

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

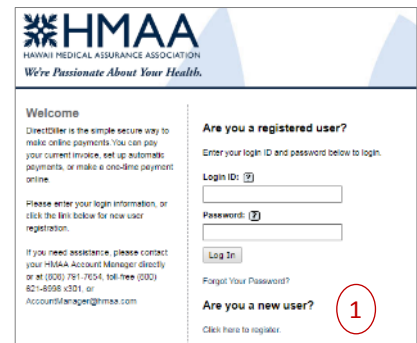
Getting Started

If you are a health plan administrator and would like to enroll in our online bill pay service, please contact HMAA Account Management for assistance. If you are already enrolled, visit www.hmaa.com/billpay to login. When you are done, be sure to logout of your account before closing your browser for security reasons.

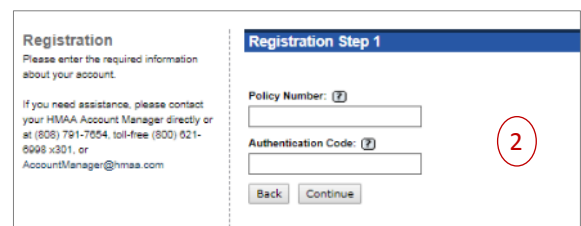
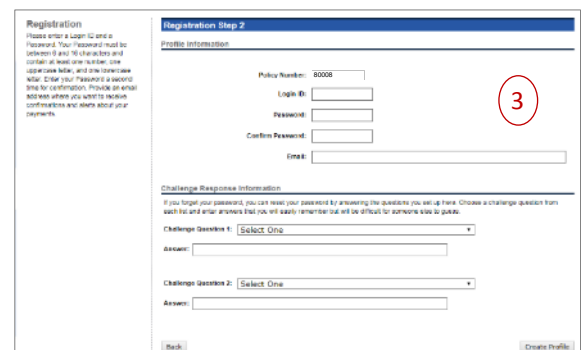
First-Time User Access

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

1. Visit www.hmaa.com/billpay and click "Click here to register".
2. Complete **Registration – Step 1**.
 - Enter your policy number as shown on your bill. **Note:** If your policy has multiple users based on division, refer to the bottom of this page for additional instructions.
 - Enter your assigned authentication code.
 - Click the "Continue" button.
3. Complete **Registration – Step 2**.



- In the *Profile Information* section, you will create a Login ID 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.
- Enter an email address where you want to receive confirmations and alerts about your account.
- In the *Challenge Response Information* section, select two challenge questions and type in your answers. You must answer these questions to verify your identity if you need to change or reset your password or delete your profile.
- Click the "Create Profile" button.

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. When registering, enter your policy **and** division number with a hyphen (-) between the numbers. There must not be a space on either side of the hyphen; for example, **80008-1**.

4. Complete **Registration – Step 3**.

- In the **Add a Payment Method** section, you may enter and save your bank account information.
 - You may skip this step by checking the box agreeing to HMAA's Online Bill Pay Terms & Conditions and clicking the "Skip Adding Payment Method" button. However, we recommend you add and save your bank account information for payments. Otherwise, you will need to re-enter it for each payment.
- Select your bank account type: Checking, Savings, or Business Checking.
- Enter your bank's 9-digit ABA routing transit number and your bank account number. Enter your bank account number a second time for confirmation.
 - Your bank's routing transit number appears at the bottom of your checks, or you may contact your bank to obtain it.
- Enter the full name registered to the bank account.
- Check the box to indicate you have read and agree to HMAA's Online Bill Pay Terms & Conditions.
- Click the "Add Payment Method" button. The account will be saved as one of your bank accounts to select from when making a payment.

Registration
Please enter a payment method, which will be saved to your profile. If you skip adding a payment method, you will need to enter it each time you make a payment.

Registration Step 3
Add a Payment Method

Add: Bank Account

Type:

Routing Number:

Account Number:

Confirm Account Number:

Name on Account:

Click here to indicate that you have read and agree to HMAA's Online Bill Pay Terms & Conditions

5. Once your profile is created, you may access the following tabs as a registered user:

- **Bills:** List of bills pending or scheduled for payment. You can select a bill to pay or view your bill history for a given period.
- **Payment Activity:** List of recent payments made through HMAA's online bill pay system for a given period.
- **Autopay:** List of policy numbers attached to your profile; you can set up or edit automatic payments and alerts for each policy.
- **Profile:** Allows you to change or delete your profile information – email address, password, and security challenge/response answers.
- **Payment Methods:** List of payment methods saved under your profile. You may add or delete bank accounts for making payments.
- **Alerts:** List of alerts sent to your email address by HMAA.

View Bills

1. To view your premium bills, click the "Bills" tab. If there are bills pending or scheduled for payment, a list will be displayed.
2. Select a bill to view or to make a payment.
3. To view previous bills, refer to the *Bills History* section.

BILLS PAYMENT ACTIVITY AUTOPAY PROFILE PAYMENT METHODS ALERTS LOGOUT

Pay Bills
Authorize payment of your bills here.
To setup automatic payments, click the 'Autopay' tab. If you schedule a one-time payment on your current bill prior to setting up autopay, automatic payments will not start until the next billing month.
Scheduling or acceptance of a late payment does not guarantee coverage.

Bills Pending Payment

No bills pending payment.

Scheduled Payments

No payments scheduled.

Bills History

4. To export your bill summary by division to Excel, click the "Download Bills" button.

Pay Bills

- To make a payment, click the "Bills" tab. A list of bills pending or scheduled for payment will be displayed.
- Select the bill to pay, and confirm the information on your bill is correct. To report errors, please contact your HMAA Account Manager.
- Indicate the amount you wish to pay and select a payment method. The system will not allow you to pay more than \$100,000 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 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.
- Click the "Review & Pay" button 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 hold 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.

- Review the information. If it is correct, click the "Authorize" button to authorize the payment.
- You will receive a reference number, which should be used in any correspondence regarding this payment. Note: It may take up to 5 business days for a payment to be applied to your account.

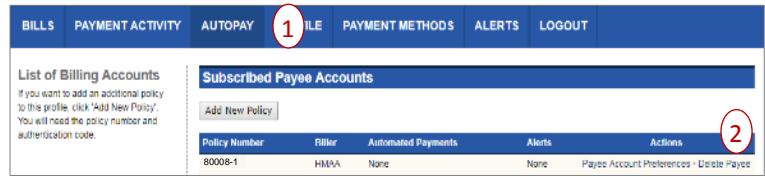
View Payment Activity

- To view payments made through HMAA's online bill pay system, click the "Payment Activity" tab. A list of paid bills will be displayed.
- To view details, click the payment reference number or its status (processed, scheduled, pending or failed). This also allows you to obtain a receipt for a transaction.

Note: It may take up to 5 business days for a payment to be applied to your account.

Set Up Autopay and Alerts

- To view, set up, or edit automatic payments and alerts, click the "Autopay" tab. A list of policy numbers attached to your profile will be displayed.
- Click "Payee Account Preferences."



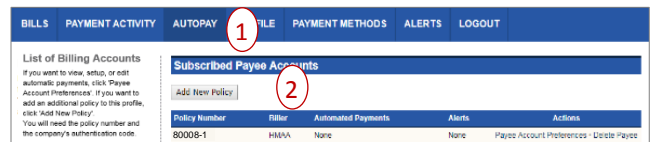
- Autopay** enables you to authorize automatic payments of your account balance each month. To set up autopay, click the "Setup Bill Triggered Payment" button and choose the payment method and number of days before the due date to send payment. You may also establish a payment threshold (optional). If any of your bills exceeds your 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 "Bills" tab or send a check to HMAA.
- To set up **alerts**, choose whether you want to be alerted when a payment is due, when a payment occurs, and/or when a payment fails.

- The policy number will now appear with your specified autopay schedule and alerts.

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.

Add a New Policy

- To add a new policy under your profile, click the "Autopay" tab. A list of policy numbers attached to your profile will be displayed.
- Click the "Add New Policy" button.
- 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.
- Click the "Add New" button and follow the steps to continue. Once this process is complete, the new policy will appear in your policy list.



View or Update Profile

- Click the "Profile" tab. This allows you to change or delete your profile information – email address, password, and security challenge/response answers.
- To change your email address, enter the email address where you want to receive alerts about your account.
- To change your password, enter your current password followed by your new password. Enter your new password a second time for confirmation.
- To change your security challenge/response answers, enter your current password, then select the challenge questions and type in your answers.
- Click the "Update" button in each section you have updated.
- To permanently delete your online bill pay profile, click the "Delete User" button.

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 the payment methods saved under your profile, click the "Payment Methods" tab. A list of bank accounts will be displayed.
2. You can delete a bank account if more than one is saved. Click "Delete" next to the payment method you want to delete.
3. To add a new payment method, click the "Add New Bank Account" button.
4. Enter your bank account information in the designated fields.
5. Select your bank account type: Checking, Savings, or Business Checking.
6. Enter the full name registered to the bank account.
7. Enter the 9-digit ABA routing transit number and your bank account number. Enter your bank account number for a second time for confirmation.
8. Click the "Next" button. The account will be saved as one of your bank accounts to select from when making a payment.

Payment Methods
This page shows your saved payment methods. You can add new accounts by clicking the "Add New Account" button. If you have more than one account saved, you can delete accounts by clicking the "Delete" link next to the payment method you want to delete.

Bank Accounts

[Add New Bank Account](#)

Account ID	Bank Name	Account Type	Status	Action
checking ****1231	BANK OF AMERICA, N.A.	Checking	Active	Delete
checking ****3123	BANK OF AMERICA, N.A.	Checking	Active	Delete

View Alerts

1. To view your alerts, click the "Alerts" tab. A list of alerts sent to your email address by HMAA via billpay@hmaa.com will be displayed.
2. You can view the alert history or search for an alert by filtering the list based on keywords.

Payer Alerts
This page lists all the alerts sent to you.

Alerts

20 results found, displaying 1 to 10

Transport	Address	Date
Email	tester@email.com	HMAA Alert: Bill Triggered Payment Initiated 2017-09-13 15:53:32.0
Email	tester@email.com	HMAA Alert: Biller Account Added 2017-09-13 11:33:31.0
Email	tester@email.com	HMAA Alert: Biller Account Deleted 2017-09-13 11:33:32.0
Email	tester@email.com	HMAA Alert: Enrollment Confirmation 2017-09-13 11:33:32.0
Email	tester@email.com	HMAA Alert: Password Reset 2017-09-13 11:33:35.0
Email	tester@email.com	HMAA Alert: Payment Initiated 2017-09-12 18:28:29.0
Email	tester@email.com	HMAA Alert: Payment Method Added 2017-09-12 18:28:29.0
Email	tester@email.com	HMAA Alert: Payment Method Deleted 2017-09-12 18:28:30.0
Email	tester@email.com	HMAA Alert: User Profile Changed HMAA Password Reset

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.

Access to HMAA's Online Bill Pay

1. **How do I sign up?** Health plan administrators may submit the online request form at hmaa.com/billpaysignup or contact HMAA Account Management for assistance. An account manager will email you an authentication code within 2 business days with instructions to register and set up your user access.
2. **What is the HMAA online bill pay website?** Go to hmaa.com/billpay.

Authentication Code or Registration Setup

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 "Click here to register" 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 have a zero (0) that was mistaken as an uppercase letter O, or vice versa.
 - The code is valid only until the next billing cycle and has since expired. You will need to 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. If you are a new user, be sure to click "Click here to register" at the bottom of the homepage, and enter your policy number and authentication code in Registration Step 1.
 - If you are the only user for your policy, enter your policy number as shown on your bill (no hyphen or division numbers).
 - If you are a user for a specific division only, enter your policy and division number with a hyphen between the numbers; for example, 54321H-1. Do not include spaces.
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).

View Premium Bills

1. **How do I view my premium bill?** Click the "Bills" tab and select a bill to view or pay.
2. **Why does my premium bill not match the revised version I requested?** If you requested a change to your bill after it was generated for this billing month, the revisions will be viewable on your next online bill.

Scheduling Payments

1. **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 checking, savings, or business checking account.
2. **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.
3. **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.
4. **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.

5. **Can I make multiple online payments in the same month?** No, you can only make one online payment per billing month. If you enter a partial payment, you will need to remit any unpaid balances via cash (in person only) or check to HMAA.
6. **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, your one-time payment was not processed if it was cancelled. Please reschedule the one-time online payment, or remit via another method.
 - Your bank account information was entered incorrectly. Be sure to enter your bank's 9-digit routing number and your account number correctly. 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 \$100,000 per division.

Automatic Payments (Autopay)

1. **How do I setup Autopay?** Click the "Autopay" tab, then on the right side of your screen, click "Payee Account Preferences" under the Action heading (on the same line as your policy number). Choose your payment method, the number of days before the due date to process payment, and a payment threshold (optional), then click the "Setup Bill Triggered Payment" button. 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.
2. **How do I change or cancel my Autopay?** Click the "Autopay" tab, then on the right side of your screen, click "Payee Account Preferences" under the Action heading (on the same line as your policy number). Click the "Cancel Bill Triggered Payment" button to cancel autopay. If you cancel an autopay arrangement, you may then set up a new one if desired.
3. **Why did my automatic payment fail?** Possible reasons are:
 - If you scheduled 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.
 - 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 \$100,000 per division.

Payment Methods

1. **How can I add a payment method?** Click the "Payment Methods" tab. Click the "Add New Bank Account" button, enter your bank account information, then click the "Add Payment Method" button.
2. **How can I update my payment method?** Click the "Payment Methods" tab. A list of bank accounts will be displayed in the order they were saved (oldest on top). If the information for one of your saved payment methods was entered incorrectly, add it as a new bank account, then delete the previous version.
3. **How can I delete a payment method?** Click the "Payment Methods" tab. Click "Delete" next to the payment method you want to delete. You can delete a bank account only if more than one is saved. If only one account is saved, it cannot be deleted unless another is added first. To do so, click the "Add New Bank Account" button, enter your bank account information, then click the "Add Payment Method" button. A list of bank accounts will be displayed in the order they were saved (oldest on top). Click "Delete" next to the one you want to delete.

Assistance

1. **Who can I contact for further assistance?** Contact your HMAA Account Manager directly or at (808) 791-7654, toll-free at (800) 621-6998 x301, or AccountManager@hmaa.com.