

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.