

Jan. 6, 2023

# Initial Payment Options, Rules and Deadlines

## Paying Initial Premium

- Applicants should use their billing notices for directions on how to make their first payment to Blue Cross and Blue Shield of Montana (BCBSMT).
- They can also [go here](#), click on the blue “First-Time Payment” button under “I Want to Make a First-Time Payment” and pay online. All other payment options are detailed on this webpage.
- Note the “I Want to Make a One-Time Payment” option is for current members only.

## Initial Premium Payments: What You Need to Know

- We require the first month premium payment to effectuate new policies and active renewals\*. After effectuation, members receive ID cards and policy fulfillment kits.
- If we receive an application without an initial payment, it will move to pend status.
- We recommend paying the initial premium as soon as possible so members can access benefits on their effective date if needed.
- Initial premium payments are processed upon receipt.
- If consumers don't pay the initial premium when submitting their applications, they'll get instructions on making their first payment via emails or letters. These communications include payment deadlines.
- If the initial payment is not paid by deadline, the application will be withdrawn, **resulting in no coverage**.

## Initial Premium Payment Deadlines

- If the payment deadline isn't met, the application is withdrawn.
- If the applicant pays by the deadline, the effective date remains the date for which the applicant applied.

### Initial Payment Deadline for Jan. 1 Effective Date

- **We're extending the payment deadline for Jan. 1, 2023, coverage to 12 p.m. MT on Jan. 31, 2023.**
- Applicants with deadlines of Jan. 1 through Jan. 30 now have until noon on Jan. 31 to make their initial payment and keep their Jan. 1 effective date. Applicants will receive communications about their new deadline.

### Initial Payment Deadline for Feb. 1 and Later Effective Dates

OFF EXCHANGE Initial Payment Deadline	ON EXCHANGE Initial Payment Deadline
The initial premium payment due date is either <b>30 calendar days from the first payment request</b> or the effective date of the policy, whichever is <b>LATER</b>	The initial premium payment due date is either <b>30 calendar days from application receipt</b> or the effective date of the policy, whichever is <b>LATER</b>
The 30-calendar-day period begins the day we send the payment deadline letter.	The 30-calendar-day period begins the day we receive the application.

\* An active renewal is when an existing BCBSMT member chooses a new BCBSMT plan.