



MORGANWHITE ADMINISTRATORS, INC.

July 9, 2013

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Re: Billing Changes effective August 1, 2013

Dear Valued Client,

Morgan White Administrators Inc. wants to take this opportunity to thank you for being our valued client. We are committed to making investments in technology, equipment, and personnel in order to provide our customers with the best available tools to meet your insurance needs.

In our continuing effort to better serve you as well as ensure **compliance with the Affordable Care Act**, we will implement the following changes to our billing procedures effective August 1, 2013:

- Payments must be received by the "Date Due" stated on invoice;
- Groups that do not remit payment in a timely fashion will receive a Lapse Notice by the 10th day after the due date informing them of pending cancellation;
- The grace period ends on the last day of the current billing cycle, typically 30 days. Any group with an outstanding balance will be terminated and will receive a Notice of Cancellation;
- Payments received within the grace period will reinstate the group with no lapse in coverage;
- Payments not received by the last day of grace period will cause the group to be terminated effective the last "Paid-Through" date;
- By law we are not permitted to terminate coverage retro-actively beyond 30 days.

This **new procedure** will ensure that your current invoice(s) will reflect the most recent updates in regard to additions, changes and/or deletions. We believe this will streamline your reconciliation process. It will also help ensure that when providers contact insurance carriers for verification of coverage, they will have access to the most current information available. Thank you again for allowing Morgan White Administrators, Inc. to be of service to you. If you have any questions, please do not hesitate to call our customer service department at 601-956-2028 or 888-859-3795.

Sincerely,

Pam Newman
Billing Manager, Morgan-White Administrators, Inc.

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[Steve Shorr Insurance 310.519.1335]