

# Online Premium Bill Pay FAQ

## Using the Tool

### How do I get to the online premium bill pay tool?

You must register and log in to [YourHealthAlliance.org](https://YourHealthAlliance.org) to get started with our online premium bill pay tool from your dashboard.

### Can I go directly to this tool without logging into [YourHealthAlliance.org](https://YourHealthAlliance.org)?

At this time, you **must** first log in to [YourHealthAlliance.org](https://YourHealthAlliance.org) and connect to our online premium bill payment tool from there to pay your premium online.

### I'm having trouble logging in. How can I pay my premium now?

If you have issues logging into [YourHealthAlliance.org](https://YourHealthAlliance.org) or accessing the tool, you can make a one-time premium payment by phone at (217) 666-2948.

### Your online premium bill pay tool isn't working. How do I pay my premium?

If our tool isn't working, you can make a one-time premium payment by phone at (217) 666-2948.

You **cannot** set up reoccurring auto-payments on the phone.

Please also use the Help Request tab or call RevoPay technical support at (310) 593-4833, option 2, Monday through Friday, 11 a.m. to 8 p.m. ET, to let us know what's wrong so that we can fix the issue as soon as possible.

## **Your premium payment phone number isn't working. How do I pay my premium?**

You can pay your premium online with our online premium bill pay tool. Just register and log in to [YourHealthAlliance.org](http://YourHealthAlliance.org) to get started from your dashboard.

## **I'm having issues with the tool, what can I do?**

You can use the Help Request tab or call RevoPay technical support at (310) 593-4833, option 2, Monday through Friday, 11 a.m. to 8 p.m. ET, for help.

You can also make a one-time premium payment by phone at (217) 666-2948.

## **Payment Details**

### **What payment methods can I use?**

Our online premium bill pay tool accepts credit cards and checking accounts. You can save these on the tool and manage them later under the My Payment Methods tab.

### **How can I update my payment methods?**

Use the My Payment Methods tab of the tool to manage your payment methods.

### **When are payments due?**

All payments are due by the first of the month.

Depending on the type of plan you have, there are different grace periods for paying your premium late. Check your plan's policy or [contact us](#) to see how many days long your grace period will be.

### **I have a past due amount. Is that in my total?**

Yes, our premium bill pay tool shows a total amount due, which includes both upcoming charges and any past due charges you might have.

Look at your mailed bill or the View Bills tab for more details on your balance.

### **Can I schedule a payment for a future date?**

Yes, you can schedule payments for future dates, just keep in mind that all payments are due by the first of the month.

You can also set up auto-pay to pull payments anytime between the first and the 12th of the month.

### **How long does it take for my payment to process?**

Most payments take 1 or 2 days to process.

### **Can I cancel my payment?**

You can't cancel a same day, one-time payment, so make sure details are correct on the Review & Approve page before you approve your payment. If there's an issue with this payment, you can ask for a refund.

You can use the Manage AutoPay tab to cancel a scheduled auto-payment.

### **How can I see past payments?**

You can see past payments you've made on the tool through the Payment History tab. It will show the status, amount, and payment method.

## **What happens if my payment is declined?**

Payments on the tool do not get sent back to you again if they're denied. If the reason for the issue is insufficient funds, you are sent a letter or email asking you to make a one-time payment.

If you miss a payment, there are different grace periods depending on your plan type. Check your plan's policy or [contact us](#) to see how many days long your grace period will be.

## **Why did I get a text asking if I wanted to make another payment online?**

If you made a one-time payment online through our online premium bill payment tool, you may receive a text later telling you how much you paid last month. It will also offer to let you pay the same amount again this month from the text, for your convenience.

Be aware that it will only show what you paid last month. It does not necessarily reflect the balance you actually owe. If you paid a past due amount last month or owe a past due balance now, the amount it's asking you to send could be over or under what you actually owe us.

You can log in to [YourHealthAlliance.org](http://YourHealthAlliance.org) and use the online premium bill payment tool to check your full balance and your past payments on the Payment History tab. You can also look at your mailed bill or the View Bills tab to check your balance.

You can also manage your notifications under the My Profile tab.

## **I keep getting an "error in processing" message. What's wrong?**

If you're getting an error in processing message, it usually means there's an issue with the tool, not your payment method.

You can use the Help Request tab or call RevoPay technical support at (310) 593-4833, option 2, Monday through Friday, 11 a.m. to 8 p.m. ET, for more help, or make a one-time premium payment by phone at (217) 666-2948.

## **Auto-Pay**

### **What is auto-pay?**

Auto-pay lets you set up a reoccurring payment to pay your full account balance with your preferred payment method between the first and 12th of each month.

### **Can I set up auto-pay?**

Yes, you can use our online premium bill pay tool to set up auto-pay. Auto-payments must be scheduled to pull between the first and the 12th of each month to work.

### **I'm not sure if I have auto-pay set up. How do I know?**

Once you've logged in and gone to our online premium bill pay tool, you can check if you've set up auto-pay under the Manage AutoPay tab.

If it doesn't say you have auto-pay schedule set up, you can set it up to pull between the first and the 12th of each month.

### **Can I cancel an auto-payment?**

Yes, use the Manage AutoPay tab to cancel any scheduled auto-payments you no longer want.

## **What happens if my credit card or account expires and I have auto-pay set up?**

If your credit card or account is expiring, you should receive an email telling you your payment method is expiring, so make sure your email address is up-to-date in the My Profile tab.

You should update your payment method before your next payment is due to avoid missing a payment.

If you miss a payment, there are different grace periods depending on your plan type. Check your plan's policy or [contact us](#) to see how many days long your grace period will be.

You can also manage your notifications under the My Profile tab.

## **What happens if my payment is declined?**

Payments on the tool do not get sent back to you again if they're denied. If the reason for the issue is insufficient funds, you are sent a letter or email asking you to make a one-time payment.

If you miss a payment, there are different grace periods depending on your plan type. Check your plan's policy or [contact us](#) to see how many days long your grace period will be.

If you don't make a one-time payment to pay off your balance and your grace period is long enough to allow it, your auto-pay will automatically pull the full amount the next month.