Online Bill Pay
User Guide

Health plan administrators may view and pay their premium bills securely using HMAA's online bill pay service, DirectBiller. You can also set up automatic payments and alerts.

Getting Started

If you are a health plan administrator and would like to enroll in our online bill pay service, please visit **hmaa.com/billpaysignup** or contact HMAA Account Management for assistance.

If you are already enrolled, visit **hmaa.com/billpay** to login. When you are done, for security reasons be sure to logout of your account before closing your browser.

First-Time User Access

To register as a new user, you will need your **policy number** and an **authentication code** assigned by HMAA. Each authentication code will remain valid only until the next billing cycle, around the 12th of the month. If you cannot locate your authentication code or did not receive one, or you need to enroll multiple users for your policy, please contact your HMAA Account Manager for assistance.

1. Visit **hmaa.com/billpay** and click *Register Now*.

2. Complete the section *New User Registration – Accounts*.
   - Read and agree to the Terms and Conditions by clicking the checkbox, then *Continue*.
   - Enter a Policy Nickname to help you identify it.
     - Enter your policy number as shown on your HMAA bill.
       Note: If your policy has multiple users based on division, refer to the box below for further instructions.
   - Enter the authentication code that was emailed to you by HMAA Account Management.
   - Click *Next*.

> **First-time access for multiple users within a policy**
> If your policy has multiple users based on division, please contact your Account Manager, who will issue a separate authentication code for each division. Only one user is allowed per division. When registering, enter your policy **and** division number separated by a hyphen (-). There must not be a space on either side of the hyphen. e.g., for Policy 54321 Division 1, enter **54321-1**.

3. Complete the section *New User Registration – Security Profile*.
   - In *Personal Information*, enter your first and last name.
   - Enter the email address where you want to receive confirmations and alerts about your account.
   - Enter your phone number.

Last updated on January 15, 2025.

- In **Account Information**, you will create a Username and Password (case-sensitive). Your password must be between 6 and 16 alphanumeric values and contain at least one number, one uppercase letter, and one lowercase letter (no symbols or other characters).
- Enter your password a second time for confirmation. Please keep your login ID and password in a secure place for future reference.
- In **Challenge Questions**, select two questions and type in your answers. You must answer these questions to verify your identity should you need to change or reset your password or delete your profile.
- Click **Register**.

4. Complete the section **New User Registration – Payment Methods**.
   - In **Add Payment Method**, you may enter and save your bank account information, or skip this step by clicking **Skip to Login**. If you skip this step, you will need to enter your bank account information each time you make payment.
   - Select your bank account type: Checking, Savings, or Business Checking.
   - Enter the full name assigned to your bank account.
   - Enter your bank's 9-digit ABA routing number. Your bank's routing number appears at the bottom of your checks, or you may contact your bank to obtain it.
   - Enter your bank account number. Enter it a second time for confirmation.
   - Click **Submit**. The account will be saved as one of your bank accounts to select from when making a payment.

   Note: The bank account type, full name assigned to the bank account, 9-digit ABA routing number, and bank account number must match your bank's records in order for payment to process. The system will immediately validate the bank account information you enter and display an error message if there is a discrepancy.

5. Once your profile is created, you may access the following tabs as a registered user:
   - **Dashboard**: List of bills pending or scheduled for payment.
     - **Pay Bills**: You can select a bill to pay, or view your bill history for a given period.
   - **Automatic Payments**: List of policy numbers attached to your profile; you can set up or edit automatic payments and alerts for each policy.
   - **Payment Activity**: List of recent payments made through the system for a given period.
   - **Profile**: Allows you to change or delete your profile information.
     - **Security Profile**: Update your name, email address, phone, password, and security challenge/response answers.
     - **Payment Methods**: List of bank accounts saved under your profile. You may add or delete bank accounts for making payments.

- o **Your Policies:** List of policies saved under your profile. You may add or delete policies.
- o **Notification Settings:** Adjust how you are notified regarding your payments. Alerts for automatic payments are required.
- o **Alerts**: List of alerts sent to your email address by HMAA.

View Bills

1. To view your premium bills, click **Pay Bills** from the **Dashboard** tab. A list will be displayed if there are bills for which payment is pending. Only the most current outstanding bill will be displayed.
2. Select a bill to view or to make a payment.
3. To export your bill summary by division to a CSV file, click **Export Billing Details** . The CSV file can be opened in Excel or other spreadsheet programs.
4. To view or download a copy of your bill, click **View Details** , then **View Invoice**.
5. Click the **Payment Activity** tab or **Scheduled Payments** from the **Dashboard** tab to view bills for which a payment was previously scheduled, processed, or cancelled. Click the desired payment to view details or to download a copy of the related bill.
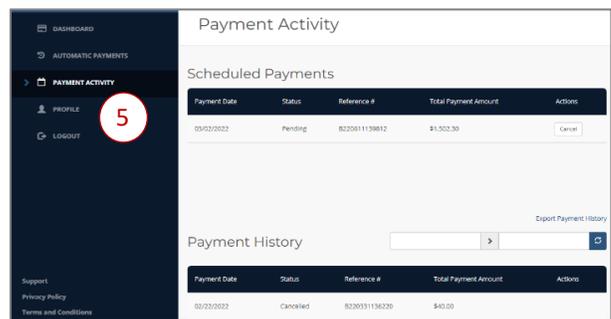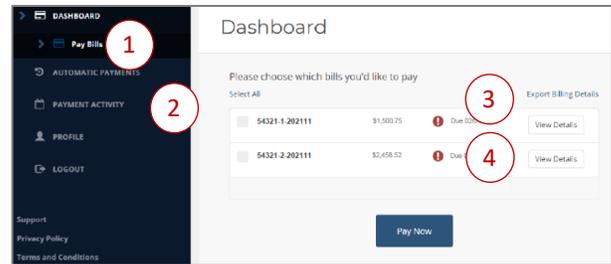
Pay Bills

1. To make a payment, go to the **Dashboard**. Under **Pay Bills**, a list of pending bills will be displayed.
2. Select the bill(s) to pay, then click **Pay Now**.
3. Enter your email address, and click **Next**.
4. Download a copy of your bill and confirm the information is correct by clicking **View Invoice**. To report errors, please contact your HMAA Account Manager.
5. Indicate the amount you wish to pay, your desired payment date, and payment method. The system will not allow you to pay more than $300,000 per division.
   - If you enter a **partial** payment, you will not be able to make another online payment for the same billing month. You will need to remit any unpaid balances via cash (in person only) or check to HMAA.
   - If you enter a payment that **exceeds** the amount due, the overpayment will be applied as a credit adjustment to your next bill.
   - If you use the calendar tool for payment date, be sure the desired month is selected when clicking the specific day.
   - If you schedule a one-time payment prior to setting up autopay, automatic payments will not start until the next billing month; i.e., after your one-time payment is processed.

Last updated on January 15, 2025.

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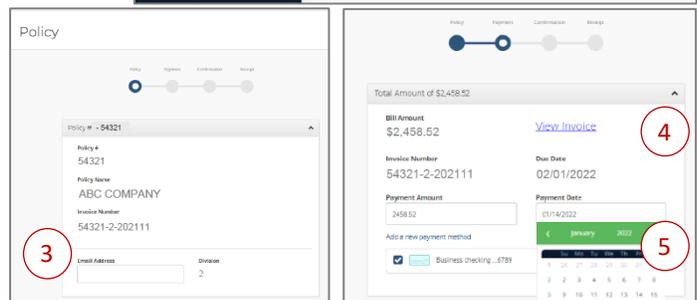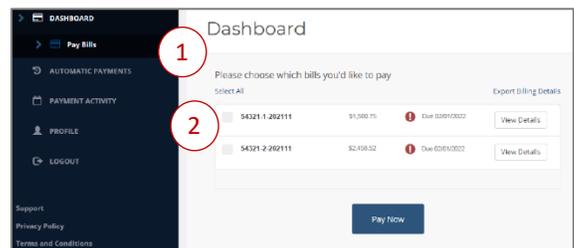
6. Click **Next** and follow the steps to continue. Note: If HMAA receives a check from you before your online payment date, your check may be cashed **and** your online payment may be processed. We recommend you have enough funds in your bank account to cover both the check and online payment, if applicable. Scheduling or acceptance of a late payment does not guarantee coverage.
7. Review the information. If it is correct, click **Pay** to authorize the electronic payment.
8. You will receive a reference number, which should be used in any correspondence regarding this payment. Click **View Details** to view the reference number and receipt details.

Note: It may take up to 5 business days for a payment to be applied to your account. The payment authorization will remain in full force and effect until you cancel it in your HMAA online bill pay account before the scheduled payment date, or you notify HMAA before 9 pm EST on the last business day prior to the scheduled payment date.

View Payment Activity

1. To view payments made through HMAA's online bill pay system, click the **Payment Activity** tab. A list of scheduled and paid bills will be displayed.

2. To view details, click the desired payment activity (processed, scheduled, pending or failed). This also allows you to obtain a receipt for a transaction.
3. To view payment activity within a date range, enter the payment from and to dates, then click the blue refresh icon button. Note: It may take up to 5 business days for a payment to be applied to your account.
4. To export your payment history to a CSV file, click **Export Payment History**.
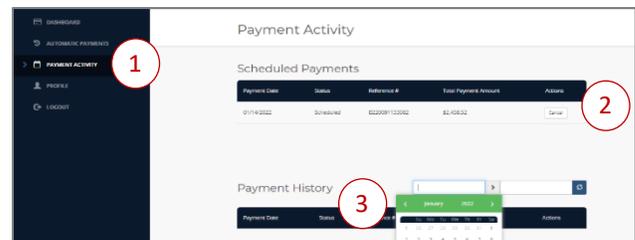
Set Up Autopay

1. Autopay enables you to authorize automatic payments of your account balance each month. To view, set up, or edit automatic payments, click the **Automatic Payments** tab.

2. Click **Add a Payment Method**.
3. The policy number attached to your profile will be displayed. Select your desired payment method and "Automatic" payment method.

   • Indicate the number of days before the due date to process your payment.
   • You may establish a payment threshold (optional). If any of your bills exceeds $300,000 or your established threshold, the automatic payment will **not** be made and you will be notified via email. You will then need to manually schedule a payment from the **Pay Bills** tab or send a check to HMAA.
4. Click **Next** and verify your selection.
5. Click **Authorize**.
6. Your specified autopay schedule and alerts now apply to your policy number. The new payment plan will apply to all bills listed under your profile and will appear under your Scheduled Payments. The system will alert you via email when an auto payment occurs or when a payment fails.

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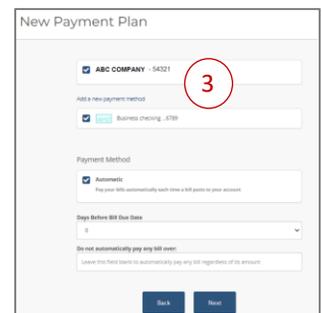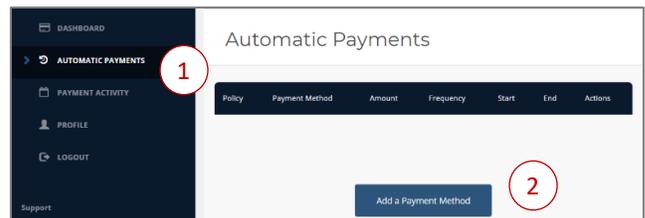
Note: If you schedule a one-time payment prior to setting up autopay, automatic payments will not start until the next billing month; i.e., after your one-time payment is processed.

View or Update a Policy

1. To view a policy, click the **Your Policies** tab under **Profile**. A list of policy names and numbers attached to your profile will be displayed. Click on the policy to view and edit the Policy Nickname.
2. To add a new policy, click **Add**.
3. Enter the new policy number and authentication code. If you cannot locate your authentication code or did not receive one, please contact your HMAA Account Manager for assistance.
4. Click **Save** and follow the steps to continue. Once the process is complete, the new policy will appear in your policy list.
5. You can delete a policy if more than one is saved. If only one policy is saved, it cannot be deleted unless another is added first. Click **Delete** for the policy you want to delete.
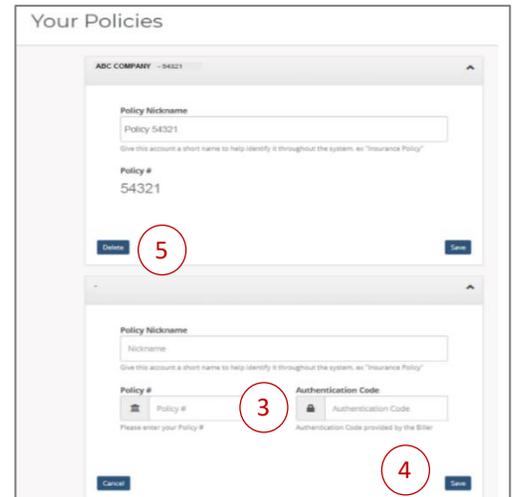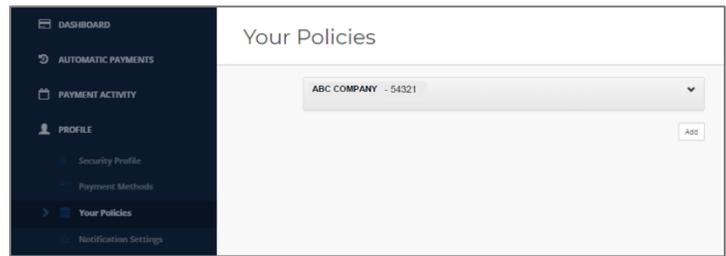
View or Update Profile

1. Select **Security Profile** under the **Profile** tab. This allows you to change or delete your profile information – contact information, password, and security challenge questions/answers.
2. To change your email address, enter the email address where you want to receive alerts about your account.
3. To change your password, enter your current password followed by your new password. Enter your new password a second time for confirmation.
4. To change your security challenge questions/answers, select the questions and type in your answers.
5. Click **Save** in each section you update.
6. To permanently delete your online bill pay profile, go to the **Profile** tab. Select **Delete Profile** followed by the **Delete** button. Deleting your profile account will be permanent and cannot be undone.

Note: Changes made on this screen will not affect nor change the information held by HMAA or your Account Manager.

View or Update Payment Methods

1. To view or update your saved payment methods, click the **Payment Methods** tab under **Profile**. A list of your bank accounts will be displayed.

2. To add a new payment method, click **Add**.

3. Enter your bank account information in the designated fields.
   - Select your bank account type: Checking, Savings, or Business Checking.
   - Enter the full name assigned to the bank account.
   - Enter the 9-digit ABA routing number and your bank account number. Enter your bank account number for a second time for confirmation.

4. Click **Save**. The account will be saved as one of your bank accounts to select from when making a payment.

5. You can delete a bank account if more than one is saved. If only one account is saved, it cannot be deleted unless another is added first. Click **Delete** next to the payment method you want to delete.
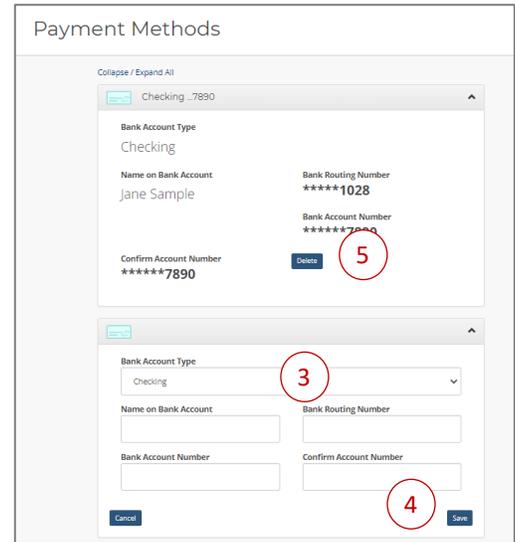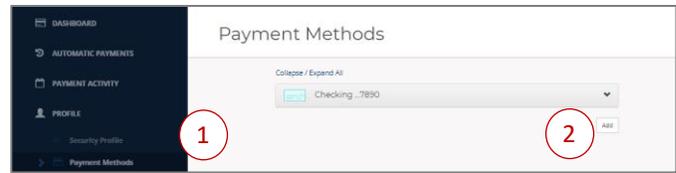
Note: The bank account type, full name assigned to the bank account, 9-digit ABA routing number, and bank account number must match your bank's records in order for payment to process. The system will immediately validate the bank account information you enter and display an error message if there is a discrepancy.

Setup and View Alerts

1. To setup alerts, click the **Notification Settings** tab under **Profile**. You can choose whether you want to be alerted when a payment is due, when a payment occurs, and/or when a payment fails.

2. To view your alerts, click the **Alerts** tab under **Profile**. A list of alerts sent to your email address by HMAA via billpay@hmaa.com will be displayed.
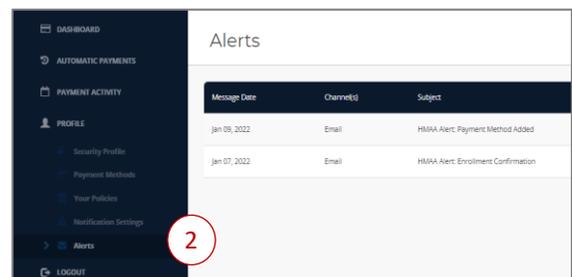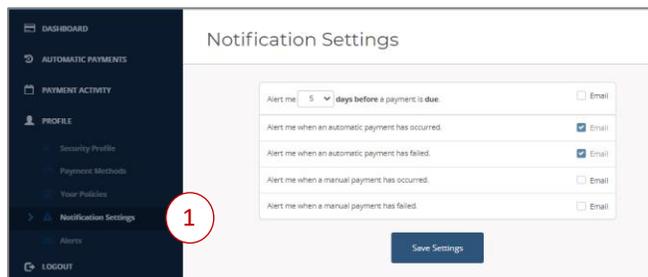
Assistance

For assistance, please contact your HMAA Account Manager directly or at **(808) 791-7654**, toll-free at **(800) 621-6998 x301**, or **AccountManager@hmaa.com**. Hours of operation are 8 am to 4 pm HST Monday through Friday, except holidays.

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Frequently Asked Questions

Registration

1. **Why is my authentication code not working?** Possible reasons are:
   - You attempted to login before registering. If you are a new user, be sure to click **Register Now** at the bottom of the homepage, and enter your policy number and authentication code in Registration Step 1.
   - The authentication code was entered incorrectly. It is case-sensitive.
   - The code may contain a zero (0) that was mistaken as an uppercase letter O, or vice versa.
   - The code is valid only until the next billing cycle (around the 12th of the month) and has expired. Please contact HMAA Account Management for a new code.
   - You entered your policy number and/or authentication code incorrectly. After 3 failed attempts, your account will be locked. It will automatically unlock after 30 minutes.
2. **Why is my policy number not working?** Possible reasons are:
   - You attempted to login before registering. See question 1 above.
   - If you are the only user for your policy, enter your policy number as shown on your HMAA bill, with no hyphen or division number.
   - If you are a user for a specific division only, enter your policy and division number separated by a hyphen, and do not include spaces. For example, for Policy 54321 Division 1, enter 54321-1.
3. **Why is the system not accepting the password I want to create?** Your password must be between 6 and 16 alphanumeric values and contain at least one number, one uppercase letter, and one lowercase letter (no symbols or other characters).

Premium Bills

4. **Why does my premium bill not match the revised version I requested?** If you requested a change to your bill after it was originally generated, the revisions will be viewable on your next online bill.
5. **Do I need to enter my bank account information to view my premium bill?** You can view your bill without entering your bank account information and can skip that step entirely.

Payments

6. **Can I make payments using a credit card?** We are unable to accept credit card payments at this time. Payment must be made from a personal or business checking account, or a personal or business savings account.
7. **Can HMAA members make online payments for COBRA or other coverage?** We are unable to accept online payments from HMAA members at this time, including those covered under COBRA.
8. **When will my payment be applied to my account?** It may take up to 5 business days for a payment to be applied to your account. If a payment date falls on a non-business day, funds will be withdrawn the business day prior to that scheduled payment date, to ensure on-time payment. Click the **Payment Activity** tab to view your scheduled payments and history.
9. **Can I make an online payment that exceeds the amount due?** Yes. If you enter a payment that exceeds the amount due, the overpayment will be applied as a credit adjustment to your next bill.
10. **Can I make multiple online payments in the same month?** You can only make one online payment per billing month. If you enter a partial payment, you will need to remit the balance via cash (in person only) or check to HMAA.

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11. **Why did my one-time payment fail?** Possible reasons are:
    - You cancelled the one-time payment after setting up an autopay arrangement. Because automatic payments will not start until the next billing month, you may need to reschedule the one-time online payment or remit via another method.
    - Your bank account information was entered incorrectly. Be sure to correctly enter your bank's 9-digit routing number, the full name assigned to the bank account, and your account number. Both usually appear at the bottom of your check in this order from left to right: 9-digit routing number, bank account number, check number.
    - The system will not allow you to make a payment of more than $300,000 per division.

12. **When does my payment need to be scheduled?** Your full premium payment must be made by the first day of the coverage month. If HMAA does not receive your full premium payment on or before the first day of the month for which coverage is expected, claims will not be paid, and your policy will be cancelled as of the last day of the month for which full payment was received. You will be fully responsible for all claims from the cancellation date of your policy during any other periods in which premium was not paid. Your premium bill will serve as our 10-day notice of intent to cancel coverage as of the last day of month for which full payment was received. Notification of actual cancellation will be made to the State of Hawaii. There is a 30-day grace period for premium payments. For example, January 20YY premium was due on January 1, 20YY, and the final deadline including the grace period was January 31, 20YY.

13. **Why did my automatic payment fail?** Possible reasons are:
    - If you scheduled a one-time payment prior to setting up autopay, automatic payments will start the next billing month; i.e., after your one-time payment is processed.
    - Your bank account information was entered incorrectly. Be sure to enter your bank's 9-digit routing number and your account number correctly. Your account number is located on the bottom of your check between the bank routing number and check number.
    - Your premium bill exceeded the automatic payment threshold you established. Please schedule a one-time payment, or remit via another method.
    - The system will not allow you to make a payment of more than $300,000 per division.

14. **Why am I unable to save my bank routing number or account number?** Possible reasons are:
    - Your bank account information was entered incorrectly. Be sure to enter your bank's 9-digit routing number and your account number correctly. Your account number is located on the bottom of your check between the bank routing number and check number.
    - The system will not allow you to enter an invalid bank routing number or bank account number.

Assistance

If you need assistance, contact your HMAA Account Manager directly or at (808) 791-7654, toll-free at (800) 621-6998 x301, or AccountManager@hmaa.com. Hours of operation are 8 am to 4 pm HST Monday through Friday, except holidays.

DISCLAIMER: The instructions in this User Guide ("Guide") conform to the requirements of HMAA's Direct Biller portal. In case of any conflict between this Guide and the online portal, the online portal takes precedence. Nothing in this Guide shall be considered a binding representation or contractual declaration by HMAA. Although HMAA makes every reasonable effort to ensure the accuracy and validity of the information provided in this Guide, HMAA acknowledges that errors and omissions may occur, and information sometimes changes before those changes can be reflected in this Guide. HMAA does not warrant the content of this Guide and does not assume liability for its completeness, accuracy, or any losses or damages resulting from its use or application.

Last updated on January 15, 2025.

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