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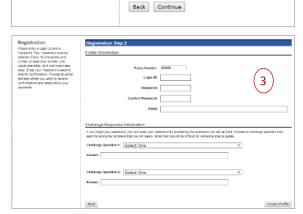
1. Visit **www.hmaa.com/billpay** and click "Click here to register".
2. Complete *Registration – Step 1*.
   - Enter your policy number as shown on your bill. **Note:** If your policy has multiple users based on division, refer to the bottom of this page for additional instructions.
   - Enter your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

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.
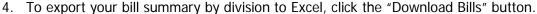3. To view previous bills, refer to the *Bills History* section.

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

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Pay Bills

1. To make a payment, click the "Bills" tab. A list of bills pending or scheduled for payment will be displayed.
2. Select the bill to pay, and confirm the information on your bill is correct. To report errors, please contact your HMAA Account Manager.
3. 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.
4. 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.
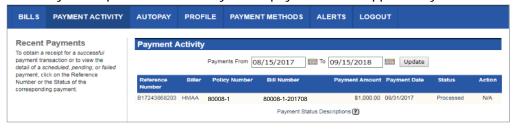

5. Review the information. If it is correct, click the "Authorize" button to authorize the payment.
6. You will receive a reference number, which should be used in any correspondence regarding this payment. Note: It may take up to 5 business days for a payment to be applied to your account.

View Payment Activity

1. To view payments made through HMAA's online bill pay system, click the "Payment Activity" tab. A list of paid bills will be displayed.
2. 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.

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Set Up Autopay and Alerts

1. 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.
2. 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.
3. 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

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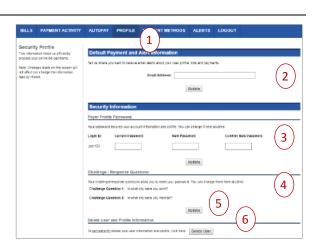
View or Update Profile

1. Click the "Profile" tab. This allows you to change or delete your profile information – email address, password, and security challenge/response 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/response answers, enter your current password, then select the challenge questions and type in your answers.
5. Click the "Update" button in each section you have updated.
6. 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.
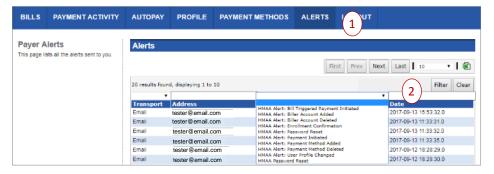
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View or Update Payment Methods

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.

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.

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**.

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