Bill Pay System

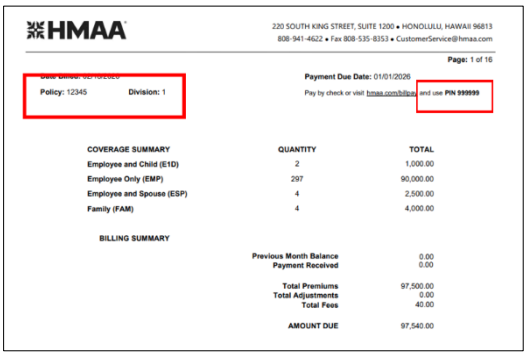
User Guide and FAQs

HMAA health plan administrators may view and pay their monthly premium bills securely using our bill pay system with Paymentus, an intuitive self-service portal with options including:

- Pay by text, phone or online 24/7
- Visa, MasterCard, American Express, and Discover credit and debit cards*
- Traditional checking and savings accounts
- Set-it-and-forget-it Autopay
- Unlimited users

There are two ways to make a payment – by phone or online. You will need the following located at the top of your most recent HMAA bill:

- Your policy number
- Your division number(s). Each division must be set up separately.
- The division PIN from your most current (most recent) HMAA bill. Each division has a separate PIN, which may change on each bill.

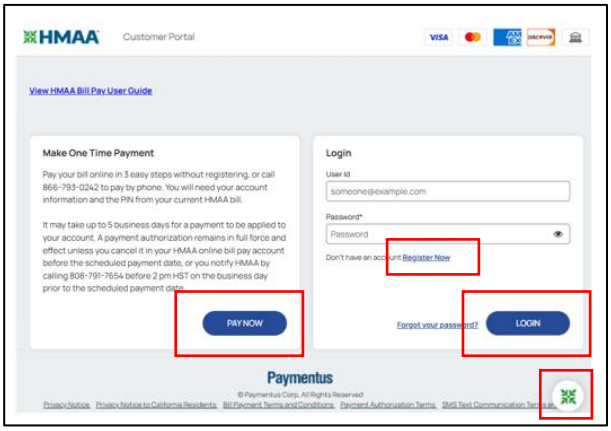


One-Time Payment by Phone

1. Call **866-793-0242**.
2. To make selections, use your keypad or voice.*

One-Time Payment Online

1. Visit **hmaa.com/billpay**.
2. Select **Pay Now** or **Login** to your bill pay account. You may also click on the green quilt icon for digital assistance from the Chatbot.
3. Input your account and payment information.*



Set Up an Online Bill Pay Account

Setting up an account is required in order to view bills, schedule a payment, and set up autopay.

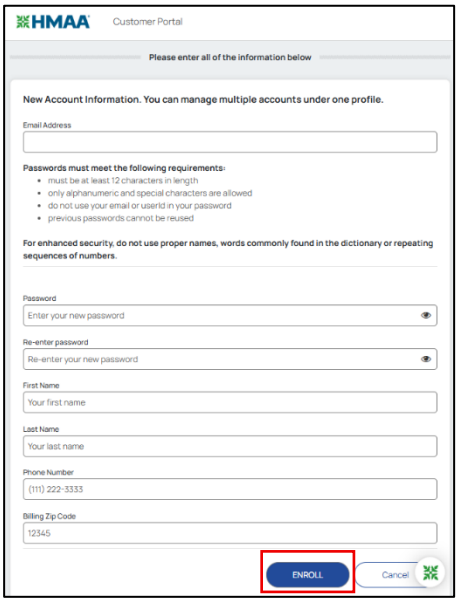
1. Visit **hmaa.com/billpay**.
2. Select **Register Now**. You may also click on the green quilt icon for assistance from the Chatbot.
   - You can manage multiple policies and up to 10 bank accounts under one profile.

*HMAA accepts ACH, e-check, and debit card payments with no fees, or you can pay by credit card with a 3% surcharge to Paymentus that is not applied toward your HMAA premium. We accept VISA, MasterCard, American Express, and Discover. HMAA does not accept credit card payments from Connecticut, Maine, or Massachusetts.

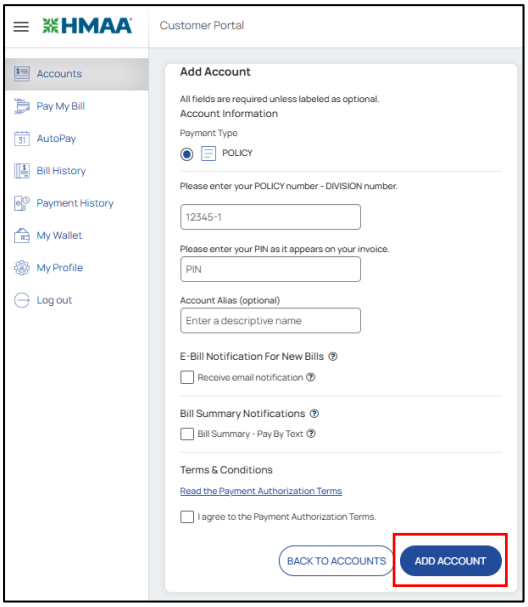
Last updated on April 27, 2026

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3. Fill in the required account information and select **Enroll**.
    - Your initial user ID must be a valid email address.
        - After registering, you may change your user ID to letters and/or numbers with or without the use of a dash (-) or underscore (_) from the **My Profile** tab.
    - Choose a password that meets the following requirements:
        - At least 12 characters in length.
        - Contains only alphanumeric and special characters.
        - Do not use your email or user ID in your password.
        - Previous passwords cannot be reused.
    - Enter your first name, last name, phone number for optional multi-factor authentication (MFA) and text notifications, and your billing zip code.



4. Input your **Policy Number** and **Division Number** separated by a hyphen (ex: 12345-1), and the division **PIN** from your **current HMAA bill**.
    - Enter your policy number and division as shown on your HMAA bill. There must not be a space on either side of the hyphen. e.g., for Policy 12345, Division 1, enter **12345-1**.
    - Each division must be added to your bill pay account separately.
    - Enter your PIN exactly as it appears on your current HMAA bill. The PIN is required for initial setup and remains valid until the next billing cycle, around the 12th of the month, then changes to a new PIN.
    - Enter an Account Alias of up to 50 characters such as the Policy/Division Name to help you identify it (optional).



- Select your preferences for **E-Bill** and **Bill Summary Notifications** (optional).
    - **Receive email notification**: You can choose whether you want to receive email notifications about your bill. Your email account will need to accept messages from billpay@hmaa.com.
    - **Bill Summary – Pay by Text**: You can choose whether you want to receive SMS text notifications about your bill, including the option to make payments via text message. A mobile phone number is required to receive SMS notifications.
- Read and accept the **Terms & Conditions** – Payment Authorization Terms.
- Click **Add Account**. Once created, you can edit your preferences at any time or add another policy/division to your account.

Access for multiple administrators of a policy

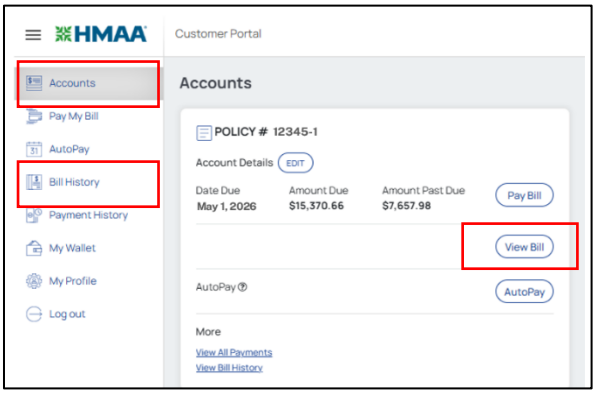
If your policy has multiple administrators, you may create additional user profile accounts if needed.

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5. Once your profile is created, you may access the following tabs. You may also click on the green quilt icon for digital assistance from the Chatbot.
    - **Accounts**: List of bills pending or scheduled for payment. Allows you to view/edit account details. Each policy/division must be added to your profile separately in order to view the list.
    - **Pay My Bill**: Select a bill to pay.
    - **AutoPay**: Set up or edit an automatic payment schedule for each policy.
    - **Bill History**: View and download copy of your bill.
    - **Payment History**: List of recent payments made through the system for a given period.
    - **My Wallet**: Set up your payment method.
    - **My Profile**: Allows you to update your profile information.

View Bills

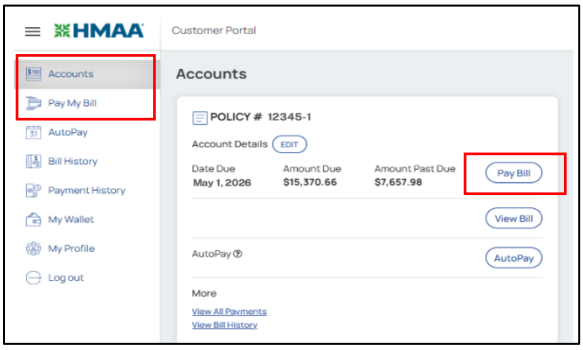
1. To view your premium bills, select the **Accounts** tab. A list will be displayed for the divisions you added to your profile. Bills are also viewable from the **Bill History** tab.
2. Select an **Account** or **Add New**, then Continue.
3. Click **View Bill** to view and download a PDF copy of your bill. Only the most current outstanding bill will be viewable. To report errors, please contact your HMAA Account Manager.



Access to multiple policies within a user profile
If you manage bills for multiple policies and/or divisions, you may add an unlimited number of policies to your user profile. However, your wallet can only store up to 10 payment methods.

Pay Bills

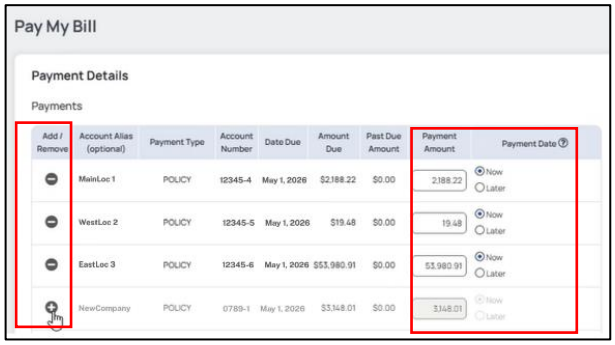
1. To make a payment, select the **Accounts** tab. A list will be displayed if you manage multiple bills. Bills are also payable from the **Pay My Bill** tab.
2. Select an **Account(s)** or **Add New**, then Continue.
3. Click **Pay Bill**.
4. Indicate the amount you wish to pay.

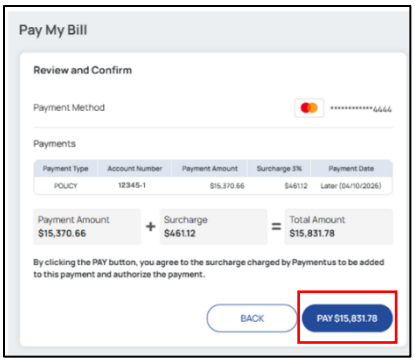


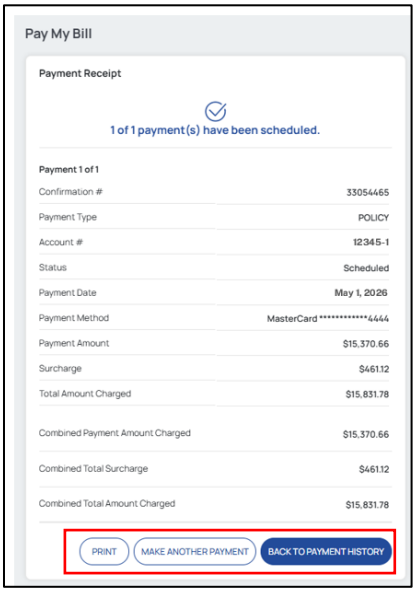
    - If you enter a **partial** payment, you will need to make another payment for the same billing month. For each payment method, you may make up to 3 separate payments on the same day and up to 5 total payments per billing cycle. After that, you will need to remit any unpaid balances via cash (in person 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.

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5. Indicate your desired payment date.
    - If **Now** is selected, the system will not allow you to cancel the payment online after it is scheduled. You will need to request cancellation by calling 808-791-7654 before 2 pm HST on the business day prior to the scheduled payment date.
    - If **Later** is selected, be sure the desired month is selected when clicking the specific day.
    - 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.
6. Indicate your desired payment method.*
    - If you manage multiple bills, you can **add/remove** which bills to apply a payment method to.
7. Click **Continue** and review the information. 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 have enough funds in your bank or credit card account to cover the payment. A fee of $50.00 will be charged to your account for any payment returned for insufficient funds. Scheduling or acceptance of a late payment does not guarantee coverage.
8. If the information is correct, click **Pay $xx,xxx.xx** to authorize the electronic payment.
9. You will receive a confirmation number, which should be used in any correspondence regarding this payment. Select **Print** for a copy of the receipt details.
10. You can **Make Another Payment** or go **Back to Payment History** to view your scheduled payment.







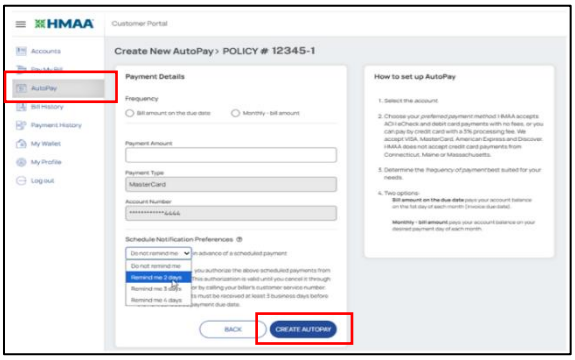
Note: It may take up to 5 business days for a payment to be applied to your account. A payment authorization remains in full force and effect unless you cancel it before the scheduled payment date, or you notify HMAA by calling 808-791-7654 before 2 pm HST on the business day prior to the scheduled payment date.

Storing multiple payment methods within a user profile

Your wallet can store up to 10 payment methods.

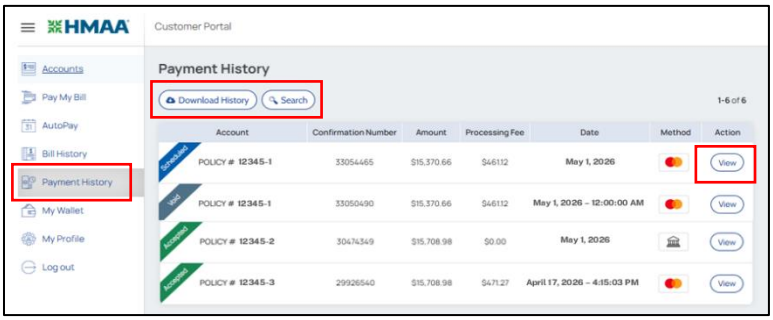
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Set Up Autopay (Recurring Payment)



1. Autopay enables you to authorize automatic payments of your account balance each month. To view, set up, or edit automatic payments, select the **AutoPay** tab. It is also accessible from the **Accounts** tab.
   - The policy number(s) attached to your profile will be displayed.
   - A list will be displayed if you manage multiple bills.
2. Select **Add Schedule**.
3. Select an **Account** or **Add New**, input your desired payment method*, then **Continue**.
4. Select Frequency (e.g., bill amount on a specified day of the month), then **Create AutoPay**.
   - Indicate the day of the month to process your payment.
   - You may request to receive notification up to 4 days before a payment is about to be made (optional).
5. Once created, your Autopay Schedule and advance notification preferences will appear in your payment details for the desired policy/division(s). The system will alert you via email when an auto payment occurs or when a payment fails.
   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.
6. Click **Edit** to update or remove your Autopay Schedule.

View Payment History

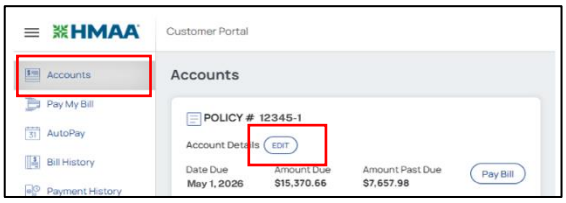


1. To view payments made through HMAA's bill pay system, select the **Payment History** tab. A list of scheduled, voided and paid bills will be displayed.
2. For payment details, click **View** for the desired payment activity.
3. To view payment activity for a certain policy, select **Search** and enter your desired criteria. Note: It may take up to 5 business days for a payment to be applied to your account.
4. To export your payment history to a CSV file, select **Download History**.

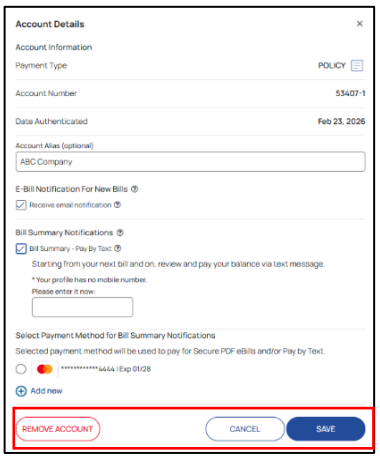
Payment history for multiple administrators within a policy
If your policy has multiple users, the system will display online transactions made by all users without identifying the initiating user.

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View or Update a Policy

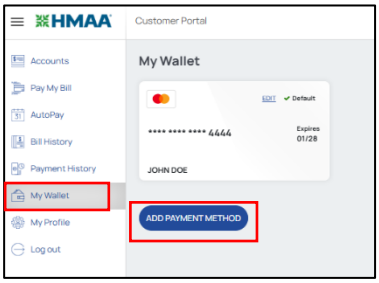


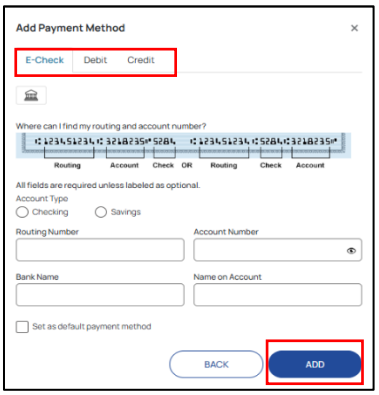
1. To view a policy, select the **Accounts** tab. A list will be displayed if you manage multiple bills.
2. Select an **Account** or **Add Account**, then Continue.
3. Click **Edit** to update your account details and notification preferences, then Save.
4. Click **Remove Account** for the policy you want to delete.



Manage Payment Methods

1. To view or update your saved payment methods, select the **My Wallet** tab. A list of your bank, debit or credit card accounts will be displayed.
    - To add a new payment method, click **Add Payment Method**.
    - To edit an existing payment method, click **Edit**.
2. Enter your e-check bank, debit, or credit card account information in the designated fields.*
    - If your company has security measures in place that may block payments to new vendors, please contact your financial institution in advance to ensure HMAA's bill pay vendor, Paymentus, is approved as a payee (Company Name: Paymentus Corporation; Originator ID: 0000000160).
3. Click **Add**, and the account will be saved as one of your payment methods to select from when making a payment.
4. To delete a payment method from your wallet, click **Edit** next to the account you want to delete, then **Remove Payment Method**.



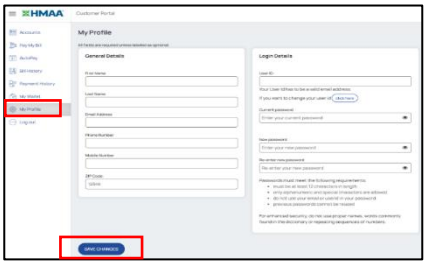


Note: The bank account type, full name assigned to the account, 9-digit ABA routing number, and bank account number must match your bank's records in order for payment to process. The system will immediately validate the account information you enter and display an error message if there is a discrepancy.

Access for multiple payment methods within a user profile
If you manage multiple policies and/or divisions, your wallet can store up to 10 payment methods.

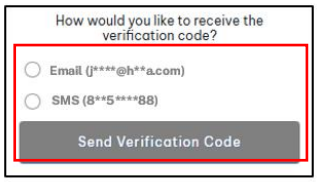
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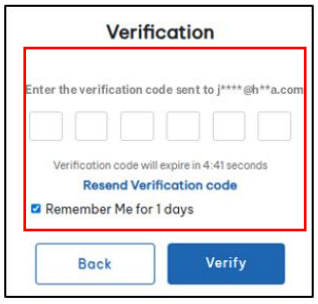
View or Update Profile



1. Select the **My Profile** tab. This allows you to change or delete your contact information, user ID, and password.
2. Update your profile preferences.
3. Click **Save Changes**. Note: Changes made on this screen will not affect nor change the information held by HMAA or your Account Manager.

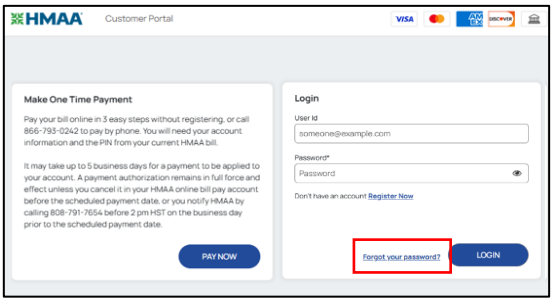
Multi-Factor Authentication (MFA)

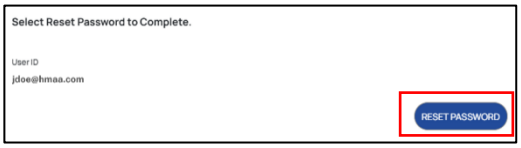




1. Each time you login, you will receive a one-time verification passcode at the email address or mobile phone number associated with your user account. Your email account will need to accept messages from billpay@hmaa.com.
2. A verification screen will display for you to enter the code and complete your login.

Forgot Password or User ID





1. Click **Forgot Your Password?**
   - Enter your user ID and *Continue*.
   - Click **Reset Password** to receive instructions via email from billpay@hmaa.com, including a temporary password that will expire in 24 hours.
2. If you forgot your user ID, contact HMAA Account Management for assistance.
3. After 15 failed attempts to login, the system will temporarily disable your account and display a message that it has been locked. Contact HMAA Account Management to unlock your account. We recommend you reset your password beforehand to prevent from your account from being locked.

Frequently Asked Questions

Registration

1. **Why is my PIN not working?** Possible reasons are:
   - The PIN was entered incorrectly.
   - The code contains a zero (0) that was mistaken as an uppercase letter O, or vice versa.
   - The code expired. Codes are valid only until the next billing cycle (around the 12th of the month). Refer to the most current bill for the division you are adding, or contact HMAA Account Management for assistance.

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- You entered your policy number and/or authentication code incorrectly. After 15 failed attempts, your account will be locked.

2. **Why is my policy number not working?** Possible reasons are:
   - You attempted to login before receiving a bill with your PIN information.
   - If you are a user for a specific division only, enter your policy and division number separated by a hyphen, and do not include spaces. For example, for Policy 12345 Division 1, enter 12345-1.
3. **Why is the system not accepting the password I want to create?** Your password must be at least 12 characters in length using alphanumeric values and special characters, cannot include your email or user ID, and cannot be a previous password.

Premium Bills

4. **Why does my premium bill not match the revised version I requested?** If you requested a change to your original bill, the revision will be viewable on your next online bill.
5. **Do I need to enter my bank or credit card account information to view my premium bill?** No, you can view your bill without entering this information and can skip that step entirely.

Payments

6. **Can I make payments using a debit or credit card?** Yes we accept debit or credit card payments.*
7. **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.
8. **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. A payment authorization remains in full force and effect unless you cancel it before the scheduled payment date, or you notify HMAA by calling 808-791-7654 before 2 pm HST on the business day prior to the scheduled payment date. We recommend you have enough funds in your bank or credit card account to cover the payment. A fee of $50.00 will be charged to your account for any payment returned for insufficient funds.
9. **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 to your next bill.
10. **Can I make multiple online payments in the same month?** For each payment method, you may make up to 3 separate payments within the same day and up to 5 total payments per billing cycle. After that, you will need to remit any unpaid balances via cash (in person only) or check to HMAA.
11. **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 do not start until the next billing month, you may need to reschedule the one-time online payment or remit via another method.
    - Your bank or debit/credit card account information was entered incorrectly. For banking information, be sure to correctly enter your bank's 9-digit routing number, the full name assigned to the bank account, and your account number. 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. For debit/credit card information, be sure to correctly enter your account number and expiration date correctly.

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12. **When does my payment need to be scheduled?** Your full premium payment must be made by the first day of the coverage month. If HMAA does not receive your full premium payment on or before the first day of the month for which coverage is expected, claims will not be paid. If payment is not received on time, your premium bill will serve as our 10-day notice of intent to cancel coverage as of the last day of month for which full payment was received. There is a 30-day grace period for premium payments. For example, May 20YY premium is due on May 1, 20YY, and the final deadline including the grace period is May 31, 20YY. If premium is not received by the end of the grace period, your policy will be cancelled as of the last day of the month for which full payment was received, and notification will be made to the State of Hawaii, and. You will be fully responsible for all claims after the cancellation date of your policy.
13. **Why did my automatic payment fail?** Possible reasons are:
    - If you scheduled a one-time payment prior to setting up autopay, automatic payments will start the next billing month; in other words, after your one-time payment is processed.
    - Your bank or debit/credit card account information was entered incorrectly. For banking information, be sure to correctly enter your bank's 9-digit routing number, the full name assigned to the bank account, and your account number. 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. For debit/credit card information, be sure to correctly enter your account number and expiration date.
14. **Why am I unable to save my bank routing number or debit/credit card account number?** Possible reasons are:
    - Your bank or debit/credit card account information was entered incorrectly. For banking information, be sure to correctly enter your bank's 9-digit routing number, the full name assigned to the bank account, and your account number. 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. For debit or credit card information, be sure to correctly enter your account number and expiration date.
    - The system will not allow you to enter an invalid bank routing number or debit/credit card account number.

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**. Hours of operation are 8 am to 4 pm HST Monday through Friday, except holidays.

DISCLAIMER: The instructions in this User Guide ("Guide") conform to the requirements of HMAA's bill pay system with Paymentus. In case of any conflict between this Guide and the online portal, the online portal takes precedence. Nothing in this Guide shall be considered a binding representation or contractual declaration by HMAA. Although HMAA makes every reasonable effort to ensure the accuracy and validity of the information provided in this Guide, HMAA acknowledges that errors and omissions may occur, and information sometimes changes before those changes can be reflected in this Guide. HMAA does not warrant the content of this Guide and does not assume liability for its completeness, accuracy, or any losses or damages resulting from its use or application.

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