Day One Direct Pay ™

Collect premium payments directly from consumers

The Enrollment Process

Employers and associations will have an enrollment landing page where benefits are explained with payroll deduction rates or monthly rates for association members. Employees can enroll and enrollment feed is sent to group/payroll company for appropriate payroll deductions.

At the end of the enrollment process for association members, the consumer is prompted to provide payment information. The consumer has the option to provide credit card, debit card, or bank draft information while agreeing to the monthly payment. An authorization token is then stored for monthly billing purposes.

The Transaction Process for Associations Only

- There are two billing options:
    - **Prior** to the effective date – process runs on the 20th day of the **previous** month.
    - **After** the effective date – process runs on the 5th day of the **current** month.
- Every active account in the system is processed individually. Each account is billed every month for the total premium amount for all products. A service fee based on the offered product portfolio being is added to each monthly transaction.
- If the transaction is declined for any reason (non-sufficient funds, inactive account, expired payment method, etc.), the transaction will be flagged to process again up to five times over the next 10 days.
- If the transaction fails, the carrier(s) is notified to terminate the benefits effective the last day of the month that premiums were paid.
- The consumer is notified via email of each transaction attempt & whether the attempts were successful.

The Reconciliation Process

Reconciliation is instantaneous based on the response from the transaction.

The Billing Process

On the 20th day of the month, we provide the group with a monthly utilization report including:

- Total number of members paid in full
- Total number of failed transactions
- Total premium amounts due to each carrier
- Total service charges (merchant service fees, charge backs, etc.)