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## Consumer Direct Members Can Pay Premiums at Walmart Stores

*Consumer Direct customers have another premium payment method available to them*

By [Steve Schuster](#), Associate Communications

CareFirst's Consumer Direct members can now do more than buy toilet paper, clothes and milk when they shop at Walmart. They can also pay for their CareFirst health insurance premiums at the nation's largest retail store.

Cash payments will now be accepted at any of the 56 Walmart stores in CareFirst's service area thanks to the company's new partnership with FiServ company CheckFreePay, located at Walmart customer service counters.

The change is expected to not only enhance customer service but also help underbanked Consumer Direct customers who don't have checking accounts or credit cards.

Wanda Oneferu-Bey, Executive Vice President of CareFirst's Consumer Direct division, said among the reasons for the program's implementation --- exceeding CareFirst's mission for exceptional customer service. "It really is a service for our customers. It's not required, but we think it makes sense to do it," she said.

The partnership also will save the company time and money, said Jeff Ford, CareFirst's Senior Director of Enrollment and Billing, noting that when members pay cash "there are no returned items such as a bad check or chargebacks from a credit card company."



*The Consumer Direct cash payment option 'is a service for our customers,' says Wanda Oneferu-Bey, Consumer Direct's EVP.*

Twenty-five percent of Consumer Direct members insured by CareFirst are considered underbanked, according to Ford. Currently, Consumer Direct members, including those who are underbanked, have the ability to pay their monthly CareFirst premiums electronically with a checking account, debit or credit card and via money order by mail or in-person at Red Run.

However, until the implementation of CareFirst's new partnership, members could not pay for their monthly premiums with cash.

Although the new cash payment option was intended to serve the region's underbanked population, all Consumer Direct members may utilize the service, regardless of whether the plan was purchased directly from CareFirst or from health insurance exchanges in Maryland, Washington, D.C., or Virginia.

"The new system allows members more time to pay and even offers same day posting before 3 p.m.," said Oneferu-Bey.

Payments made after 3 p.m. will be posted the next business day. Ford said he expects an average of 7 percent to 10 percent of all CareFirst premiums to be paid this way by end of 2015.

"That would be about 25,000 Walmart payments on a monthly basis," Ford said, noting that Consumer Direct business unit serves around 252,000 members.

But before the new system is available to the general public, a number of CareFirst employees will visit Walmart locations throughout the CareFirst service area to test the system.

"We solicited help so we can have a real live experience and see how well Walmart employees have been trained at the store," Ford said. The pilot launched the last week of October.

After the completing the initial contract negotiations with CareFirst's first vendor of choice failed, the Project team along with the procurement and legal teams quickly completed a new contract with CheckFreePay.

"This project is a perfect example of how TOS, Procurement, and Legal team(s) worked together hand in hand to meet the CD business goal of launching the new Cash, payment channel, for CD members before the 2015 ACA open enrollment date of Nov. 15. Kudos to all the team(s) involved for making this this is successful and timely launch," said Kanishka Badhwar, the project's manager.

In comparison to some of the other projects the Consumer Direct business unit is working on at the moment, this is expected to be implemented without too many challenges. Consumer Direct is focused on other projects slated to improve enrollment, billing and customer service for its members.

"We are confident this is one of the simpler implementations. The difficulty factor is low, but it still is technology that has to work," Oneferu-Bey said.

Among the features of the new cash payment system, customers may pay the current amount due or a different amount with an invoice number dating back to 6 months, and will have the ability to make payments in any amount with the option of splitting the payment between cash and a debit card. There are no costs or fees associated with this new payment service and multiple payments can be made on the same day.



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