AutoPay By Take Command

AutoPay payment solution simulates the same cashflow experience as a traditional group plan – employers pay premiums, then withhold employee's portion via payroll as needed. AutoPay enables the convenience of a group plan with the personalization & choice of the individual market. *Available to employers with 20+ participating lives.*
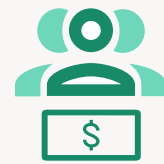
How It Works

Employer funds disbursement account with monthly transfers.

Insurance companies pull payment from disbursement account monthly.

Employer withholds employee portion via payroll if premium exceeds allowance

Employee selects plan in Take Command platform & sets up payments from employer's disbursement account.

Easy Enroll:
Take Command submits application, sets up payment & proof of coverage.

Self Enroll & Select Extra Step Plans:
Employee enters AutoPay details when submitting application and/or payment details to carrier, then confirms plan details in Take Command Platform.

Why Leverage AutoPay?

EMPLOYER

✓ **Simplified payments**
Employee premiums paid from a single account, funded monthly, simulating a group plan experience.

✓ **Increased transparency**
Admin connected directly to our secure banking partner to manage payment accounts & can view transactions in the platform.

✓ **Streamlined reporting**
Take Command provides all necessary reporting & compliance documents through our Admin Portal.

EMPLOYEE

✓ **No out-of-pocket payments**
Employee uses provided payment details to enroll in any ACA-compliant plan, simulating group plan experience.

✓ **Fewer transaction issues**
Payments are automatically processed; Take Command audits payments & can assist with carrier challenges.

✓ **Limited administrative burden**
No need to submit proof-of-coverage for appointed carriers or remember monthly premium payments.

AutoPay Details - How It Works

1. AutoPay Disbursement Account Setup

From their Take Command portal, the admin completes AutoPay account application & sets up their disbursement account directly through our secure banking partner. The admin can manage it independently, easily updating their information at any time.

Our banking partner offers world-class security and account monitoring. They will also proactively check fund sufficiency to avoid payment issues.

When opening an account with our banking partner, admins will be required to enter information like name, address, SSN, date of birth, etc. to verify their identity and/or the identity of beneficial owners, due to federal regulations. A driver's license or other identifying documents may also be required.

2. Disbursement Account Funding

The final step to complete AutoPay enrollment is connecting an external bank account to fund the program. Take Command estimates the first month's premiums based on the client's ICHRA design and expected elections. Weekly funding events can occur during the enrollment period as we adjust for actual employee elections.

Funds are then pulled from the connected payment account monthly to cover future premium payments. Employer must make funds available prior to the 14th of every month. We also require a minimum account balance to ensure employees' coverage is always protected (e.g. for QLE, new hires, carrier transaction errors).

3. Employee Plan Selection & Payment Setup

All ACA-compliant plans are eligible for AutoPay, but Medicare is not.

Employees have access to their own unique payment details to pay for plans. Payment processes differ based on plan selection.
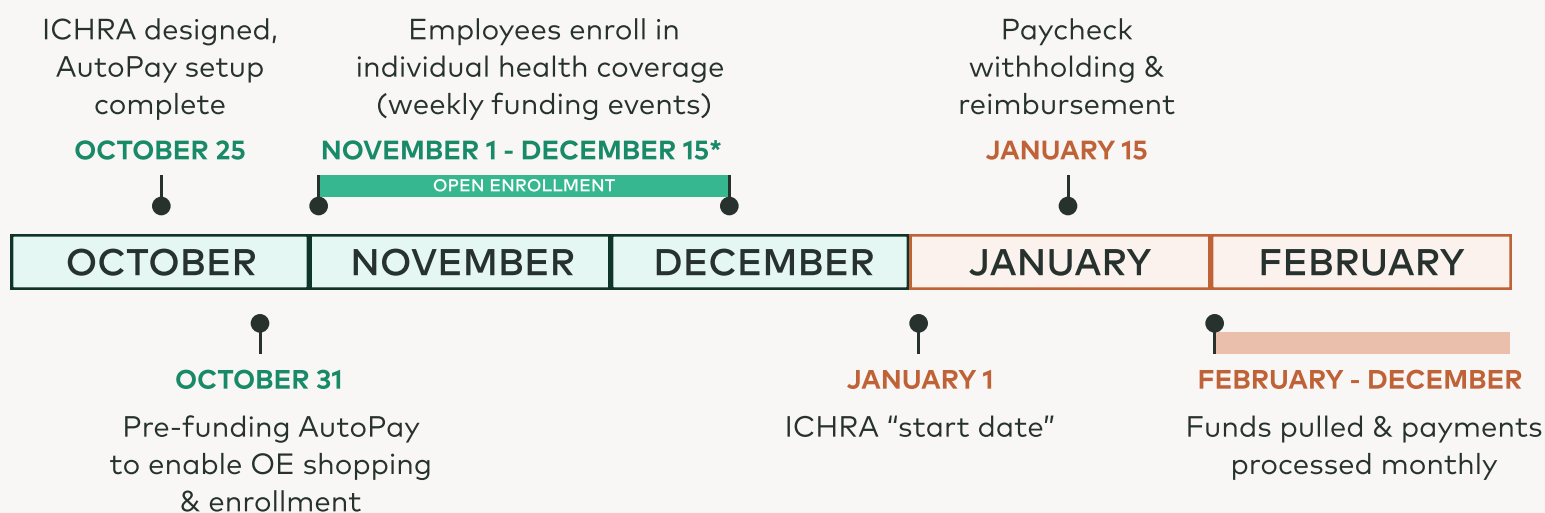
- **Easy Enrollment (recommended):** Take Command does all the heavy lifting. Once an employee selects their plan, Take Command submits the application, sets up payments, and confirms proof of coverage (POC).
- **Self Enrollment:** AutoPay can still be used to directly pay premiums, but the employee needs to set up payment directly with the carrier when they enroll. They will also add their enrollment plan details in the Take Command Platform which, along with the AutoPay transactions, validates their compliant plan.

4. Paycheck Withholding & Reimbursement

For employees whose premiums are higher than their monthly allowance, employers can withhold the employee portion from their paycheck (similar experience as a group plan). Other employees may need to be traditionally reimbursed (e.g. those on Medicare or opting out of AutoPay).

For both withholding and reimbursement, Take Command provides all necessary reporting so the admin can easily upload into their payroll system. These reports are generated monthly and made available on the Admin Portal.

AutoPay Setup & Timeline for January 1st Starts

ICHRA designed, AutoPay setup complete
OCTOBER 25

Employees enroll in individual health coverage (weekly funding events)
NOVEMBER 1 - DECEMBER 15*

Paycheck withholding & reimbursement
JANUARY 15

OPEN ENROLLMENT

OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY

OCTOBER 31
Pre-funding AutoPay to enable OE shopping & enrollment

JANUARY 1
ICHRA "start date"

FEBRUARY - DECEMBER
Funds pulled & payments processed monthly

AutoPay Questions? We have answers.

Eligibility & Election

Which employers are eligible?

Any employer offering an ICHRA with 20+ participating lives are eligible, as long as they are not on the SEC's list of restricted industries (Cannabis, Cryptocurrency, Adult Entertainment, and Gambling).

Which employees are eligible?

All employees, except those on Medicare, are eligible. AutoPay works with any ACA-compliant plan, including those on state exchanges.

Can employees "opt out" of AutoPay?

Employees on **Easy-Enroll plans will not be able to opt out of AutoPay**. While not recommended, any employee who wants a Self-Enroll plan *can* opt out, but they cannot shop on the Take Command platform. They should shop & enroll on a carrier site or exchange and then upload a proof-of-coverage document in the Take Command platform in order to participate and get reimbursed.

Does this mean employees won't have to handle any payments with the carrier?

No. Most Easy-Enroll payments will be made by Take Command, but employees selecting Self-Enroll and some Extra Step plans will still need to enter their assigned payment details directly on the carrier website.

Does Expanded AutoPay mean that Easy-Enroll will be available for all carriers?

No. Carrier appointment is separate from payment technology. We are continuously working on getting appointed with more carriers.

Does this work with QSEHRA?

No, AutoPay only works with ICHRA.

Take Command

Payment Security

How does Take Command ensure that payment goes directly to premiums?

Take Command and our banking partners have world-class security measures, including NACHA compliance and Two-Factor Authentication (2FA). We also have multiple measures in place to ensure that employees can only use their individual AutoPay account numbers for premiums.

- Money can only go to accredited insurance carriers.
- Payments are limited to a monthly cadence (will block irregular or unexpected transactions).
- Amount must be within $7 of the individual's expected premium.

Is this a debit card?

No. Each participating employee is given a deposit account number (ie. their individual AutoPay account), which is a payment account but NOT a physical credit or debit card. As noted above, this account can only be used to pay premiums. E.g., no copays or HSA eligible expenses.

What happens if there are issues with carrier payments?

AutoPay allows for proactive monitoring to significantly reduce payment issues. For employees with **Easy Enroll plans**, Take Command will work directly with the respective carriers to resolve payment issues. For employees with **Self Enroll plans**, Take Command is not the broker of record, so we can provide payment details, but employees will need to work directly with their carrier to navigate payment issues.

Does AutoPay cover other qualified medical expenses?

For security reasons, AutoPay only covers health insurance premiums. If an employer has set up their ICHRA to cover qualified medical expenses (e.g. copays, dental/vision, medical supplies), the employee will need to submit receipts for reimbursement. Take Command will validate the expenses and include them in a monthly payroll reimbursement report.

Remember, Take Command will be there every step of the way!

Administration Tools

Employee and Employer
Admin portals
Streamlined reporting

Enrollment Support

1:1 meetings with
Enrollment Specialists &
Easy-Enroll plans

Modern Payment Solution

Simple application,
Secure processing, and
Predictive funding

Take Command