

# Installment Plan FAQ

1. How does the Installment Plan work?
  - a. Installment plans can only be initiated on-line through the AHP website for your school.
  - b. At the time of enrollment you will pay an initial down payment.
  - c. If your school offers Dependent Coverage, an eligible Spouse and Dependent(s) must be enrolled at the same time and for the same coverage period as the student.
  - d. The installment option is available online prior to or within 30 days after the coverage period effective date. The coverage period effective date is established by the university or college. Example: Plan's effective date is 8/1 so the installment plan option would not be available after 8/31.
  - e. The first installment draft will be processed one month after the Plan's coverage period effective date.
2. What forms of payment are accepted?
  - a. Payment can be made by Credit/Debit card, Bank Draft or Webpay. AHP accepts Visa, MasterCard, Discover, and American Express.
3. How do I enroll in the Installment Option?
  - a. Go to the AHP website for your school/campus.
  - b. Click on Enrollment at the top of the page.
  - c. Click on Enroll Online.
  - d. If you already have an AHP Username/Password sign in to start the enrollment process. If you have not created an AHP Username/Password, please create a new account.

The screenshot shows a web form titled "Getting Started Account". At the top, it says "Please sign in or create an account to continue". Below this are two main options: "Sign into Pre-existing Account" and "Create a New Account", both of which are circled in red. The "Sign into Pre-existing Account" section includes fields for "Username" and "Password", with "Login" and "Forgot Username/Password" buttons below. The "Create a New Account" section includes fields for "Username", "Password" (with a visibility toggle), "Email Address", "Student ID", and "Date of Birth" (with a calendar icon and "mm/dd/yyyy" format), and a "Create Account" button at the bottom.

4. Once you are logged in you will answer a few questions then see this screen in the Pricing Details tab. You can toggle between the One Time Payment and the Installment Plan tabs. The tab you are in will be white.

Getting Started- Coverage Details- Pricing Details

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## Pricing Details

### Payment Options

Are you Medicare Eligible? ▾

Select a payment option tab to see pricing.

One Time Payment    **Installment Plan**

5. Why did I not get a receipt of purchase?
  - a. Payment confirmation emails are sent to the email address entered at the time of enrollment.
6. Can I use more than one credit card to make my installment payment?
  - a. No, only one credit card can be on file at a time.
7. Can I pay by check?
  - a. Neither the initial installment payment nor the regular monthly payments can be made by check. However, you may pay the account in full by mailing a check to P.O. Box 1605, Colleyville, TX 76034-1605. Please be sure to include your full name, name of school you attend, school student ID, phone number, and note that you are paying off your installment plan to [installments@ahpservice.com](mailto:installments@ahpservice.com).
  - b. AHP does offer a Bank Draft (ACH) option where you can log into your bank account and make a payment.
8. My School's Plan Coverage Period Effective Date was 8/1 and I enrolled myself on 8/20, when will my coverage begin?
  - a. If you enroll after the Plan's Coverage Period Effective Date your coverage will begin the day AHP receives payment. In this example 8/20.
9. When will my first Installment payment be due?
  - a. The first installment payment will process 1 month after the School's Plan Coverage Period Effective Date. (Example: the School's Plan Coverage Period Effective Date is 8/1. The first installment payment would process 9/1.)

10. How do I make my monthly Installment payments?

- a. AHP will use the payment method entered when you initiated the installment plan to process the monthly payments.

11. Did my payment process successfully?

- a. You can check the status of your payment several ways.
  - i. Log into your AHP account.
    - 1. Go to **ahpcare.com** then **click on login**.
    - 2. Enter your **username and password**.
    - 3. Under **My Account**, select **Coverage/Payment Information**.
    - 4. Under the Recurring Profile column on the right hand side, click **View Payment Info** corresponding to the current coverage period.
  - ii. Locate the confirmation or declined payment email in the email account associated with the payment method on file.
  - iii. Contact your financial institution.

12. Why was my payment declined?

- a. Due to its sensitive nature, AHP does not have access to why some transactions are declined. Please contact your financial institution for specific details.

13. How can I update/change payment method information?

- a. Go to **ahpcare.com** then **click on login**.
- b. Enter your **username and password**.
- c. Under **My Account**, select **Coverage/Payment Information**.
- d. Under the Recurring Profile column on the right hand side, click **View Payment Info** corresponding to the current coverage period.
- e. Select either **Credit Card** or **Bank Draft (ACH)**.

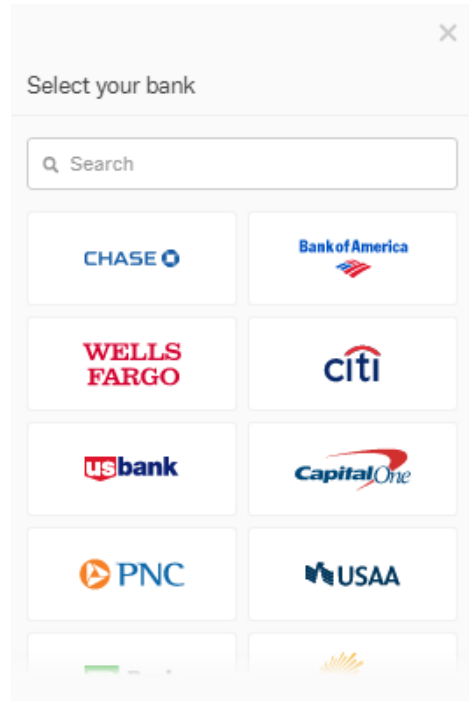
The screenshot displays two parts of the user interface. On the left is a 'Payment Schedule' table with the following data:

#	Date	Amount	Status	Action
1	04/01/2018	\$956.00	Pending	Pay Ahead
2	05/01/2018	\$856.00	Pending	Pay Ahead
3	06/01/2018	\$856.00	Pending	Pay Ahead

Below the table, it shows a 'Remaining Balance' of \$ 1,968.00 with a 'Pay Off Remaining Balance' button.

On the right is the 'Update Payment Method' form. The 'Installment Plan Status' is 'Active'. The 'Update Payment Method' section has two radio buttons: 'Credit Card' and 'Bank Draft (ACH)'. The 'Credit Card' option is selected and highlighted with a red box. Below these are input fields for 'Card number' and 'MM / YY CVC', and an 'Update Payment Method' button.

- i. For credit card, select 'Credit Card' then type in your credit card number, expiration (MM/YY), CVC code from the credit card, and zip/postal code.
- ii. For bank draft (ACH), select 'Bank Draft (ACH)' then select your financial institution from the images or search by name.



iii. You will need to key in your username and password for your financial account. If your financial institution is not in the list and cannot be found the ACH option would not be available.

f. Click **Update** to save information.

14. How do I request a change to my payment date?

a. Payment dates are firm and cannot be adjusted.

15. Can I pay an amount other than the monthly payment amount?

a. Yes. Payments must be in multiples of the monthly payment amount. Example: You can pay the April and June payments together. You also have the option to pay the installment plan in full at any time.

i. Go to **ahpcare.com** then **click on login**.

ii. Enter your **username and password**.

iii. Under **My Account**, select **Coverage/Payment Information**.

iv. If you are wanting to use a new payment method you must first update that information then select the payment(s) you would like processed.

Payment Schedule				
#	Date	Amount	Status	Action
1	04/01/2018	\$656.00	Pending	<a href="#">Pay Ahead</a>
2	05/01/2018	\$656.00	Pending	<a href="#">Pay Ahead</a>
3	06/01/2018	\$656.00	Pending	<a href="#">Pay Ahead</a>
Remaining Balance:		\$ 1,968.00	<a href="#">Pay Off Remaining Balance</a>	

Installation Plan Status: Active

Update Payment Method

[Update Payment Method](#)

16. I've missed payment(s) what do I do?

- a. Follow the steps above in # 13 to update your payment method if needed.
- b. All missed payments must be paid in full to keep the plan current and avoid termination.

The screenshot shows a user interface for an Account Holder Plan (AHP). At the top, there are navigation links: Home, My Account, Coverage, Support, and a Logout button. Below the navigation is a table with the following data:

#	Date	Amount	Status	Action
1	02/01/2018	\$174.00	Failed	Please pay total amount due (\$348.00)
2	03/01/2018	\$174.00	Failed	Please pay total amount due (\$348.00)
3	04/01/2018	\$174.00	Paid	
4	05/01/2018	\$174.00	Paid	
5	06/01/2018	\$174.00	Paid	

To the right of the table, the status is 'Active' and the 'Remaining Balance' is '\$ 348.00'. There is a 'Pay Off Remaining Balance' button. Below this, there is an 'Update Payment Method' section with options for 'Credit Card' and 'Bank Draft (ACH)'. A 'Card number' field is visible, and a 'Pay \$348.00' button is highlighted with a red box.

17. My coverage has been terminated, is it possible to reinstate my coverage?

- a. Coverage can only be reinstated within 30 days of the termination date. If coverage was terminated more than 30 days ago, coverage cannot be reinstated and you will need to wait until the next Open Enrollment Period. Please see the Enrollment Tab of AHP's website for your school's open enrollment details.

18. How much will I need to pay to reinstate terminated coverage?

- a. Full payment is required to reinstate coverage once 2 payments have been missed and coverage has been terminated.
- b. You must contact AHP within 30 days of termination to be reinstated.
- c. Email your full name, name of school you attend, school student ID, phone number, and requested new payment date to [installments@ahpservice.com](mailto:installments@ahpservice.com). Once received, your request will be reviewed and response will be emailed back to you.

19. How do I add dependents to my Installment plan?

- c. Click on the Enrollment tab of the AHP website for your school and print a Qualifying Event form.
- d. Fax completed qualifying event form and required supporting documentation to 1-855-858-1964. Once received, an AHP Installment Specialist will contact you with exact pricing including initial amount due and the adjusted monthly installment payment.
- e. Enrollment by Qualifying Event is time sensitive. Please read the Qualifying Event form carefully.

20. Can I cancel by Installment Plan?

- f. Installment Plan purchases are binding contracts and therefore are no cancel, no refund policies.

21. Is the cost of the Installment Plan and the One-Pay Plan the same?
  - a. The total may not be the same due to rounding and installment plan fees, where applicable.