Consumer Pay Online (CPOL) Portal Training

Consumer Pay Online (CPOL) Portal Tutorial
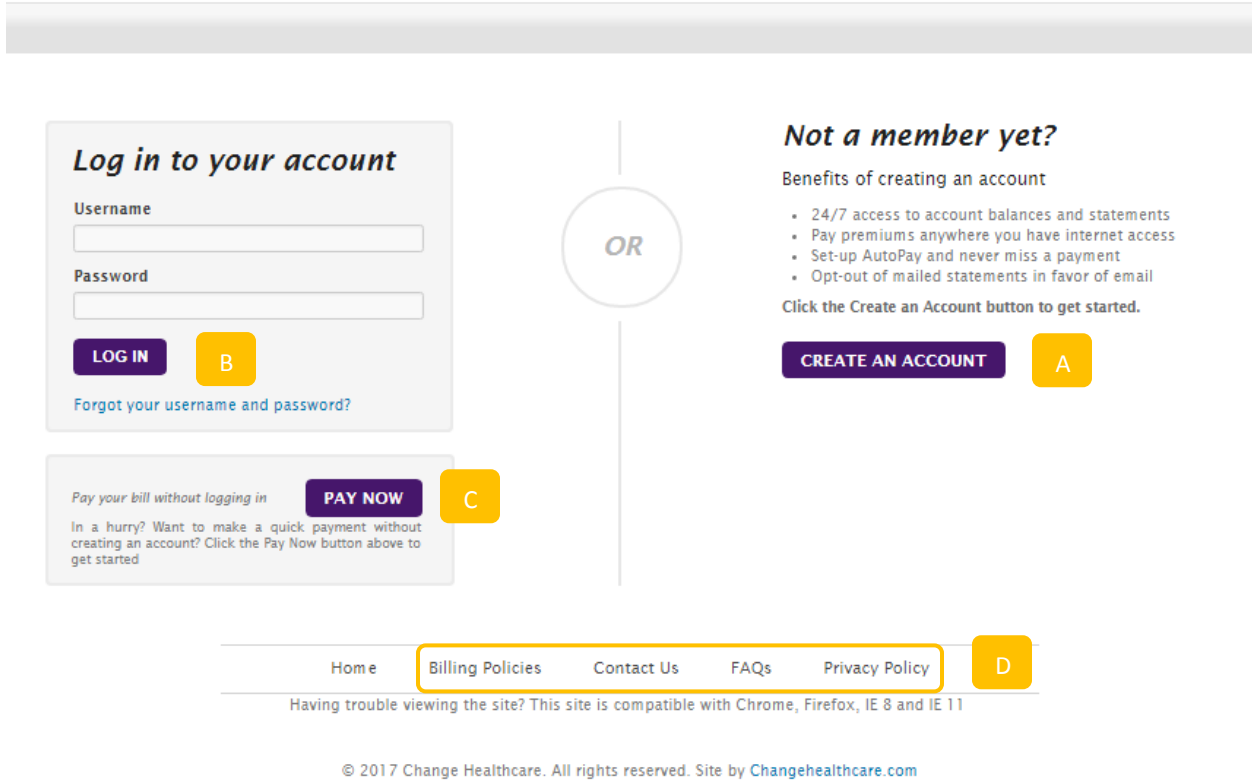
Contents

Introduction

This tutorial provides information on how to make payments using the Consumer Pay Online Portal ("CPOL") available to LIBERTY Dental Plan members who purchase an Individual Marketplace dental plan. To access the CPOL, visit https://libertydentalplan.ixt.com/ to set up an account and to use this convenient service.

CPOL Landing Page

From the CPOL landing page, you have the option to enroll for a secure account and log in to make a payment, or to make a quick payment without logging in. We highly recommend you create a CPOL account for the first time.

Benefits of creating an account include:

- Set-up AutoPay and never miss a payment
- 24/7 access to account balances and statements
- Pay premiums anywhere you have internet access
- Opt-out of mailed statements in favor of email notification
- Email notification of when balances are due

LIBERTY
DENTAL PLAN

Log in to your account

Username

Password

LOG IN B

Forgot your username and password?

Pay your bill without logging in   **PAY NOW** C

In a hurry? Want to make a quick payment without creating an account? Click the Pay Now button above to get started

OR

Not a member yet?

Benefits of creating an account

- 24/7 access to account balances and statements
- Pay premiums anywhere you have internet access
- Set-up AutoPay and never miss a payment
- Opt-out of mailed statements in favor of email

Click the Create an Account button to get started.

CREATE AN ACCOUNT A

Home   Billing Policies   Contact Us   FAQs   Privacy Policy   D

Having trouble viewing the site? This site is compatible with Chrome, Firefox, IE 8 and IE 11

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Description of Landing Page Menu Options

A   Create a CPOL account if you are not enrolled yet

B   Log in to the portal if you already have an account

C   Make a quick payment without logging in (Not recommended)

D   You can access additional information by clicking on the links at the bottom of the landing page. For any question, please click **Contact Us** to retrieve contact info.

CPOL Enrollment

If you are a new member, you can register for an account by clicking on "CREATE AN ACCOUNT" on the landing page. You will be directed to the online enrollment page.

In order to create an account, you must provide two authentication data elements:

- Date of Birth (MM/DD/YYYY Format)
- Subscriber ID (noted on your statement)

Step 1

Online Enrollment

* Required Field

Welcome to the enrollment process for your online account. Begin the process by filling in the information below. The password you provide will be used to access your online account in the future. After enrollment, you will be able to immediately log into the system and view your account information.

Online Enrollment Form

Please fill in the information below and press the "Next" button.

Date of Birth [1] *: [   ]

Subscriber ID [2] *: [   ]

Username*: [   ]

Password*: [   ]

Password must be a minimum of 8 characters, containing at least 2 letters and 2 numbers.

Confirm Password*: [   ]

Email Address*: [   ]

Add a password recovery email address to your account so that we can send you recovery information if you forget your password. We may also use this email to send you account related notification.

Confirm Email Address*: [   ]

Cancel **NEXT**

[1] *MM/DD/YYYY Format*

[2] *Enter Subscriber ID noted on your statement*

IMPORTANT: Double check your username! Usernames cannot be changed after your account is set up.

Password Fundamentals:

- Password must be at least eight (8) characters long
- Must contain at least two (2) alpha characters
- Must contain at least two (2) numeric characters
- Passwords are case sensitive
- CPOL logs users off after 5 minutes of inactivity
- Passwords are valid for 90 days

Step 2

In Step 2, your personal information and billing address will be auto-populated based on your statements. TIP: If you want to change your personal information or billing address, please contact the Marketplace directly.

In Step 2, you have the option to opt-in for paperless billing. You may do this by checking "EMAIL" under Communication Settings, and you will receive email notifications when a new statement is available to view in the portal. By default, the email address is the same email address provided in Step 1. Upon selecting "EMAIL", please read the Terms & Conditions below and check "I accept the Terms and Conditions", then click SUBMIT.

You must check either "EMAIL", "MAIL" or both under Communication Settings.

Create an account

Step 1	Step 2	Finish
Specify User Info	Personal Info	Submit

Enter your Personal Information

First Name*: _____

Last Name*: _____

Billing Address

Country*: [United States ▼]

Address Line 1*: _____

Address Line 2: _____

City*: _____

State*: [Billing State * ▼]

Zip/Postal Code*: _____

Phone Number*: _____

Communication Settings

Receive notifications across multiple channels. In addition to your paper statement sign up to receive digital reminders.

CONVENIENT
When your online statement is ready, you'll receive a digital notification. You can conveniently access and also pay your bill online 24/7.

SAFE
You will receive secure notifications when your statement is available.

☐ EMAIL

☐ Enter email for electronic documents

Receive notifications by email.

☐ MAIL

All documents will be printed and mailed to the address on file.

TERMS & CONDITIONS

By checking 'I accept the Terms and Conditions' and 'Save Settings' below, you are agreeing to receive communications in the modes selected above.

If you have selected to receive communications via email, and supplied an email address, you agree to receive all communications, including billing statements and payment due reminders, from your healthcare service provider to the email address you provide. If the email address you provide is a shared address, or is a work address hosted by your employer, note that any information, including personal health or financial data, sent to that address may be accessed by all individuals with the password for the shared account and/or your employer, as applicable.

You may update your preferences at any time by revising these selections.

Please refer to the Privacy Policy provided on this website for further information.

☐ I accept the Terms and Conditions

Cancel   **SUBMIT**

Step 3

Once your account has been successfully created, you will see the following confirmation page. You will also receive a confirmation email. Now, you can log in with the username and password to the CPOL portal to view all your bills, set up Auto Pay and manage your preferences.

Your account has been created

You may now log in to your account to view documents, pay your bill and manage your preferences.

LOG IN

Username or Password Reset Request

If you have forgotten your username or password, you can click on "Forgot your username and password?" on the landing page. You will be directed to the following page:

Lost Username or Password

If you have lost or forgotten your username or password and cannot gain access to your account, click on the appropriate button below. You may also contact customer service at the phone number or email address below.

In order to keep your information secure, you will be required to validate your identity over the phone with a representative.

You may modify your password by logging into the *My Account* section and selecting *Change My Password*. Please keep your new username and password in a safe place for future use.

Phone Number for Questions: 555-555-5555

Office Hours: 8:00a- 5:00p M-F

E-mail/Free Text Area

Cancel   **FORGOT PASSWORD**   **FORGOT USERNAME**

To retrieve your username, provide the email address you designated during the registration process. To recover your password, you will need both the email address and the username you provided during the registration process.

Username request

Lost Username

Enter your email address below and your username will be emailed to you.

Email Address: [_____]

Cancel   **SUBMIT**

Password request

Reset Password

Enter your username and email address below to recover your password.

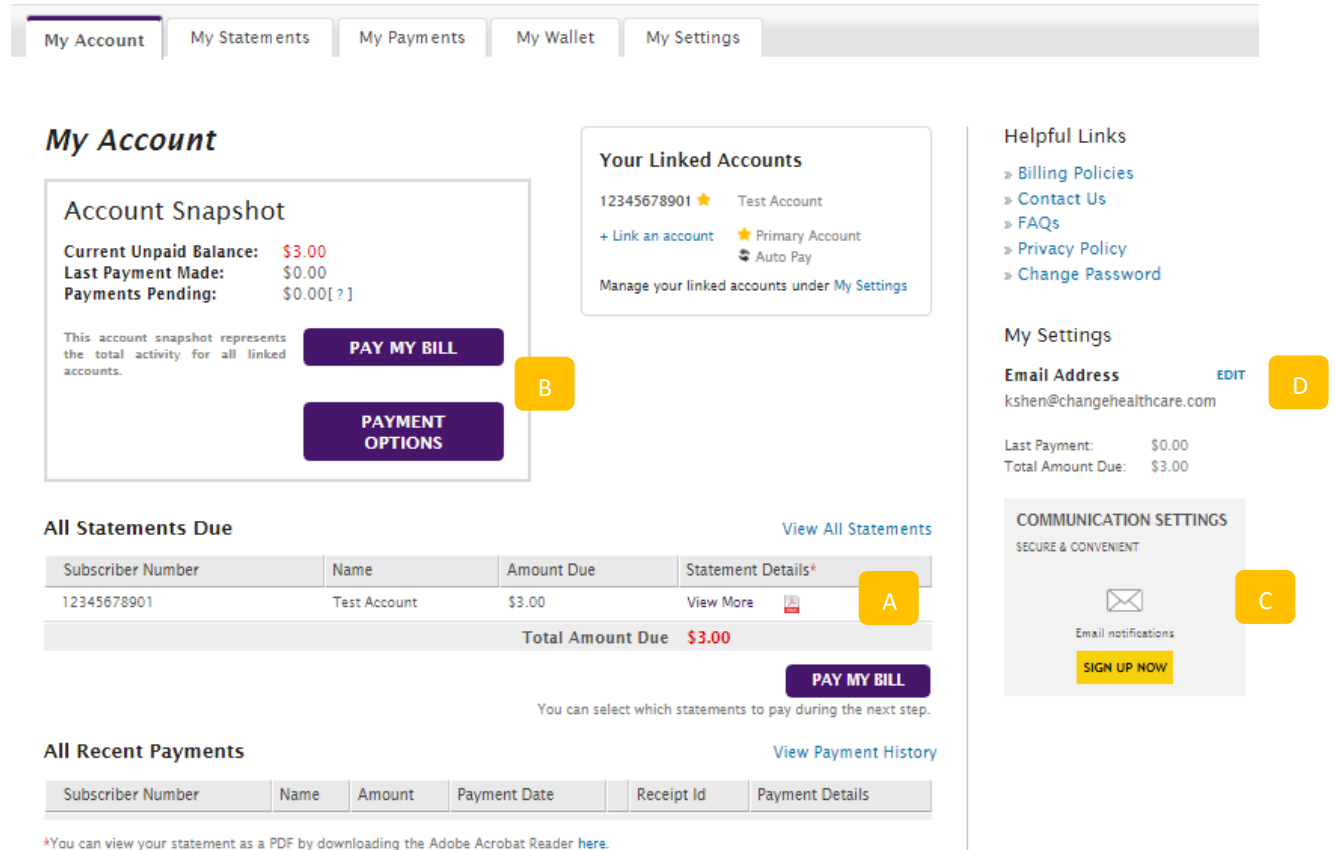**Username:** [_____]

Email Address: [_____]

Cancel   **SUBMIT**

CPOL My Account Tab

Immediately upon sign in, you are directed to the **My Account** page. This serves as the landing page and allows you to complete standard tasks such as viewing PDF statements, and initiating payment transactions.

| A | Selecting the VIEW MORE button, located in the Statement Details column under View All Statements, enables additional statement information. The PDF link provides you with a copy of the applicable document in PDF. Adobe Reader must be locally installed to use this option. |

| B | Selecting PAY MY BILL or PAYMENT OPTIONS button in the Account Snapshot, you will be directed to the Payment Options page. *This is only available when you have a positive balance.* |

| C | Allows you to sign up for paperless billing if you haven't opted in during CPOL registration. |

| D | You can update your email address on file by clicking on "EDIT". Any changes to your email address will only apply to your CPOL account. To change the email address that was used when you enrolled onto an Individual Marketplace dental plan, please notify the Marketplace. |

Make a payment when you have positive balance

When you have a positive balance, and are ready to make a payment, click on either PAY MY BILL or PAYMENT OPTIONS button in the Account Snapshot to be directed to the Payment Options page. You have the option to make one-time payment or SET UP AUTOPAY.

To avoid missing a premium payment, we highly recommend you SET UP AUTOPAY to turn on automated recurring payments.

Pay My Bill

Now you can manage your bill payment process online! It's fast. Your bill can be paid in minutes without the hassle of finding stamps or envelopes. We have several different payment options for your convenience, too. Need to pay down your existing account balance over a period of time? You can create a custom **Payment Plan** to schedule recurring weekly or monthly payments and designate the amount you'd like to pay each time. Or, you can use our **Auto Pay** option to pay new bills as they are due – similar automatic payment feature for important bills like utility or mortgage payments, ideal if are receiving long-term care, physical therapy or recurring appointments.

Payment Options

Pay in Full

Ready to pay your existing account balance in full? Simply click **Pay in full** below to get started.

PAY IN FULL

Pay Other Amount

Ready to pay a portion of your existing account balance? Simply click **Partial Payment** below to select your payment amount and payment method.

PARTIAL PAYMENT

Auto Pay

Schedule automatic payments for future bills, recurring, and upcoming medical care. Future payments can be scheduled using the payment preferences you designate.

SET UP AUTOPAY

Statements Due   Select the statements that you wish to pay

☑	Subscriber Number	Name	Amount Due	View Statement*
☑	12345678901	Test Account	$3.00	View More 📄

*You can view your statement as a PDF by downloading the Adobe Acrobat Reader here.

Total Amount for this Payment: $3.00

Cancel   **PAY NOW**

IMPORTANT TIP: Payments cannot be made for $0 balances or balances appearing in parentheses. Amounts shown in parentheses mean you have a credit. When this occurs, the credit will be applied to your next statement.

My Account	My Statements	My Payments	My Wallet	My Settings

My Account

Account Snapshot

Current Unpaid Balance: ($7.72)
Last Payment Made: $7.72
Payments Pending: $0.00[?]

Payments made before the creation of your IVR or Portal account may not be reflected in the Last Payment Made under the Account Snapshot. Those payments will be reflected in your next monthly statement.

PAY MY BILL

All Statements Due

View All Statements

Subscriber Number	Name	Amount Due	Statement Details*
		($7.72)	View More
		Total Amount Due	**($7.72)**

Set up Auto Pay

There are two ways to set up an Auto Pay plan:

- If you have a positive balance, you can go to Pay My Bill and click on "SET UP AUTOPAY" from the Payment Options menu bar on the right
- If you don't have a positive balance, you can click on **My Settings** tab. At the bottom you will find the Auto Pay section. Click on the link provided under Auto Pay.

You will be directed to the "Set Up Auto Pay" page:

The Auto Pay feature is set up at the account level. Only one account can be used to set up one Auto Pay plan. Please select (check) an account, then click "GET STARTED >>":

Step 1

In step 1, you will be asked to provide Payment Information.

- Select a Payment Method:
  You can use credit card, debit card, or eCheck. If you have saved your payment information in **My Wallet**, you can use that payment method from My Wallet.

- Select a Payment Amount:
  o Pay Full Balance: automatically pay the full balance on your statement

- Choose a Maximum Payment Amount: the selected Payment Method will be charged either the Maximum Payment Amount entered, or your full account balance, whichever is less.

- Payment will be processed "15 days after Statement Date". If your Auto Pay plan is activated on 1/10/2018, it works this way:
    - If you have a statement due with a Statement Date of 1/1/2018, when you activate the Auto Pay plan on 1/10/2018, the payment processing date has passed (1/6/2018). **Please make sure to make a one-time payment against this statement.** Your next monthly statement (Statement Date = 2/1/2018) will be automatically paid on 2/16/2018.
    - If you have a statement due with a Statement Date of 1/8/2018, when you activate the Auto Pay plan, the payment processing date has NOT passed (1/13/2018). On 1/13/2018, an automatic payment will be processed against the statement. Your next monthly statement (Statement Date = 2/8/2018) will be automatically paid on 2/23/2018.
    - You can create an Auto Pay plan even if you don't have any outstanding statement/positive balance. In this scenario, when your next statement is published, an automatic payment will be made against the statement, 15 days after the Statement Date.

- End Date:
  Based on your insurance term, you can select an End Date for the recurring payments to stop.
    - This option is no longer available. If you have set up an Auto Pay profile with an end date, you will receive an email notification when your Auto Pay profile has expired. Please make sure to set up a new Auto Pay profile to continue using the Auto Pay option.

- Preferences:
  For your convenience, you can save the payment method you select to **My Wallet**, which can be used for future payments. You can pick a Nickname for the payment method, and select it to be your default payment method.

🖥 Set Up Auto Pay

Step 1	Step 2	Finish
Provide Payment Info	Review Your Info	Enrollment Confirmation
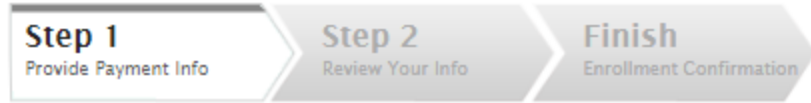
Provide Payment Information

Select a Payment Method

◉ Credit Card or Debit Card   ○ eCheck

○ Use this card from My Wallet

> Visa 1111 ▽

◉ Use a new card

Use a new credit card

* Required Field

Payment Method*:	Visa ▽	VISA MasterCard DISCOVER AMERICAN EXPRESS
Card Number*:		
Name on Card*:	Test Account	
Expiration Date*:	01 - January ▽ 2017 ▽	

◉ Pay Full Balance
○ Maximum Payment Amount

The selected Payment Method will be charged your full account balance.

The selected Payment Method will be charged your full account balance.

Payment will be processed: [15 days after Statement Date ▾]

Billing Address

Country*:   [United States ▾]

Address Line 1*:   [   ]

Address Line 2:   [   ]

Billing City*:   [   ]

Billing State*:   [Billing State * ▾]

Zip/Postal Code*:   [   ]

Email Address*:   [   ]   Email address is for delivery of receipt only.

Phone Number*:   [   ]

Preferences

☐ Save this card to My Wallet, so I can reuse it for later payments

Card Nickname: [   ]   [?]

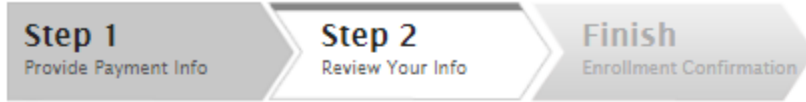☐ Make this my default credit card

Cancel   **REVIEW YOUR INFORMATION**

Step 2

In Step 2, you can review your information and make changes if you want.

Set Up Auto Pay   Back to previous step

Step 1
Provide Payment Info

Step 2
Review Your Info

Finish
Enrollment Confirmation

Review your Enrollment Information

Payment Details   EDIT
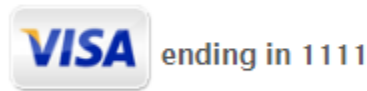
Name	Test Account
Card Number	************1111
Enrolled Account Details	**VISA** ending in 1111
	Billing Address Test Account 123 Main St Anywhere, CA 54321
Setup Date	October 27, 2017

Step 3

The final step confirms that your Auto Pay plan is set up. You will receive a confirmation email.

Set Up Auto Pay

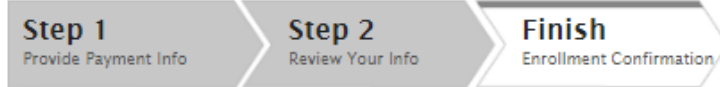| Step 1	Step 2	Finish
Provide Payment Info	Review Your Info	Enrollment Confirmation

You are now enrolled in Auto Pay

Thank you for setting up your AutoPay plan.

To opt out, please contact customer service at .

The receipt has been emailed to the address you specified during the payment process. You may also print this page for your records.

RETURN TO MY ACCOUNT

Payment Details

Name	Test Account
Card Number	************1111
Enrolled Account Details	

VISA ending in 1111
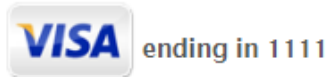
Billing Address
Test Account
123 Main St
Anywhere, CA 54321

| **Setup Date** | October 27, 2017 |

Current Balance:

$2.00

You may need to make a one-time payment before your next automatic payment is processed

PAY NOW

Manage Auto Pay plan

To manage your Auto Pay plan, go to **My Settings** tab. At the bottom you will find Auto Pay section. You can Edit or Delete an Auto Pay plan. For more info, please refer to CPOL My Settings Tab below.

My Account	My Statements	My Payments	My Wallet	My Settings

My Settings

Profile Information

Name and Mailing Address	Test KShen
	123 Main St
	Anywhere, CA 54321
Email Address	kshen@changehealthcare.com
Password	***************

Helpful Links

» Billing Policies
» Contact Us
» FAQs
» Privacy Policy
» Change Password

Communication Preferences   EDIT

Notifications will be sent using below delivery methods:

- Mail - Documents will be printed and mailed to address on file.

Linked Accounts

★ Primary Account

Account Number	Name	Date Linked	
12345678901 ★	Test Account	October 25, 2017	

+ Link An Account

Auto Pay   ADD

Name	Max Payment Amount	Setup Date	End Date	Status	
Test Account	N/A	10/25/2017	10/28/2017	Deactivated	Edit ✕ Delete

CPOL My Statements Tab

The **My Statements** tab displays a historical view of statements or invoices that have been published to CPOL.

You can filter statements using one of the following queries:

- Data Range
- Name

| My Account | **My Statements** | My Payments | My Wallet | My Settings |

My Statements

Want to see your statements? You can easily search by statement date and member name, view a list of outstanding statements pending payment or view a complete list of previous statements in the sections below.

Account Snapshot

Current Unpaid Balance:	$2.00
Last Payment Made:	$1.00
Payments Pending:	$1.00 [?]

PAY MY BILL

Filter Statements By...

| Date Range | | to | |
| Name | | SEARCH | Clear |

Statements Due

Subscriber Number	Name	Amount Due	Statement Details*
12345678901	Test Account	$2.00	View More
		Total Amount Due	**$2.00**

*You can view your statement as a PDF by downloading the Adobe Acrobat Reader here.

PAY MY BILL

You can select which statements to pay during the next step.

Previous Statements

Subscriber Number	Name	Amount Due	Statement Details*
12345678901	Test Account	$3.00	View More

*You can view your statement as a PDF by downloading the Adobe Acrobat Reader here.

First   Next   Prev   Last   Showing 1 - 1 of 1   Show 10

CPOL My Payments Tab

The **My Payments** tab provides a historical view of payments submitted through the CPOL portal. Selecting the View More button will display the statement/invoice linked to a payment transaction.

| My Account | My Statements | **My Payments** | My Wallet | My Settings |

My Payments

Need up-to-date information about your payment history? Below includes information about previous payments that have been applied towards your account balance including the **Date Paid, Amount Paid, Payment Method** and **Payment Details**.

Subscriber Number	Name	Amount	Payment Date		Receipt Id	Payment Details*
12345678901	Test Account	$1.00	Oct 27, 2017	Online	567147	View More

*You can view your statement as a PDF by downloading the Adobe Acrobat Reader here.

First   Next   Prev   Last   Showing 1 - 1 of 1   Show 10

CPOL My Wallet Tab

The **My Wallet** tab allows you to store payment cards and/or banking information for future payments.

This page also provides the following features:

- Add a new payment card
- Add a new bank account
- Edit/Remove an existing payment card
- Edit/Remove an existing bank account

To maintain the highest level of PCI compliance, only the last four (4) digits of routing, account or card numbers are displayed.

My Account	My Statements	My Payments	My Wallet	My Settings
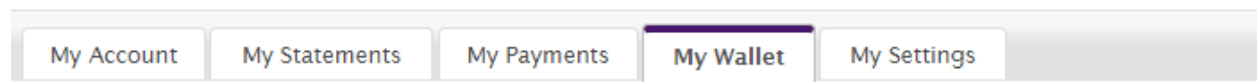
My Wallet

Paying your bill just got easier! Simply link your credit card or checking account information to streamline bill payment. Enter your payment information below and store it within our secure, encrypted website. To save time in the future, you can login to your account and conveniently pay your bill using your saved payment methods without having to rekey your payment information again.

My Credit/Debit Cards   ★ Default credit/debit card

Type	Card Number	Expires	Nickname	Actions
Visa	Ending in 1111 ★	01/21	visa	EDIT Remove

+ Add a new card

My eCheck/Bank Accounts   ★ Default echeck/bank account

Type	Routing Number	Account #	Nickname	Actions

+ Add a new account

CPOL My Settings Tab

The CPOL **My Settings** tab provides access to common settings:

- Profile Information Updates
  - Name
  - Mailing address
  - Email address
  - Password
- Communication Preferences
  - You can modify your communication preference (email, mail or both) here. We recommend you to select email notification if you haven't done

so during CPOL registration. By selecting EMAIL, you will receive an email notification when your new statement is ready for you to view in the portal, and you can access statements online anytime, anywhere you have internet access.

- Auto Pay profile management
  - View Auto Pay profile details
    - Max Payment Amount
    - Setup Date
    - End Date
    - Status
  - Add an Auto Pay plan
    - Note: Auto Pay plan is set up at the account level. One account can only set up one Auto Pay plan.
  - Edit an Auto Pay plan
    - Modify Auto Pay plan (only available when the plan is activated)
    - Activate/Deactivate a plan
  - Delete an Auto Pay plan

My Account	My Statements	My Payments	My Wallet	My Settings

My Settings

- Mailing and email addresses

Profile Information   EDIT

Name and Mailing Address	Test KShen 123 Main St Anywhere, CA 54321
Email Address	kshen@changehealthcare.com
Password	***************

Communication Preferences   EDIT

Notifications will be sent using below delivery methods:

- Mail - Documents will be printed and mailed to address on file.

Auto Pay   ADD

Name	Max Payment Amount	Setup Date	End Date	Status	
Test Account	N/A	10/27/2017	11/30/2017	Active	Edit X Delete

PAY NOW

On the CPOL landing page, you have the option to make a quick payment without creating an account. This is not recommended since you can only make a one-time payment against your current balance. This option does not provide you with the features to set up automated recurring payments, to view your statements or payment history online, or to save your payment information for future payments.

To make a quick payment, click the Pay Now button to get started. You will be asked to provide two data elements:

- Date of Birth (MM/DD/YYYY Format)
- Subscriber ID (noted on your statement)

Quick Pay

* Required Field
Enter your account information below exactly as it appears on your statement. Refer to your most recent statement and then click 'Continue'.

Date of Birth [1] *:

Subscriber ID [2] *:

BACK   **CONTINUE**

[1] *MM/DD/YYYY Format*

[2] *Enter Subscriber ID noted on your statement*

The process to complete a payment is the same as that for making a one-time payment for a registered account.