

Explanation of Grace Periods and Claims Pending Policy during the Grace Period

Q: I have a SoloCare (Individual/Family) policy. What is a grace period?

A: Each month you must timely pay your premium to Alliant Health Plans to keep your health insurance current. Your premium payment for the upcoming coverage month is due no later than the first day of that month. This is the “Due Date.” Alliant will send you a bill in advance of the Due Date for the upcoming coverage month.

If Alliant does not receive the full premium payment due on or before the due Date, Alliant will send a notice of non-receipt of premium payment and cancellation of coverage (the Late Notice) the subscriber’s address of record.

If you have received a late notice that your coverage is being cancelled or not renewed due to failure to pay your premium, Alliant will give you a grace period. If you purchased an off-market SoloCare plan, you will receive a **30-day day grace period**. If you purchased an on-market SoloCare plan, through Healthcare.gov and are receiving an *advanced premium tax credit* (APTC), you will receive a **three-month grace period**. During grace period, a subscriber can avoid cancellation or non-renewal by paying the premium you owe to Alliant.

If you do NOT pay the premium by the end of the grace period, your policy will be cancelled. You will still be responsible for any unpaid premiums you owe Alliant for the grace period.

Q: What does it mean to have my claims pending?

A: A pending claim is one that will **not** be processed for payment, but is waiting for an additional determination – whether eligibility- or clinical-related—before it will be paid by Alliant on behalf of the member.

Q: What happens to my claims when I am in grace period?

A: On-market SoloCare members, who purchased their plan through Healthcare.gov and are receiving an APTC, for services during the first month of grace, the claims will be processed according to plan benefits. Claims for services during the second and third month of grace will be pending.