iowa Marketplace Choice Plan

Dental premiums refers to the receipt premium payments for dental coverage. These premium payments may be included with IHAWP premium payments or separate if the member chooses not to have IHAWP coverage.

### **Identification of Roles:**

#### **Wells Fargo Bank**

- a) Receive IHAWP and or Dental premium payments from United States Postal Service (USPS).
- b) Deposit checks.
- c) Post payments and hardships to the IHAWP and dental member's account via a file transfer.
- d) Premiums that will not load to the file are loaded into Wells Fargo CEO Online Decision Tool for Revenue Collections to work.

#### **IME Core Unit**

- a) Courier picks up packet containing payment, coupons, member written notes or miscellaneous documents daily from Wells Fargo Bank.
- b) Hand deliver packet picked up from Wells Fargo to Revenue Collections.

#### **Revenue Collections**

- a) Revenue Collections will receive daily emails notifying when there are documents available in the Well Fargo Online Decision Tool. The staff will work, in received order.
- b) Separate the live checks, hardships and correspondence that are in the packet received from Wells Fargo daily. Log them into OnBase using the REV05 – Work queue.
- c) Live checks, hardships and correspondence that were logged are provided to Core for scanning into OnBase.
- d) Live premium checks are indexed with a “Deposit” status in OnBase.
- e) Live check being returned to member will be logged and the return letter will be printed and sent to the member the same day that it is received from Wells Fargo.

- f) Non-Sufficient fund (NSF) checks are handled by Revenue Collections. We send a letter and copy of the check to the member with a copy to the member's Income Maintenance worker.

### **Fiscal Management**

- a) Kelly Lyndsay (IMW6 FHWS) will conduct research for members

### **Performance Standards: 6.6.6.3**

- a. For premium payment checks that are received, post the checks to the system designed to record IHAWP or dental premium information within one (1) business day of receipt from the bank.

### **Path of Business Procedure:**

**Step 1:** The member mails the premium statement with a check or hardship claim to a P.O. Box administered by the Wells Fargo Bank.

**Step 2.** Wells Fargo deposits and posts the premium payments to the IHAWP and/or dental member's account via a file transfer. Premiums that need further review are loaded into Wells Fargo CEO Online Decision Tool for Revenue Collections to work. If the check does not have adequate information to deposit, Wells Fargo sets the check aside. Missing information includes:

- a) Wrong payee
- b) Payee information missing
- c) Now void
- d) Check not signed
- e) No dollar amount or incorrect amount filled in
- f) Torn or Damaged

Wells Fargo prepares a daily packet of checks without adequate information to deposit, payment coupons, Member written notes and/or other miscellaneous documents that is picked up daily by the IME Core Unit.

**Step 3.** A Core representative picks up the packet each day and hand delivers the packet to Revenue Collections between 11:00 a.m. and 12:30p.m. The packet contains:

- a) Live checks within the packet
- b) Payment coupons
- c) Other miscellaneous documents
- d) Invoices/bills from the Post Office

Revenue Collections returns any live checks without adequate information to deposit to the member.

Revenue Collections supplies Core with all invoices/bills that are included in the daily packet from Wells Fargo

- Step 4.** If a member mails a premium check to the IME, the check will be scanned into OnBase→CHK01 – Checks LC→CHK01 – Misc Check Logging Queue and placed into the safe. After the check is identified as an IHAWP and/or dental premium payment, the check is logged and indexed as “Deposit” in OnBase with Principle Classification of 50. A Revenue Collections representative will include these IHAWP and/or dental premium checks during the daily deposit.
- Step 5.** Revenue Collections performs the following actions on all received IHAWP and or dental premium documentation **within 24 hours of receipt:**
- Step 6.** Premium payments are posted into the PPS system.
- a) Access the PPS System and post any payments that cannot be applied to the Online Decision Tool before 2:00 p.m. and manually deposit.
  - b) If the member’s State Identification number (ID) is not listed on the check, search the Medicaid Management Information System (MMIS) under the member’s name to obtain the State ID and verify IHAWP and/or dental status.
  - c) If the member cannot be located in the MMIS System, e-mail the check and any relevant correspondence to Kelly Lindsay. She will provide the member’s State ID, if the check is actually an IHAWP and/or dental premium payment.
- Step 7.** Wells Fargo Bank returns bad checks that the bank cannot deposit for various reasons to Revenue Collections. The IHAWP/Dental Posting Specialist will generate the appropriate form letter and mail to the member with a copy of the check. A copy of this correspondence will also be e-mailed to the member’s Department of Human Services (DHS) caseworker. Hard copies will also remain on file at the IME. Print out copy of check received from Fiscal Management e-mail.

- a) Generate appropriate form letter and return to IHAWP or dental member along with copy of bad check and documentation.
- b) E-mail copy of documents sent to IHAWP and/or dental premium member to member's DHS caseworker.

## **Step 8. Iowa Department of Revenue Checks**

**Purpose:** This addendum is to provide guidance for Iowa Health and Wellness or MEPD checks received at the Iowa Medicaid Enterprise (IME) or Hoover building, but are meant for the Iowa Department of Revenue (IDR).

If a member has an outstanding debt that has not been repaid, the debt is transferred to the Iowa Department of Revenue (IDR). A notification is sent to the member by IDR of the debt with repayment detail. At times, Medicaid members do not send payments to IDR for deposit and clearing the debt. In those cases, the steps below are taken to ensure the debt repayment is sent to the IDR.

### **Steps:**

1. Non deposited checks received by the IME or Hoover building with the attached IDR letter need to be routed to IDR for deposit and credit of the member's account. The contact for live checks is Larry Fox. Checks are sent interoffice mail to his attention.
2. If an IDR repayment check is received and deposited by either the IME or Hoover staff then a copy of the check and correspondence needs sent to Brenda Benge. She will send IDR the account number to credit the member's account. In addition, a funds transfer is performed by Fiscal management so the repayment is credited to the IDR account. The fund code for IDR is 0001-990-6250-0176.
3. If an IDR check is received without correspondence and deposited by either the IME or Hoover staff, research will be done to determine what the check is for. Once the check is determined to be for IDR, a copy of the check needs to be sent to Brenda Benge as she will send the IDR the account number to apply the check and clear the member's debt. In addition, a funds transfer is performed by Fiscal management so the repayment is credited to the IDR account. The fund code for IDR is 0001-990-6250-0176.

**Forms/Reports: N/A**

**RFP References: N/A**

**Interfaces:** CORE, IHAWP, Dental, Wells Fargo

**Attachments: See next page – Note that the letters can be modified for dental premiums.**

## **Example of Return Check Letter**



## Iowa Department of Human Services

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**Date**

**Member Name**

**Address**

**City, State Zip**

Dear Member Name:

You recently sent in an Iowa Health and Wellness Plan contribution payment. Enclosed you will find check number 0 for \$ 0.00, which was sent to the Iowa Medicaid Enterprise. Unfortunately, we are unable to deposit this check because it is torn or damaged.

Please send a new check or money order. The new check should be sent to:

**Iowa Medicaid Enterprise  
Iowa Health and Wellness Plan Contributions  
PO Box 14485  
Des Moines, IA 50306-3485**

If you have any questions, please call the Member Services Unit at **1-800-338-8366** or locally in the Des Moines area at 515-256-4606 Monday through Friday between the hours of 8:00am – 5:00 pm.

Sincerely,

Iowa Medicaid Enterprise  
Revenue Collections

**Example of NSF Letter**



## Iowa Department of Human Services

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Date

Member Name  
Address  
City, State Zip

Dear Member Name:

You recently sent in an Iowa Health and Wellness Plan contribution payment. Unfortunately, this check has been returned to us because there were not enough funds in your account. If you have questions about this matter, please contact your bank or credit union.

Your continued coverage under the Iowa Health and Wellness Plan's Marketplace Choice Plan may depend on this payment. Please send a new check or money order as soon as possible. The new check should be sent to:

Iowa Medicaid Enterprise  
Iowa Health and Wellness Plan Contributions  
PO Box 14485  
Des Moines, IA 50306-3485

If you have any questions, please call the Member Services Unit at **1-800-338-8366** or locally in the Des Moines area at 515-256-4606 Monday through Friday between the hours of 8:00 am – 5:00 pm.

Sincerely,

Iowa Medicaid Enterprise