



EXPLANATION OF GRACE PERIODS AND CLAIM PROCESSING DURING THE GRACE PERIOD

I have a SoloCare (Individual/Family Plan) policy. What is a grace period? You must pay your premium timely to keep your health insurance in force. Your premium payment for the upcoming coverage month is due no later than the first day of that month. This is the “Due Date.” We will send you a bill in advance of the Due Date.

If we do not receive the full payment due on or before the Due Date, we will send a notice of non-receipt of premium payment and cancellation of coverage (the Late Notice) to your address on record.

If you have received a Late Notice that your coverage is being canceled or not renewed due to failure to pay your premium, we will give you a grace period.

- If you purchased your SoloCare plan outside of the Marketplace ([HealthCare.gov](https://www.healthcare.gov) or [GeorgiaAccess.gov](https://www.GeorgiaAccess.gov)) or you purchased your SoloCare plan on the Marketplace ([HealthCare.gov](https://www.healthcare.gov) or [GeorgiaAccess.gov](https://www.GeorgiaAccess.gov)) but are not receiving an Advanced Premium Tax Credit (APTC), you have a 31-day grace period.
- If you purchased your SoloCare plan on the Marketplace ([Healthcare.gov](https://www.healthcare.gov) or [GeorgiaAccess.gov](https://www.GeorgiaAccess.gov)), and are receiving an Advanced Premium Tax Credit (APTC), you will receive a three-month grace period. During the grace period, you can avoid cancellation or non-renewal by paying the total premium due.

If you do NOT pay the premium by the end of the grace period, your policy will be canceled. You will still be responsible for any unpaid premiums you owe Alliant for the grace period and will not be eligible in the next twelve months for a policy until all past due amounts are paid in full.

What happens to my claims when I am in the grace period? If you purchased your SoloCare plan outside of the Marketplace ([HealthCare.gov](https://www.healthcare.gov) or [GeorgiaAccess.gov](https://www.GeorgiaAccess.gov)) or you purchased your SoloCare plan on the Marketplace ([HealthCare.gov](https://www.healthcare.gov) or [GeorgiaAccess.gov](https://www.GeorgiaAccess.gov)) but are not receiving an Advanced Premium Tax Credit (APTC), claims are processed according to plan benefits for dates of service occurring during the 31-day grace period.

If you purchased your SoloCare plan on the Marketplace, and are receiving APTC, claims are processed according to plan benefits during the first month of grace. Claims for dates of service during the second and third month of the grace period will be denied for non-payment of premium but are eligible for reprocessing if you pay your total premium due by the end of the third month of grace. If you do not pay your total due timely, any claims during the second and



third months of the grace period will be your responsibility.

During the time period in which a member is in a grace period, claims that are received during that time period receive what is known as a “soft” denial. This is similar to the process other carriers offer in which claims are pended which means they are held and not processed for a period of time. On a weekly basis, Alliant reviews members that have been in a grace period to determine if a premium payment has been made to bring their account to current. Once that occurs, the claims are reprocessed to apply the member’s benefits. Once the grace period concludes, if a premium payment is not made the claim is reprocessed to update the denial to reflect the member’s termination.