

## Health Connector Policy: Refunds

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Category: <b>Payment</b>	Date revised: <b>6/15/2020</b>
Approved by: <b>Andrew Egan</b>	Date reviewed: <b>6/15/2020</b>

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### **This policy applies to all Health Connector non-group health and dental products.**

The Health Connector will issue refunds, either automatically or at the request of an individual, for any individual who has a credit on their account. Refunds will be issued for each payment made by the individual, using the same method used to make a payment. For example, if an individual makes three payments of \$50 each including two by money order and one by checking or savings account, the Health Connector will send three separate refunds including two by paper and one electronically.

#### **Refunds will be issued to individuals automatically in the following cases:**

- Individuals who are no longer enrolled in a Health Connector Plan (Qualified Health Plan or QHP)/Health Connector Dental Plan (Qualified Dental Plan or QDP) and their reinstatement timeframe has passed;
- Individuals who have never been enrolled in a QHP/QDP but made a partial or late binder payment and whose payment window to effectuate enrollment has closed; and
- Individuals who are currently enrolled in a QHP/QDP and paid for their enrollment through the end of the plan year but have an excess credit balance on their account.

#### **Refunds will be issued by request to individuals in all other cases, if the individual has a credit balance on their account.**

- A request for a refund may be made online by logging into the member's account, by calling the Customer Service Center or visiting a Walk-In Center Location.
- Any amount owed to the Health Connector in the form of prospective premium billed, charges, or fees will be deducted from the credit amount before a refund is issued. Refunds will be issued in the amount equal to each payment made on the account, provided that an individual has been charged for all months of coverage and all appropriate adjustments have been made, including but not limited to, any applicable charges and fees.
- Refunds will not be issued for a month of coverage when that month has already started.

#### **Uncashed Refund Checks and Unclaimed Credit Balances:**

The Health Connector will retain uncashed refund checks and unclaimed credit balances for three years. If an individual has an uncashed refund check or credit balance that is older than three years, the balances will be considered abandoned property by the Commonwealth of Massachusetts.