



MIGPay
Frequently Asked Questions

What is MIGPay®?

MIGPay® is Merchants Insurance Group's easy and convenient "pay-as-you-go" billing and payment program for Workers' Compensation policies. This program allows policyholders to pay their Workers' Compensation premium as they process their payrolls.

What are some benefits of MIGPay®?

- More predictable cash flow
- Real-time reporting and premium calculation
- Audit surprises are reduced
- We don't charge a set up or monthly processing fee
- Easy online enrollment

Who is eligible for MIGPay®?

- Workers' Compensation policyholders with premium greater than or equal to \$1,500
- Policyholders are eligible only at time of new policy issuance or renewal.

Who is not eligible for MIGPay®?

- Short term policies (policies less than 12 months)
- Certificate-only policies in Michigan and New York

How does Merchants MIGPay® work?

Instead of a traditional payment plan, MIGPay® allows you to pay premium as payrolls are processed using our business partner, InsurePay. Payrolls can be self-reported by the policyholder (manually or uploaded), or you can use a payroll company. Your payment will be electronically processed for all reporting options using an automated clearinghouse process (ACH).

How do I sign up for Merchants MIGPay®?

Contact your independent insurance agent and let them know you would like to participate in MIGPay®. Once your agent notifies us that you would like to enroll in MIGPay®, an email will be sent to you to start the registration process. Initial registration, ACH notices and all subsequent notifications are sent only via email.

Are there costs associated with Merchants MIGPay®?

Merchants MIGPay® does not charge implementation or service fees to our policyholders. If you choose to work with a payroll company to report payrolls on your behalf, the payroll company may charge a fee for this service. Contact your payroll company to determine if they charge a fee for reporting payroll on your behalf.

How do I self-report my payroll?

You have three options to self-report your payroll through Merchants MIGPay®:

- Upload a payroll report
- Upload payroll to the MIGPay® Express Template
- Use the online payroll entry utility to manually key in payroll information

What payroll companies will MIGPay® work with?

You have the option to select your payroll company during the self-registration process. If your payroll company is not on our list, we will reach out to them upon your request to validate their interest in becoming a participating payroll company.

Is a deposit required?

No, we do not charge a deposit at the time the policy is issued. However, your first MIGPay® ACH withdrawal notice for a new business or renewal policy will include any applicable state related assessments, surcharges or miscellaneous fees. These fees will be withdrawn upon completion of the online registration process and could occur before the first premium payment is due but not prior to the effective date of the policy.

How are premiums calculated each pay period?

Premium is calculated each pay period using a net rate that is applied to your submitted payroll.

Where can I see my rates?

The rates are available on the Merchants Insurance Group MIGPay® portal at <https://merchantsgroup.payrollpl.us>.

How are classifications of employees determined or excluded?

Classifications of your employees are determined by your independent agent at the time your insurance application is submitted.

What if I have fewer or more employees than I thought I would?

Any change to the number of your employees should be reported to your independent insurance agent as soon as possible.

Who should I contact regarding changes to my policy coverage, classifications or location?

Contact your independent insurance agent to report any changes to your policy.

Do I have to submit payroll if I have no payroll to report?

Yes, even if there is no actual payroll to report, you must still report your payroll, indicating “0” payroll for that period. If you are a seasonal business, you will have the option to identify the idle period of time as “seasonal,” eliminating the need to report zero payroll.

What happens if my payroll information is not reported?

Failure to report payroll may result in your policy being converted to a traditional payment plan.

How often will premium payments be withdrawn from my account?

Withdrawals will be made based on your payroll cycle (bi-weekly, semi-monthly, monthly, weekly).

How will I know when the premium payment will be withdrawn?

You will receive an email notification prior to the ACH withdrawal from merchantsgroup@splitlimit.com.

What if I do not agree with the amount of premium payment or the amount withdrawn?

Contact your Merchants MIGPay® administrative services team at 844-281-0354 or merchantsgroup@splitlimit.com.

Can I pay by credit card?

No, this program only allows for Automatic Clearing House (ACH) payments processed by InsurePay, and payments are withdrawn directly from your financial institution.

Is a final audit required?

Yes, final audits are required to ensure the payroll information was accurately reported and all employees were correctly classified. A Merchants Insurance Group representative will contact you directly to initiate the audit process.

What safeguards are in place to keep my personal information safe?

Merchants Insurance Group and InsurePay are committed to protecting the customer’s personal information. All data is transferred with industry standard SSL encryption to prevent unauthorized access.

Who do I contact if I need technical support or have billing questions?

Contact our Merchants MIGPay® administrative services team at 844-281-0354 or merchantsgroup@splitlimit.com.

Can I remove myself from MIGPay®?

Yes, but you must contact your independent insurance agent as soon as possible to do this. Merchants will then place you on a traditional payment plan.

Could Merchants Insurance Group remove me from MIGPay®?

Yes, you may be converted to a traditional payment plan for the following reasons:

- Failure to complete the MIGPay® enrollment process
- Failure to report payroll information
- Having two premium payments returned
- If you are converted to a traditional payment plan, you will receive email notification from migpay@merchantsgroup.com advising you of this change.

Why are some MIGPay® emails at a Split Limit domain?

Our previous MIGPay® vendor, Split Limit, was acquired by InsurePay in 2022. Because of this, you may still receive automated email communications that appear as though they are from Split Limit, and our MIGPay® billing and technical support email remains merchantsgroup@splitlimit.com. These emails are valid, and you are interacting with the correct company.