## 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

Username

Forgot your *username* or *password*?

NEXT ☐ 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.

Below is your unique registration identification number needed to become an authorized user of our Retiree member portal. Please visit https://cobra.optumfinancial.com and click on the "new user registration" link and follow the registration process as described. Please note you will be asked to supply a second piece of identification which will be your social security number (SSN). In order to expedite the registration process, please make sure you have this information with you before beginning the new user registration process.

Registration Code: Ej7e7dT2

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

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# 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 ®.

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**Registration Code**

[_____] ✓

*Required*

| SUBMIT REGISTRATION | CANCEL |

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

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**NEW Application User Agreement**                    🖶 PRINT

**APPLICATION USER AGREEMENT**

PLEASE READ THIS USER AGREEMENT CAREFULLY. It governs your access to and use of this software application and the services and materials provided on it (collectively, "**Application**").

BY SELECTING "I ACCEPT" OR BY ACCESSING THE APPLICATION, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THE TERMS, CONDITIONS AND

☑ **I Accept**

BY SELECTING "I ACCEPT" OR BY ACCESSING THE APPLICATION, YOU AGREE TO THE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT. IF YOU DO NOT AGREE TO BE BOUND BY ALL OF THESE TERMS, CONDITIONS AND LIMITATIONS OF THIS AGREEMENT, YOU MUST PROMPTLY CEASE ALL USE OF THE APPLICATION.
*Required*

( SUBMIT )  ( CANCEL )

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**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 brough 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**

## Email Validation

In order to login you will need to verify your email address.

| Email Address | | SEND VALIDATION CODE |
| --- | --- | --- |
| | | CANCEL |

3. You will receive an email from [no-reply@myhealthpayment.com](no-reply@myhealthpayment.com) >> Click on the **Validate Email** link within the email

## Email Validation

Please click the 'Next' button to continue the email validation process.

NEXT

Click on **Next** >> Pop-Up will display "**email validation successful**"

## Email Validation

Please click the 'Next' button to continue the email validation process.

NEXT

## Validation Process

Email Validation Successful.

OK

# Accessing your Account

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

## Sign In

Username

Forgot your *username* or *password*?

NEXT ☐ Remember Me



👤 **Test DirectBill**   Last Login: Nov 22, 2021 at 06:27 AM CST   |   Sign out

📇 PROFILE
💲 PAYMENT INFO
⚙ PREFERENCES
✉ COMMUNICATION ACTIVITY
💬 MESSAGES  ②

## Welcome Test DirectBill!

Welcome to the Optum Financial self-service portal. Through this portal, you have access to make payments, set up recurring payments, access your demographic and plan information, view messages, and set up your preferences for payment, billing, and communications. You can also change information, send an inquiry, or request assistance.

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

💲 MAKE PAYMENT      💲 RECURRING PAYMENTS

# Reviewing Your Account

## PROFILE TAB

**PROFILE**
> **PERSONAL INFO**
> **PRODUCT SELECTIONS**
> **REGISTRATION INFO**

## 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

**$ PAYMENT INFO**
> **PAYMENT SCHEDULE**
> **PAYMENT SUMMARY**
> **RECURRING PAYMENTS**
> **PAYMENT HISTORY**

# 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

> Your next payment of **$392.58** is due **Jan 01, 2022**
>
> **$ MAKE PAYMENT**     **$ RECURRING PAYMENTS**
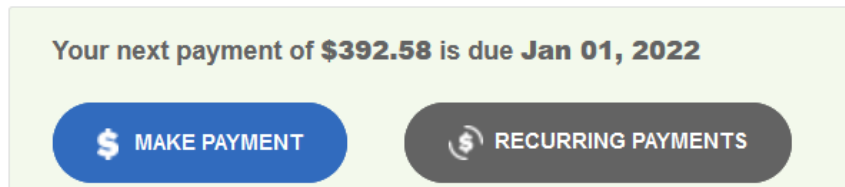
2.  Select your **Payment Method** and then click the **Next** button.  A member can pay using a debit/credit card, a checking or savings account, or you can mail a check.
    **Note:  There is a $20 Convenience Fee when making a one time payment.**

> **PAYMENT METHOD**
>
> You can make a payment online by credit or debit card, or from your checking or savings account. You may pay a maximum of one month's premium in any one online payment transaction. A $20.00 convenience fee will be added to all online payments. If you would like to pay for multiple premium months, you will need to make multiple online payments. A $20.00 convenience fee will be added to each online payment transaction. The Make a Payment option will be available only when you are able to make a timely payment, prior to 11:59 PM US Central Time on the Last Postmark Date. Online payments appear on your card or bank statement as "Health Ins Premium Pmt".
>
> ○ 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
>
> **NEXT**     **CANCEL**

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.

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**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".

| **Card Information** | **Billing Details** |
| --- | --- |

**Card Type**

-- Select -- ⌄

*Required*

**Card Number**

*Required*

**CVC2 / CVV2**

*Required*

**Expiration Date**

--Select Month-- ⌄

*Required*

--Select Year-- ⌄

*Required*

**Name**

Name as it appears on credit / debit car

*Required*

**Street**

*Required*

**City**

*Required*

**State**

-- Select -- ⌄

*Required*

**Zip Code**

*Required*

CVC2/CVV2
number is
printed in
reverse italics
on the right

999

MasterCard   VISA

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## Checking/Savings Account Payment Review & Submit

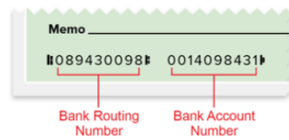Enter your checking or savings account information and click "Next".

**First Name**

**Mid**

**Last Name**

Required

Required

**Bank Name**

Required

**Check Image**



Memo _____

‖089430098‖  0014098431‖

Bank Routing Number     Bank Account Number

**Routing Number**

**Confirm Routing Number**

Required

Required

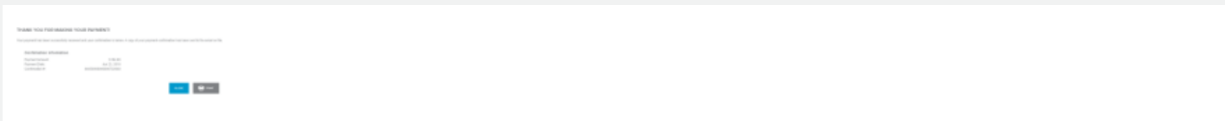**Account Number**

**Confirm Account Number**

Required

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.

| Approved Payment | Click the **Print** button to print a copy of the payment confirmation. A copy of the confirmation is also send to the member's email address. Click the **Close** button to return the Member Portal Welcome page. |
|---|---|
| | The last four digits of the Confirmation # reflect the amount of the convenience fee. |
|  | |
| Declined Payment | Your payment has been declined. Please contact your administrator. |

# 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
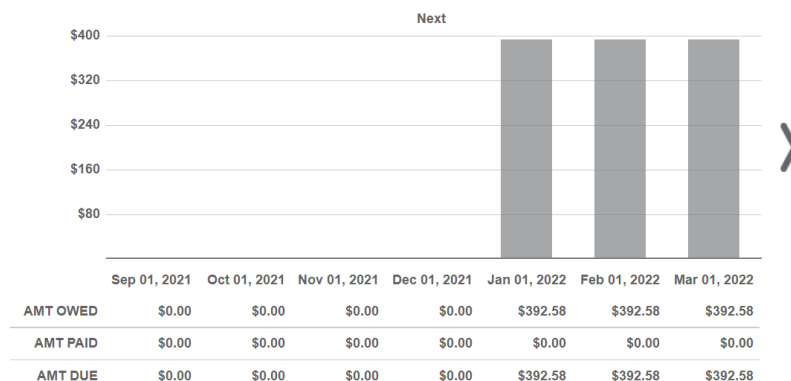


PAYMENT SCHEDULE
PAYMENT SUMMARY
RECURRING PAYMENTS
PAYMENT HISTORY

## 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.



| | Sep 01, 2021 | Oct 01, 2021 | Nov 01, 2021 | Dec 01, 2021 | Jan 01, 2022 | Feb 01, 2022 | Mar 01, 2022 |
|---|---|---|---|---|---|---|---|
| AMT OWED | $0.00 | $0.00 | $0.00 | $0.00 | $392.58 | $392.58 | $392.58 |
| AMT PAID | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| AMT DUE | $0.00 | $0.00 | $0.00 | $0.00 | $392.58 | $392.58 | $392.58 |

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.



| | Sep 01, 2021 | Oct 01, 2021 | Nov 01, 2021 | Dec 01, 2021 | Jan 01, 2022 | Feb 01, 2022 | Mar 01, 2022 |
|---|---|---|---|---|---|---|---|
| AMT OWED | $0.00 | $0.00 | $0.00 | $0.00 | $392.58 | $392.58 | $392.58 |
| AMT PAID | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 | $0.00 |
| AMT DUE | $0.00 | $0.00 | $0.00 | $0.00 | $392.58 | $392.58 | $392.58 |

| Payment Due Date | Owed | Paid |
|---|---|---|
| Jan 01, 2022 | $392.58 | $0.00 |

## Payment Summary

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



## 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**

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# Preferences

**⁰⁸ PREFERENCES**

**LOGIN**
**LOGIN HISTORY**
**COMMUNICATIONS**

## 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.

**⚙ Preferences**

**LOGIN INFORMATION** ✏

**Username**                              **Email Address**

## Changing a Password

- Click on the **Preferences** menu and then click **Login**.

- Click the pencil icon to the right of **Login Information**.

**⚙ Preferences**

**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

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