

Facets Binder Process – FAQ

Purpose: This FAQ provides an overview of the Facets Binder Process and clear talking points for Member Services when assisting members.

What is a binder payment?

A binder payment is an upfront premium payment required to activate a member's coverage. Until the binder is paid, the member remains in **Pend Until Paid (PUP)** status and coverage is not active.

When and how are binder invoices generated?

- Binder invoices are processed **daily, Monday–Friday**, using MVP's standard print process through **Zelis**.
- Billing does **not** run on:
 - Billing Archive Day
 - Friday evening
 - Saturday evening
- **Sunday evening runs** include anything that would have processed on Friday or Saturday.
- Binder invoices will be included in MVP's **five regular monthly production bill runs**.

How are binders loaded into Facets?

- Binder data is loaded via a **keyword (KW) file** sent through **Xchange Connect (XC)**.
- Upon loading into Facets, the member will be given a Subscriber ID number and placed into a **PUP Status**.

What is PUP (Pend Until Paid) status?

- The PUP status allows the member to be enrolled in Facets but remain ineligible until the

Subscriber ID 821655209					
	From	Through	Eligible	Bill Eligible	S
	04/01/2025	03/31/2025	No	No	
	07/01/2025	06/30/2025	Yes	Yes	00
	10/01/2025	09/30/2025	No	No	00
	11/01/2025	10/31/2025	No	Yes	00

binder is paid.

- In PUP status: Billing Eligibility
 - **Eligible: No**
 - **Bill Eligible: Yes**
- Once the binder is paid, eligibility automatically updates to **Eligible: Yes**.

How can members pay a binder?

Payment options depend on the member's situation:

- Members with an **active Subscriber ID and same group number** may pay through **GIA (if already setup) or IVR/Termed IVR** as long as it is within 90 day of their termination.
- **New members** (new to MVP or new to Group) must pay through **Express Pay or mail in a check/money order (IVR in the future will be able to accept binder payments, date: TBD).**

NOTE: If member has a past due balance it will carry down on the binder invoice, however as long as the member pays at least the amount of the binder owed in XC they will be Effectuated.

Members should be encouraged to pay any past due balance.

What happens for brand-new members who require a binder?

1. Enrolled in FACETS in the PUP status
2. Binder will generate the next day based on billing schedule above
3. Future invoices are paused to prevent additional billing.
4. Once payment is posted in FACETS the PUP status will be removed and make them eligible
4. After the binder is paid, normal monthly billing resumes automatically.

What happens if a member does not pay their binder?

- A **Binder Cancellation job** runs between XC and Facets (typically around the **23rd–24th of the month**).
- If unpaid, the system:
 - Cancels coverage back to the effective date
 - Member is Final Billed to "\$0" which removes the unpaid binder invoice
 - The member is considered **not enrolled**.

Can a member be reinstated after binder cancellation?

Yes. Reinstatement rules do **not change**.

Key Notes for Member Services

- Paying the **exact or over amount** of the binder activates coverage, even if prior balances exist.
- Members with prior balances are reviewed separately by PBC.
- Binder payments automatically trigger eligibility updates instantly.

Questions or escalations: Direct internal process questions to a Team Lead or send a case in Dynamics to the AR Queue.