

Local

Writer's Direct Dial

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Highmark Blue Cross Blue Shield West Virginia Premium Payment Policy and Guidelines

Dear Group Administrator:

Thank you for selecting Highmark Blue Cross Blue Shield West Virginia as your health insurance carrier. At this time we would like to inform you of our Premium Payment Policy. We realize as a new group it may take you a couple of months to become current in your payment and this will be considered in the review process.

Premium payment is due and payable on the first day of each calendar month for that calendar month's health insurance coverage. The contract does provide a thirty (30) day grace period: however, no benefits will be paid for claims incurred during that month until the premium is received. If the thirty (30) day grace period has been exceeded, Highmark WV will send notification by mail of the non-payment and provide a current group billing for payment to be submitted. You will then have an additional fifteen (15) days from the date of the letter to submit the complete premium payment before the coverage is cancelled. Should any member of the group contact Highmark WV regarding claims status after the thirty (30) day grace period has expired, they may be told that we are awaiting premium payment. If the thirty (30) day grace period is exceeded a second time, the coverage will be cancelled.

To avoid a delay in the payment of claims, your premium payment must be received by the first of each month. If you have any questions, please feel free to contact your Membership Account Representative.

Thank You Membership Department