

Centers for Medicare & Medicaid Services

Center for Consumer Information and Insurance Oversight (CCIIO)

ACA Transitional Reinsurance Program

2015 Overlapping Claims Detail Reporting Job Aid Manual

Version 2.3

6/14/2016

Table of Contents

1 Overview 1
2 Instructions for Enabling Macros in the Job Aid 1
2.1 Compatibility/Requirements 1
2.2 Confirm Macros Are Enabled 1
2.3 Enable Macros 2
3 Instructions for Completing the Job Aid 3
3.1 Enter HIOS ID Level Information 3
3.2 Enter Enrollee Level Information 4
3.3 Add Overlapping Claims Data Sections 5
3.4 Delete Overlapping Claims Data Sections 6
3.5 Validate and Create .CSV File 7
3.6 What to Check before Uploading the .CSV File 8
3.7 Save the Job Aid 9
4 Troubleshooting 9
4.1 Verify Compatibility/Requirements 9
4.2 Errors that Require Manual Revision in the Job Aid 9
5 Instructions for Uploading the .CSV File 11
5.1 Accessing the Overlapping Claims Detail Reporting Web Form and Uploading the .CSV File 11
5.2 Invalid Overlapping Claims Calculations 13

List of Figures

Figure 1: Navigating from the Instructions page to the Overlapping Claims page 3
Figure 2: Enter Discrepancy ID at the Company Level and Overlapping Claims Data at the HIOS ID Level, Steps 1-3 3
Figure 3: Add Overlapping Claims Data Section 4
Figure 4: Pre-filled HIOS ID and Discrepancy ID 5
Figure 5: Enter Enrollee Information per HIOS ID, Steps 1-6 5
Figure 6: Add Overlapping Claims Data Section 6
Figure 7: Delete Overlapping Claims Data Section 7
Figure 8: Run Data Validation 7
Figure 9: Create .CSV File 8

Figure 10: Overlapping Claims Submission Type 11
Figure 11: Upload CSV 12
Figure 12: Invalid Overlapping Claims Summary 12
Figure 13: Calculate 13
Figure 14: Invalid Overlapping Claims Table 14

List of Tables

Table 1: Current Estimated RI Payment Parameters 15
Table 2: New Estimated RI Payment (w/o overlapping claims) Parameters 15

1 Overview

The Centers for Medicare & Medicaid Services (CMS) requires all issuers to research identified overlapping inpatient claims (overlapping claims) to determine the actual effect on reinsurance (RI) calculations for the 2015 benefit year.

The research that CMS requires includes determining if enrollees with invalid overlapping claims are RI eligible and determining the total overpaid amount related to invalid overlapping claims for RI eligible enrollees. The results of this research must be reported to CMS, in order to make any necessary adjustments to final RI payments.

To complete the Overlapping Claims Detail Reporting process, a web form is available. Issuers who do not have any invalid overlapping claims (zero (0) affected enrollees) must use the Overlapping Claims Detail Reporting web form. When reporting for more than five (5) HIOS IDs or a large number of enrollees (more than 1000 enrollees), the option to upload a .CSV file is available. The Job Aid referenced in these instructions is designed to support issuers in the creation of the Invalid Overlapping Claims .CSV File.

2 Instructions for Enabling Macros in the Job Aid

2.1 Compatibility/Requirements

In order to successfully use the Job Aid, you must have MS Excel 2007 or higher. The Job Aid may not be compatible with MAC operating systems.

2.2 Confirm Macros Are Enabled

If you open the Job Aid and the first page you see is the Instructions tab, it may mean that macros are not enabled. MS Excel requires that you confirm the source of the Excel file by explicitly enabling macros to prevent users from inadvertently downloading harmful Excel files from unknown sources.



For the Job Aid to work correctly, you must enable macros.

2.3 Enable Macros

Open Excel and follow the steps below to establish a Trusted Location, which will allow you to continue to work with the Job Aid by enabling macros for all files in a defined location.

For Excel 2007

1. Set/confirm the global macro security setting for your computer:
    a) Select the Office button, and select "Excel Options."
    b) Select "Trust Center," "Trust Center Settings," and then "Macro Settings."
    c) Select "Disable all macros with notifications."
2. Enable macros for the Job Aid:
    a) Select the "Options" button, and select "Enable this content."

For Excel 2010

1. Set/confirm the global macro security setting for your computer:
    a) Select "File," and then select "Options."
    b) Select "Trust Center," "Trust Center Settings," and then "Macro Settings."
    c) Select "Disable all macros with notifications."
2. Enable macros for the Job Aid by setting up a Trusted Location on your computer where the Job Aid will run:
    a) From the "Trust Settings" screen, select "Trusted Locations."
    b) Select "Add New Location."
    c) Browse to the path where you plan to store and run the Job Aid, and select "OK."



If you see the "Protected View" message in the yellow banner at the top of your screen, select the "Enable Editing" button. Then if you see the "Security Warning" message in the yellow banner at the top of your screen, select the "Enable Content" button. This should take you to the Instructions tab.

3 Instructions for Completing the Job Aid

3.1 Enter HIOS ID Level Information

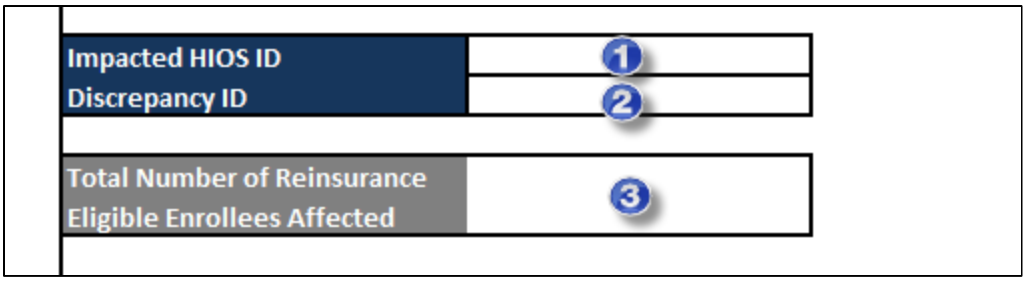
After reviewing the Instructions tab, you will need to navigate to the Overlapping Claims tab, as shown in Figure 1.

Figure 1: Navigating from the Instructions page to the Overlapping Claims page



Once you are in the Overlapping Claims tab, start entering HIOS ID level information, as shown in Figure 2.

Figure 2: Enter Discrepancy ID at the Company Level and Overlapping Claims Data at the HIOS ID Level, Steps 1-3



You must enter HIOS ID level information before entering any other data into the Job Aid.

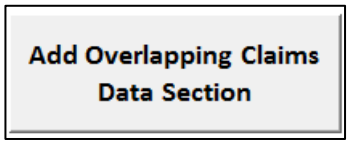
HIOS ID level information includes the Impacted HIOS ID, Discrepancy ID, and Total Number of Reinsurance Eligible Enrollees Affected.

1. Enter a 5-digit impacted HIOS ID. This must be a valid 2015 HIOS ID that has an overlapping claims discrepancy.
2. Enter the 6-digit Discrepancy ID at the Company level. This is the number generated from the RA/RI Attestation and Discrepancy Reporting web form.
3. Enter the Total Number of Reinsurance Eligible Enrollees Affected. This is the number of RI enrollees that have invalid overlapping claims. The number entered will determine how many lines of enrollee information you can enter in each section.

CMS does not expect risk adjustment (RA) or Small Group Market calculations to be materially affected by the overlapping claims issue. If you have RA or Small Group Market invalid overlapping claims, you do not need to report invalid overlapping claims research results.

4. Select the "Add Overlapping Claims Data Section" button to add an invalid overlapping claims data section in the Job Aid, as shown in Figure 3.

Figure 3: Add Overlapping Claims Data Section



The HIOS ID level information at the top of the Overlapping Claims tab will auto-populate the Impacted HIOS ID and Discrepancy ID columns, so no repeated entry of the HIOS ID level information is necessary. This will ensure consistency of the HIOS ID level information throughout the Job Aid.

After the section has been created, the Impacted HIOS ID and Total Number of Reinsurance Eligible Enrollees Affected fields at the top of the Overlapping Claims tab will be blank for you to add additional HIOS ID level information, if necessary. The Discrepancy ID will be retained.

Repeat steps 1-4 to add a new invalid overlapping claims data section at the HIOS ID level.

3.2 Enter Enrollee Level Information

You will need to enter Enrollee level information manually, row-by-row. The HIOS ID and Discrepancy ID columns will auto-populate from the HIOS ID level information you entered at the top of the Overlapping Claims tab, as shown in Figure 4. (See Section 3.1: Enter HIOS ID Level Information.)

Figure 4: Pre-filled HIOS ID and Discrepancy ID

Impacted HIOS ID	Discrepancy ID
12345	123456
12345	123456
12345	123456
12345	123456
12345	123456

To enter data, follow the steps as shown in Figure 5.

Figure 5: Enter Enrollee Information per HIOS ID, Steps 1-6

Masked Enrollee ID (from RIDE)	MOOP Adjustment for Enrollee Amount (from RIDE)	Total RI Eligible Claims Count (from RIDE)	Total RI Eligible Paid Claims Amount (from RIDE) <totalPaidClaims>	Total RI Invalid Overlapping Claims Count	Total RI Invalid Overlapping Paid Claims Amount
1	2	3	4	5	6

1. Enter the Masked Enrollee ID (from RIDE).
2. Enter the MOOP Adjustment for Enrollee Amount (from RIDE) per enrollee.
3. Enter the Total RI Eligible Claims Count (from RIDE) per enrollee.
4. Enter the Total RI Eligible Paid Claims Amount (from RIDE) <totalPaidClaims> per enrollee.
5. Enter the Total RI Invalid Overlapping Claims Count per enrollee.
6. Enter the Total RI Invalid Overlapping Paid Claims Amount per enrollee.

Repeat steps 1-6 for each line of reinsurance eligible affected enrollees.

3.3 Add Overlapping Claims Data Sections

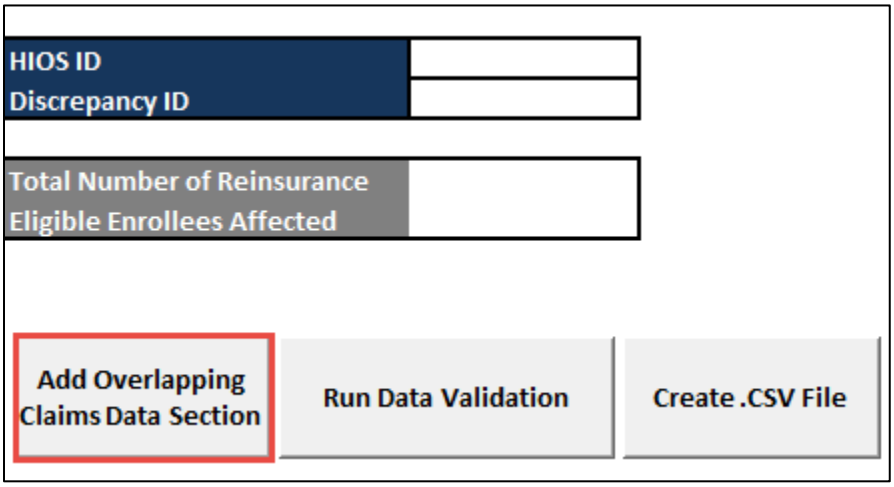
You can add multiple data sections of invalid overlapping claims per HIOS ID before creating the .CSV file, as shown in Figure 6.

- Enter the HIOS ID level information (HIOS ID, Discrepancy ID, and Total Number of Reinsurance Eligible Enrollees Affected)
- Select the "Add Overlapping Claims Data Section" button
    - A new block of rows within the Job Aid will be added based on the number entered in the Total Number of Reinsurance Eligible Enrollees Affected field. Enter all Enrollee level information, using the steps in Section 3.2: Enter Enrollee Level Information

> The HIOS ID level information will then be blank for you to add additional HIOS ID level information, if necessary.

    - Add as many additional invalid overlapping claims data sections as necessary

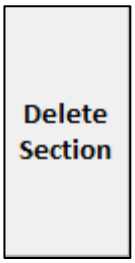
Figure 6: Add Overlapping Claims Data Section



3.4 Delete Overlapping Claims Data Sections

You can delete an individual block of invalid overlapping claims data sections using the "Delete Section" button, as shown in Figure 7.

Figure 7: Delete Overlapping Claims Data Section



- To the left of each individual block of an invalid overlapping claims data section, select the “Delete Section” button.
    - The Job Aid will remove the individual block of the invalid overlapping claims data section that is to the right of the button. This includes the HIOS ID and Discrepancy ID columns and Enrollee Level information (Masked Enrollee ID, MOOP Adjustment for Enrollee Amount, Total RI Eligible Claims Count (from RIDE), Total RI Eligible Paid Claims Amount (from RIDE), Total RI Invalid Overlapping Claims Count, and Total RI Invalid Overlapping Paid Claims Amount)
    - Delete as many additional invalid overlapping claims data sections as necessary

If you need to make a change to HIOS ID level information in an existing invalid overlapping claims data section, you will need to delete the section, add the updated HIOS ID level information, and select the “Add Overlapping Claims Data Section” button (See Section 3.1: Enter HIOS ID Level Information).

3.5 Validate and Create .CSV File

You have the option to run the data validation before creating the .CSV file, as shown in Figure 8 and Figure 9. It is recommended that you run the data validation after entering the HIOS ID level information and Enrollee level information but prior to creating the .CSV file.

Figure 8: Run Data Validation



Figure 9: Create .CSV File



1. Select the “Run Data Validation” button:
    a) The Job Aid will display each individual error for you to correct.
    b) All identified errors must be corrected before the Job Aid will create the .CSV file.
2. Select the “Create .CSV File” button:
    a) The Job Aid displays all relevant records that still contain an error.
    b) All identified errors must be corrected before the Job Aid will create the .CSV file.
    c) When saving the .CSV File on your computer, you will be prompted to select a location and file name for the .CSV file.

Saving the spreadsheet using the .CSV file extension will **not** create a .CSV file. You must select the “Create .CSV File” button in the Job Aid to create the .CSV file.

See Section 4: Troubleshooting for a description of error and warning messages that will display if your data has an invalid value or is in an invalid format.

3.6 What to Check before Uploading the .CSV File

Before a .CSV file is uploaded to the web form, you will need to check the following:

- Ensure that the HIOS ID level information and Enrollee level information for the invalid overlapping claims research results are correctly identified
- Ensure that no RA or Small Group Market invalid overlapping claims research results are being reported
- Ensure that you do not view the .CSV file in Excel as all leading zeros within the .CSV file will be dropped and cause an error when brought into the CMS system

The .CSV file should **only** be opened using NotePad or WordPad.

- Ensure that there are no special characters in the.CSV file name or it will be rejected
- Ensure that the size of the .CSV file does not exceed 500 KB

3.7 Save the Job Aid

After creating the .CSV file, you may save the Job Aid Excel file to use when making updates or reporting additional invalid overlapping claims research results.


You are encouraged to use the same Job Aid to make updates or report additional invalid overlapping claims research results.

1. Locate and select the “Save As” command in Excel. The “Save As” dialog box will appear.
2. Select the location where you want to save the Job Aid Excel file.
3. To make updates or report additional invalid overlapping claims research results, open the saved Job Aid Excel file, and enter the required data.

4 Troubleshooting

If you are having issues accessing and/or operating the Job Aid, there may be compatibility/requirements issues that you need to troubleshoot.

Error and warning messages display when your data has an invalid value or is in an invalid format.

4.1 Verify Compatibility/Requirements

In order to successfully use the Job Aid, you must have MS Excel 2007 or higher. The Job Aid may not be compatible with MAC operating systems.

4.2 Errors that Require Manual Revision in the Job Aid

A number of errors trigger an error or warning message and require manual revision in the Job Aid. If a .CSV file has any of the following errors, there will be an issue uploading the file.

The following scenarios trigger an error or warning that requires manual revision in the Job Aid:

- Missing required information
- HIOS ID is not 5-digits in length
- HIOS ID is not a numeric value
- Discrepancy ID is not 6-digits in length
- Discrepancy ID is not a numeric value
- Total Number of Reinsurance Eligible Enrollees Affected cannot be zero (0)
- Total Number of Reinsurance Eligible Enrollees Affected is not a positive amount
- Total Number of Reinsurance Eligible Enrollees Affected has more than 4-digits
- Total Number of Reinsurance Eligible Enrollees Affected contains a decimal value
- Masked Enrollee ID (from RIDE) has less than two (2) characters
- Masked Enrollee ID (from RIDE) has more than 80 characters
- MOOP Adjustment for Enrollee Amount (from RIDE) cannot exceed 13,500.00
- MOOP Adjustment for Enrollee Amount (from RIDE) is not a positive numeric value
- MOOP Adjustment for Enrollee Amount (from RIDE) has more than 5-digits
- Total RI Eligible Claims Count (from RIDE) is not a positive numeric value
- Total RI Eligible Claims Count (from RIDE) cannot be zero (0)
- Total RI Eligible Claims Count (from RIDE) is not greater or equal to the Total RI Invalid Overlapping Claims Count
- Total RI Eligible Paid Claims Amount (from RIDE) <totalPaidClaims> is not greater or equal to Total RI Invalid Overlapping Paid Claims Amount
- Total RI Eligible Paid Claims Amount (from RIDE) <totalPaidClaims> is not a positive numeric value
- Total RI Invalid Overlapping Claims Count cannot be zero (0)
- Total RI Invalid Overlapping Claims Count has more than 6-digits
- Total RI Invalid Overlapping Paid Claims Amount cannot be zero (0)
- Total RI Invalid Overlapping Paid Claims Amount is not a positive numeric value

- Macros may be disabled, and cannot add an overlapping claims data section
- Macros may be disabled, and the .CSV file cannot be created

5 Instructions for Uploading the .CSV File

You will need to upload the .CSV file to the Overlapping Claims Detail Reporting Web Form. Once the .CSV file is uploaded to the web form, you will have the opportunity to review and update the invalid overlapping claims prior to submitting the web form, if necessary. The web form is the only way to submit the .CSV File.

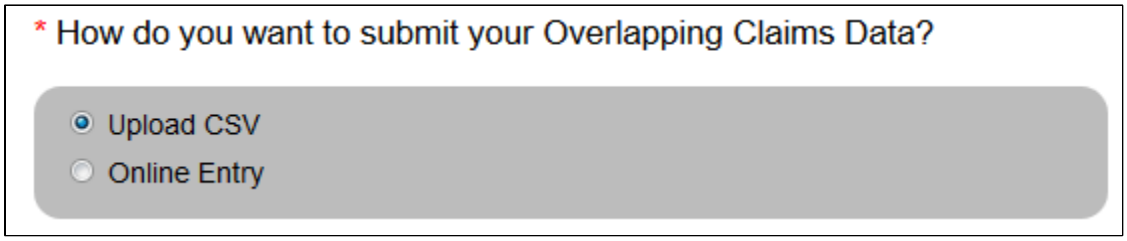
5.1 Accessing the Overlapping Claims Detail Reporting Web Form and Uploading the .CSV File

The Overlapping Claims Detail Reporting Web Form is available at https://acapaymentoperations.secure.force.com/OverlappingClaims. After reviewing the welcome page, you will enter the Submitter and Alternate Contact Information. The Contact Information page requires that the CEO Designate contact information be entered as either the Submitter or the Alternate Contact. After providing the contact information, the web form will take you to the Overlapping Claims Submission Type page, as shown in Figure 10.



The web form must be submitted in a single session; it is **NOT** possible to save and return to the session. It is recommended that you collect all necessary data prior to starting the reporting process.

Figure 10: Overlapping Claims Submission Type



- Select the “Upload CSV” radio button to upload the .CSV file generated by the 2015 Overlapping Claims Detail Reporting Job Aid
    - The web form will navigate to the Upload CSV page, as shown in **Figure 11**. If the “Online Entry” radio button is selected, then you will have to

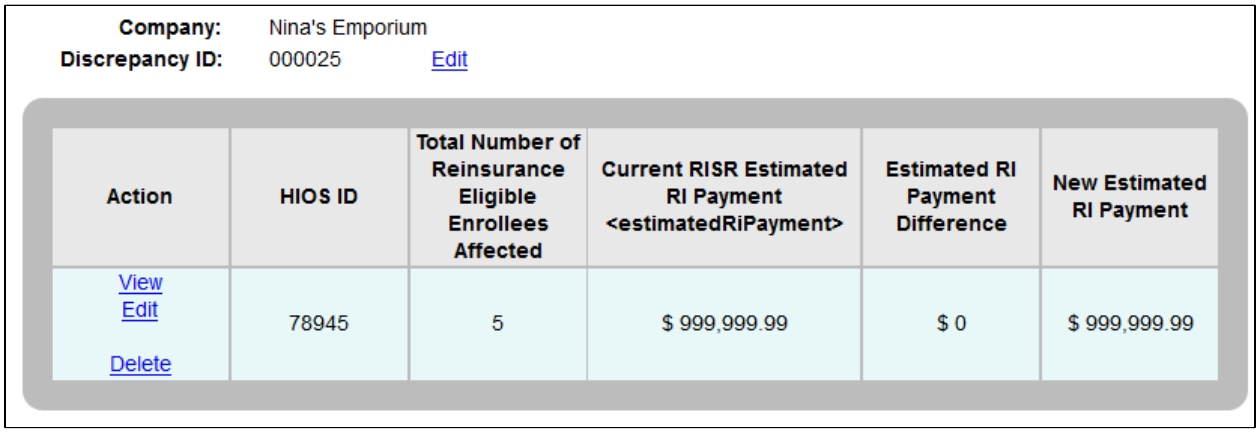
submit your invalid overlapping claims research through manual online entry

Figure 11: Upload CSV



- Select the “Browse” button to locate the .CSV file you created and saved on your computer
- Select the “Upload CSV” button to load all of your invalid overlapping claims research. You will then be directed to the Summary and Verification page of the web form, as shown in **Figure 12**

Figure 12: Invalid Overlapping Claims Summary

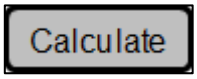


- Thoroughly review the Summary and Verification page of the web form to ensure that the information uploaded from your .CSV file matches what is loaded
    - To view the enrollee level information select the **View** link. You will be directed to a view only page that will be populated with the enrollee level information from your .CSV file as well as a number of calculations the system performs during the upload process. See Section 5.2: Invalid Overlapping Claims Calculations for a detailed list of the calculated values and formulas

- If you need to make corrections, you do not need to upload a new file. The Edit button will direct you to the “Invalid Overlapping Claims” page which will be populated with the data from your .CSV file

- Thoroughly review the Invalid Overlapping Claims page; if you make any changes to this page and would like to re-calculate the New Estimated RI Payment, New RI Total Claims Count (Difference), New RI Total Paid Claims Amount (Difference), Current Estimated RI Payment, New Estimated RI Payment (w/o overlapping claims), and Estimated RI Payment Difference, select the “Calculate” button, as shown in **Figure 13**

Figure 13: Calculate



- If significant updates are required, and you want to discard all entries and upload a different .CSV file, select the Replace .CSV File button, which will return you to the “.CSV Upload” page to upload a new file that includes your edits.



You cannot view or edit more than 1000 rows of enrollee information in the web form. If the HIOS ID has more than 1000 rows of enrollees you will need to edit the CSV file and use the Replace CSV File feature to make updates. The calculated figures will be available on the PDF after you complete your submission.

5.2 Invalid Overlapping Claims Calculations

There are some invalid overlapping claims calculations that the web form completes when the “Calculate” button is selected on the Invalid Overlapping Claims page. For further information on the reinsurance payment calculation, please refer to *Reinsurance Payment Calculation and Cross-Year Claims Update* from January 14, 2016 located in the REGTAP library at https://www.regtap.info/.

The calculated fields are shown in **Figure 14** and are described below.

Figure 14: Invalid Overlapping Claims Table

Action	Masked Enrollee ID (from RIDE)	MOOP Adjustment for Enrollee Amount (from RIDE)	Total RI Eligible Claims Count (from RIDE)	Total RI Eligible Paid Claims Amount (from RIDE) <totalPaidClaims>	Total RI Invalid Overlapping Claims Count	Total RI Invalid Overlapping Paid Claims Amount	New RI Total Claims Count (Difference)	New RI Total Paid Claims Amount (Difference)	Current Estimated RI Payment (parameters applied)	New Estimated RI Payment (w/o overlapping claims)
Delete								$	$	$
Delete								$	$	$
Delete								$	$	$
Delete								$	$	$
Delete								$	$	$
Calculate	Totals:	$		$		$		$	$	$
								Estimated RI Payment Difference:		$

The following calculations are completed in the web form:

- **New Estimated RI Payment** – the difference of the Current RISR Estimated RI Payment and the Estimated RI Payment Difference

  New Estimated RI Payment = Current RISR Estimated RI Payment – Estimated RI Payment Difference

- **Estimated RI Payment Difference** – the difference of the Total of Current Estimated RI Payment (parameters applied) and the Total of New Estimated RI Payment (w/o overlapping claims)

  Estimated RI Payment Difference = Total of Current Estimated RI Payment (parameters applied) – Total of New Estimated RI Payment (w/o overlapping claims)

- **New RI Total Claims Count (Difference)** – the difference of the Total RI Eligible Claims Count (from RIDE) and the Total RI Invalid Overlapping Claims Count

  New RI Total Claims Count (Difference) = Total RI Eligible Claims Count (from RIDE) - Total RI Invalid Overlapping Claims Count

- **New RI Total Paid Claims Amount (Difference)** – the difference of the Total RI Eligible Paid Claims Amount (from RIDE) <totalPaidClaims> and the Total RI Invalid Overlapping Paid Claims Amount

  New RI Total Paid Claims Amount (Difference) = Total RI Eligible Paid Claims Amount (from RIDE) <totalPaidClaims> - Total RI Invalid Overlapping Paid Claims Amount

- **Current Estimated RI Payment (parameters applied)** – the difference of the Total RI Eligible Paid Claims Amount (from RIDE) and the MOOP Adjustment Enrollee Amount (from RIDE)

  Current Estimated RI Payment = Total RI Eligible Paid Claims Amount (from RIDE) – MOOP Adjustment Enrollee Amount (from RIDE)

  As listed in Table 1, if that amount is equal to or less than $45,000, zero ($0) will be displayed. If that amount is equal to or greater than $250,000, $205,000 will be displayed. Otherwise the amount less $45,000 will be displayed.

Table 1: Current Estimated RI Payment Parameters

Amount	Display
Difference ≤ $45,000	Zero (0)
Difference ≥ $250, 000	$205,000
$45,000 < Difference < $250,000	Difference - $45,000

- **New Estimated RI Payment (w/o overlapping claims)** – the difference of the New Total RI Paid Claims Amount (Difference) and the MOOP Adjustment Enrollee Amount (from RIDE)

  New Estimated RI Payment (w/o overlapping claims) = New Total RI Paid Claims Amount (Difference) - MOOP Adjustment Enrollee Amount (from RIDE)

  As listed in Table 2, if the amount is equal or less than $45,000, zero ($0) will be displayed. If the amount is greater than or equal to $250,000, $205,000 will be displayed. Otherwise the amount less $45,000 will be displayed.

Table 2: New Estimated RI Payment (w/o overlapping claims) Parameters

Amount	Display
Difference ≤ $45,000	Zero (0)
Difference ≥ $250, 000	$205,000
$45,000 < Difference < $250,000	Difference - $45,000