

Grace periods and claims pending policies during the grace period

- Health Alliance provides a grace period of three consecutive months for members who receive advance payments of the premium tax credit and who have paid at least one full month's premium during the benefit year. Health Alliance will pay claims rendered during the first month of the grace period. Any claims incurred during the second and third month of the grace period will be pended as detailed below. Members who do not receive advance payments of the premium tax credit get a 31-day grace period.
- “Claims pending” are claims that were received but are held until the member has satisfied all premium and enrollment requirements.
- Claims are pended upon notification from our Eligibility Department while a member is in a grace period. Upon release from the grace period, claims are unpended and processed accordingly.