Direct Bill Member Portal Overview

Registration of Your Account

1. Go to https://cobra.optumfinancial.com and Click on the NEW USER REGISTRATION button to begin the registration process:

   ![Sign In](Sign In Image)

   **Sign In**

   Username

   [ ] Remember Me

   [ ]

   **New to Optum Financial?**

   NEW USER REGISTRATION

2. Enter your Registration Code: This code will be found on your SPM Welcome Letter. Click on Submit Registration and enter the information.

   **Registration Code:** EjTe7d2

   Please retain a copy of this letter for future reference. To protect your privacy, please do not share your registration code.
New Registration

In order to register you will need the registration code assigned to you. If you are eligible a letter was sent to you via the United States Postal Service.

Registration Code

3. Once complete, Click on Submit Registration>>Accept the New Application User Agreement>>click on Submit

4. Enter your email address, and create your Username and password>>Click Submit and Create an Account

NOTE: Passwords must be at least eight characters and must contain at least one number and one special character.

Once your account is created, you will be brought back to the login page. Enter your UserName and Password created.
Verification of Your Account

1. Enter your username and the password you created

2. Enter your email for validation >> Select Send Validation Code

You will receive an email from no-reply@myhealthpayment.com >> Click on the Validate Email link within the email

Click on Next >> Pop-Up will display “email validation successful”
Accessing your Account

1. Go to https://cobra.optumfinancial.com
2. Enter your user name and Password>>You will be logged into the Portal
Reviewing Your Account

PROFILE TAB

Updating Personal Information
To make changes to your benefit enrollment or for benefit information please contact the Benefits Department at Benefits@louisville.edu or by calling 502-852-6258.

To update your personal information, please contact payroll@louisville.edu or by calling 502-852-2978.

View Plan Information
- Expand the Profile menu and select Production Selections
- A list displays of the plans you are currently enrolled to include the starting date and premium due.

Viewing Registration Information
- To View your registration information:
  - Expand the Profile menu and select Registration Info.
  - Your Username, Registration Code, and Registration Date will display for reference
    NOTE: Your registration code will be required to retrieve a forgotten username and password.

PAYMENT INFORMATION
MAKING A PAYMENT

You are able to quickly make a payment from any window in the Member portal by selecting the Make a Payment or Recurring Payments Button.

1. Click the Make Payment Button. This button displays on multiple windows in the Member Portal. The amount and due date of your next payment will display above the button.

![Make Payment Button](Image)

Your next payment of $392.58 is due Jan 01, 2022

[MAKE PAYMENT] [RECURRING PAYMENTS]

2. Select your Payment Method and then click the Next button. A member can pay using a debit/credit card, a checking or savings account, or you can mail a check.
   
   **Note:** There is a $20 Convenience Fee when making a one time payment.

   ![Payment Method Options](Image)

   - I will pay by Credit or Debit Card
   - I will pay by Checking or Savings Account
   - I will send a Check or Money Order through the mail

3. If you choose to send a paper payment, the Mail Payment window will display which contains the instructions and remittance address for a paper payment.
   
   **Note:** You will receive a monthly Premium Notice that will include a premium payment coupon and mailing address to submit premium payment.

4. Enter the Payment Amount for a card or bank account payment and then click the Next button. You are able to pay either the exact amount due for the next premium month or another custom amount. The custom amount must be less than the amount of their premium. The system will not process a payment that is greater than the monthly premium in one transaction.
5. Enter the **Payment Information** and then click on the **Next Button**: 

**Debit/Credit Card Payment Review and Submit**

Enter your credit or check card information and click “Next”.

<table>
<thead>
<tr>
<th>Card Information</th>
<th>Billing Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Card Type</strong></td>
<td>Name</td>
</tr>
<tr>
<td>-- Select --</td>
<td>Name as it appears on credit / debit card</td>
</tr>
<tr>
<td><strong>Card Number</strong></td>
<td>Street</td>
</tr>
<tr>
<td></td>
<td>Required</td>
</tr>
<tr>
<td><strong>CVC2 / CVV2</strong></td>
<td>City</td>
</tr>
<tr>
<td>Required</td>
<td>Required</td>
</tr>
<tr>
<td><strong>Expiration Data</strong></td>
<td>Status</td>
</tr>
<tr>
<td>--Select Month--</td>
<td>-- Select--</td>
</tr>
<tr>
<td>Required</td>
<td>Required</td>
</tr>
<tr>
<td>--Select Year--</td>
<td>Zip Code</td>
</tr>
<tr>
<td>Required</td>
<td>Required</td>
</tr>
</tbody>
</table>

CVC2/CVV2 number is printed in reverse italics on the right.
Checking/Savings Account Payment Review & Submit

Enter your checking or savings account information and click "Next":

- **First Name**
- **Middle**
- **Last Name**

**Required**

- **Bank Name**

**Required**

**Check image**

- **Memo**
- **Bank Routing Number**
- **Bank Account Number**

**Required**

- **Routing Number**
- **Confirm Routing Number**

**Required**

- **Account Number**
- **Confirm Account Number**

**Required**

- **Account Type**
- **--- Select ---**

**Required**

6. A summary of the payment and payment method display at the top of the **Review & Submit** window and the Payment User Agreement displays at the bottom of the window.

7. Select the check box to agree to the terms of service and then click the **Make Payment** button.

8. A confirmation message displays to indicate if the payment was approved or declined.
RECURRING PAYMENTS

You are able to quickly setup recurring payments from any window in the Member Portal:

1. Click the Recurring Payments button. This button displays on multiple windows in the Member Portal.

2. Select the Recurring Payments method and then click the Next button. A member can choose to setup an electronic (ACH) recurring payment or by mailing in a form.

3. If a member chooses to setup an electronic recurring payment, the Recurring Payment Information window displays. Enter the payment information and then click the Next button.

4. A summary of the recurring payment display at the top of the Recurring Payment Summary window and the Recurring Payment User Agreement displays at the bottom of the window.

5. Select the check box to agree to the terms of service and then click the Submit button.

6. Recurring payment information is displayed.

Steps to stop a recurring payment:

1. Select the Recurring Payments option from the Payment Info menu.

2. Click the Stop Recurring Payment button.

3. Click YES in the Cancel Recurring Payment window.

The recurring payment will be canceled and the member is returned to the Recurring Payments page.
Payment Information

Payment Schedule

Payment Schedule shows past and upcoming payments in a bar chart format. Each bar represents one premium payment month. The amount paid, owed, and due for each month displays under each bar. A green bar indicates a past payment and a gray bar indicates an upcoming payment. Click the arrow that displays to the right of the chart to display additional future months in the chart.

Click on a bar to display additional payment information about that month. The additional information displays under the chart. It shows how the payment was applied to the account. In the event of an overpayment, the system automatically applies the additional portion to the next premium due.
Payment Summary

Payment Summary shows detailed information about payments made and the next payment due.

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Payment History

Payment History shows a list of a member’s past payments: the date, amount and type (check, debit/credit card, ACH, or CPS) displays for each payment. The Payment # (number) is an identifying number associated with the payment. For ACH and card payments this number is automatically generated, for checks and CPS payments it is the check number. If a payment was voided, the reason for the void displays in this list.

NOTE: To navigate multiple pages:

- Use the Double Left Arrow for the first page
- Use the Double Right Arrow for the last page
- Use the Single Left Arrow to move back one page
- Use the Single Right Arrow to move forward one page
- To navigate to a specific page, enter the number in the Page field and click on Go
Preferences

Viewing Login Information

- Click on the Preferences menu and then click Login to view your User Name and Email Address. Your password does not display for security reasons.

Changing a Password

- Click on the Preferences menu and then click Login.
- Click the pencil icon to the right of Login Information.
- Enter your existing password in the Password field and then enter and confirm a new password. NOTE: Passwords must be at least eight characters and must contain at least one number and one special character.
- Click on the Save button.
Communications

Changing the Communication Method

- Expand the Preferences menu and then click Communications.
- Select a communication method and then click Save.

COMMUNICATIONS

Receive Communications

- Via Email
- Via United States Postal Service

Communication Activity

The Communication Activity menu links to a listing of all the letters that have been sent to you.

Customer Support

<table>
<thead>
<tr>
<th>Direct Bill Customer Service Phone Number</th>
<th>855-687-2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fax Number</td>
<td>443-681-4606</td>
</tr>
<tr>
<td>Direct Bill Payment Address</td>
<td></td>
</tr>
<tr>
<td>• Payments will not be processed if mailed to any other address</td>
<td></td>
</tr>
<tr>
<td>• Include the Member ID in the memo field or last 4 of SSN.</td>
<td></td>
</tr>
<tr>
<td>• Any payment mailed should always be post marked by USPS</td>
<td></td>
</tr>
<tr>
<td>Optum Financial PO Box 2639 Omaha, NE 68103</td>
<td></td>
</tr>
<tr>
<td>Email Address (to send in forms etc.)</td>
<td><a href="mailto:COBRAprocessing@connectyourcare.com">COBRAprocessing@connectyourcare.com</a></td>
</tr>
<tr>
<td>Email Address (for questions/inquiries)</td>
<td><a href="mailto:COBRAservice@connectyourcare.com">COBRAservice@connectyourcare.com</a></td>
</tr>
</tbody>
</table>