



AGC Health Plan for Washington State

Delinquent Remittance Policies

Please review the following delinquency policies of the AGC Health Plan. If you have any questions, please contact the *thinc*-AGC Service Center.

Late and Non-Sufficient Funds (NSF) Fees

Any payments that are late (i.e. not physically received by the 10th of the month or, if a weekend, the next business day thereafter) and/or are returned due to insufficient funds will be considered past due and a fee of \$30 will be added to the group's billing statement.

Termination Notice

If payment has not been received by the AGC Health Plan by the specified due date (i.e. the 10th of the month of coverage), the respective group will be notified by email or fax that their payment is past due and that coverage will be terminated retroactively if payment has not been received (i.e. has not been EFT'd or physically received the AGC Health Plan's PO Box or billing offices) on or before the last business day of the month. Receipt of the notice is not a precondition to further aging of the account or to further action by the AGC Health Plan as provided in these rules. Payment must be for the full amount due as of the last posted invoice on the 9th of the month. Partial payments may not be considered sufficient to prevent termination of the group's policy. If the group uses Electronic Funds Transfer (EFT) to remit its monthly premium it must contact *thinc*-AGC Service Center to request that another draw be made on their account.

If payment is not received by the end of the month of coverage, the respective group will be terminated retroactive to the last day of the prior month. A group will receive termination notice by email or fax.

Required Conversions to Electronic Funds Transfer (EFT) Processing

Accounts that have received a late notice and/or have been assessed a late or NSF fee three times in a calendar year will be required to pay their monthly premium by EFT to maintain their benefit coverage under the AGC Health Plan. Once a group has been converted to EFT, the option of paying by check is no longer available.

Reinstatement Process

Subject to the approval of the applicable carriers, groups that have been terminated for any reason may request to be reinstated once during a calendar year. As a prior condition to reinstatement the group must do all of the following within 30 days of receiving a termination notice:

- Agree in writing to pay their monthly premium via an EFT draft
- Pay all back premiums due and the current month's premium by a cashier's check
- Pay a \$150 reinstatement fee

If after reinstatement, a group continues to be late in its payments (i.e. payments are not received by the 10th of the month), the AGC Health Plan may at its sole discretion and without prior notice, notify the group that they are terminated from participation in the AGC Health Plan. Further, the AGC Health Plan may, at its discretion and without prior notice, refuse to reinstate a group whose coverage has been terminated for any reason including termination for failure to maintain the group's AGC membership.

***thinc*-AGC Service Center**

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Forms and Documents: www.thincservice.com