

ASO Billing FAQ

Q: How do I view the ASO invoice?

A: All ASO invoices and reports are on Employer Access. The group's billing contact, as shown in its application, will be given access to the portal. Any additional access can be granted by self-registration or the account's site administrator.

Q: How often are invoices generated?

A: Anthem Balanced Funding (ABF) invoices are generated monthly.

Q: When are invoices generated?

A: Groups can be invoiced throughout the month. They will typically be billed from the first full week through the fourth full week. Group contacts for the portal will receive an email when the invoice is available there.

Q: When are invoice payments due?

A: Payments are due within 7 business days after an invoice is finalized.

Q: How do I find a detailed member listing on a bill?

A: The *Enrollment Detail Report* is provided with the invoice.

Q: How do I know who the group's billing specialist is?

A: The invoice includes the billing specialist's name and contact information.

Q: How do I know when my payment will be drafted?

A: The invoice provides a due date, which is when the payment is drafted.

Q: What is the standard payment method of ABF groups?

A: Per their contract, ABF groups are required to be demand debit.

Q: When crediting an account, what is the retroactive membership period?

A: Any credits or charges for allowable retroactivity are limited to a 60-day period. Any retroactive credit or adjustment made during this time will automatically appear on the group's invoice.

There may be a delay if groups are advance billed.

Q: Who should be contacted for membership questions?

A: Please contact your Broker Services representative.

Q: What is the difference between "run out" and "terminal liability"?

A: The definitions:

- **A run out** is the 15-month time period after a group cancels, but claims are still processed from the active contract. Any processed claims are accumulated to the final settlement.
- **A terminal liability**, also referred to as a prefunded claims run out, is a fee charged during the active contract and used once a group cancels and moves into the run-out period. These funds cover any claims that come in during the run-out period.

Q: Are there requirements for receiving claims settlements?

A: Yes, you must renew with an ABF, Affordable Care Act (ACA), Large Group (LG), or other Anthem group medical product. If you leave, you forfeit any settlements that could apply.

Q: If a group renews with Anthem ACA and is entitled to a settlement, how is that money paid to the employer?

A: ASO Billing will process a credit to the bank account on file — the same account payments are drafted from monthly — after the ABF plan's 15-month run out and 30-day settlement are completed.

Q: When is the settlement calculated?

A: The settlement is calculated within 90 days of the plan year's end if a group renews with the ABF plan. If there is a surplus, the credit will appear on the group's bill after the settlement is completed. If the group has moved off ABF to a different arrangement with Anthem, the final settlement is not calculated until 30 days after its run-out contract finishes.

Q: How will the surplus be applied?

A: The amounts appear on the invoice and will be used to offset current charges. Any unused surplus credit will be applied to future invoices.

Q: Is the final settlement report the same as each of the monthly reports?

A: The format is the same. Groups will receive two settlement tracking reports, a prior-year contract and a current-year contract, until the 90-day settlement period is complete.

Q: What is the settlement period for a January 1 group?

A: A January 1 group settlement period is over as of March 31. The invoice generated in April will have the settlement amount.

Q: If a group renews, how does it separate one benefit period from another?

A: Until the settlement is generated, the group will receive two tracking reports. Once the settlement is processed, any remaining claims will be included as part of the second year.

Q: Who receives ASO Billing's email with instructions on accessing the billing site and sample invoices and reports?

A: The person listed as the billing contact on the *Group Application* receives that email.

Q: What are the five total charge components that appear on the ABF invoice?

- A:**
1. Admin Fees
 2. Aggregate Stop Loss Premium
 3. Specific Stop Loss Premium
 4. Monthly Claims Fund
 5. Claims Run Out Fund

Note: In some cases, the rates for groups with a fully insured dental and vision product may be included on the medical ABF invoice.

Q: Along with the invoice, what other reports are available on the ASO Billing portal each month?

- A:**
- Enrollment Detail Report
 - Enrollment Summary Report
 - Settlement Tracking Report

Q: Which column on the Settlement Tracking Report tells you if “the group is running better than expected”?

A: The “Monthly Claim Fund Balance Deficit/Surplus” column does. The row for the month prior to the bill issued is the most accurate one to view for the current Claim Fund Balance.

Note: If the amount is in brackets, this means the group has a deficit.

Q: Looking at the Settlement Tracking Report, how is the Claim Fund Balance calculated?

A: The calculation is Monthly Paid Claims Fund – Total Net Claims = Claim Fund Balance.

Q: What does the “Specific Stop Loss Credit” column on the Settlement Tracking Report mean?

A: If there's a claim amount higher than the specific stop loss limit, the amount beyond that stop loss shows up as a credit. This way, the claim amount exceeding the specific stop loss limit is not charged against the monthly claim fund.

Q: Why would an ABF group receive a \$0 invoice in the last month of a contract period?

A: Since ABF groups' premiums are billed a month in advance, there are no premiums to bill before a new contract is finalized in our system. That last invoice is likely to reflect retroactive adjustments due to membership changes, etc.

Q: What is the retroactive time period for enrollment?

A: Any credits or charges for allowable retroactivity are limited to a 60-day period.



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