

DISTRIBUTED DATA COLLECTION (DDC) FOR REINSURANCE (RI) AND RISK ADJUSTMENT (RA): Premiums, EPAI, and Enrollment Scenarios

September 29, 2015

**Health Insurance Marketplace Program
Training Series**

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Session Guidelines

- This is a 90-minute webinar session.
- For questions regarding content and the DDC program, please contact your Financial Management (FM) Service Representative directly and copy the Centers for Medicare & Medicaid Services (CMS) Help Desk (CMS_FEPS@cms.hhs.gov).
- For questions regarding logistics and registration, contact the Registrar at: (800) 257-9520.

Intended Audience

- The intended audience for today's session includes:
- Amazon and On-Premise Server Issuers (Exchange and Non-Exchange)
- Third Party Administrators (TPAs) and Support Vendors

Introduction

- This session will provide issuers and other entities with detailed information on EDGE server resources and operational guidance for the submission of enrollment data to the EDGE server in support of the RI and RA premium stabilization programs, including Enrollment Period Activity Indicators (EPAIs), Mandated Coverage and Mother/Baby Enrollment.

EDGE Server File Submission Resources

- The following resources provide issuers information about data submission to the EDGE server:
 - Interface Control Document (ICD)
 - XML Schema Definition (XSD) and eXtensible Markup Language (XML) examples
 - EDGE Server Business Rules (ESBR)

Reporting Premiums

Reporting Premium Amounts

- The Premium Amount is the monthly total rated premium charged for a subscriber's policy, including the Advanced Premium Tax Credit (APTC) amount.
 - The Premium Amount may include more than the amount billed directly to a subscriber.
 - The monthly Premium Amount does not necessarily represent the amount billed directly to the subscriber.
- The Premium Amount is only reported on the enrollee record when the enrollee is identified as the subscriber with a Subscriber Indicator of "S".
- Any change in a specific subscriber enrollee's premium rating requires the issuer to report a new enrollment period for that subscriber.

Changes in Premium

- Changes in premium must be reported.

Rule

If a subscriber has a change in premium, a new enrollment period reflecting the change must be submitted.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
7700	B33h97	1970-03-05	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area
7701	S	NULL	02114NY001000103	2014-01-01	2014-05-31	450.00	004
7702	S	NULL	02114NY001000103	2014-06-01	2014-12-31	525.00	004

Partial Month Enrollment Period

- Partial month enrollment periods with premium and zero (\$0) dollar premiums are permitted.
- Partial month enrollment periods should include the monthly Premium Amount.
- The method of calculating and reporting a partial month premium should be based on how the issuer sets rates and charges premiums; therefore, a partial month premium could be a partial premium charged, a full premium charged or \$0.

Rule

When a subscriber has a partial month enrollment period or zero (\$0) dollar premium, issuers must create a distinct enrollment period representing the partial or zero (\$0) dollar premium.

An additional enrollment period(s) representing the full month premium charged would also be created and submitted.

Partial Month Enrollment Period

(Continued)

- For a partial month enrollment period, the EDGE server will prorate the premium.

Example: 12 days divided by 30 = 0.4; $0.4 * \$500 = \200

- For subscribers charged a premium for a partial month enrollment period, issuers should submit a full month premium.
- For subscribers not charged a premium for a partial month enrollment, issuers should submit a zero (\$0) dollar premium.
- If subscribers are charged a per day premium, issuers should calculate the per day enrollment using 30 days regardless of the number of days in a given month.

Partial Month Enrollment Examples

- A subscriber who enrolls in a policy with a start date of 7/15/15 and a policy end date of 12/31/15 must be broken into two (2) separate enrollment periods.
- A subscriber is charged a prorated Premium Amount. The EDGE server will calculate the proration amount, therefore the issuer should report the full monthly Premium Amount.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
9210	X5541jom	1955-04-12	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area
9211	S	Full	02114NY001000103	2015-07-15	2015-07-31	425.00	004
9212	S	Full	02114NY001000103	2015-08-01	2015-12-31	425.00	004

Zero Dollar (\$0) Month Premium Example

- A subscriber who enrolls in a policy with a start date of 7/15/15 and a policy end date of 12/31/15. This must be broken into two (2) separate enrollment periods.
- A subscriber is not charged a premium for the partial month, therefore the issuer should report a zero value.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
436	g4v3u99	1986-06-02	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area
437	S	NULL	02114NY001000103	2015-07-15	2015-07-31	0.00	004
438	S	NULL	02114NY001000103	2015-08-01	2015-12-31	425.00	004

Partial Month/Per Day Enrollment Example

- A subscriber is charged a certain amount per day enrolled for the partial month. Issuers should calculate the amount per day for the full month to report as the charged premium, then the EDGE server will prorate the Premium Amount for the partial month.
- Issuers charge a daily rate for partial month enrollments of \$14.00.
 - A member who is enrolled for 16 days at \$14.00/day for a total Premium Amount billed to the member of \$224.00. The issuer should report the monthly total Premium Amount charged for the policy, which would be \$420.00 (\$14.00/day x 30 days).

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
2208	M13ds00	1968-01-17	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area
2209	S	NULL	02114NY001000103	2015-06-14	2015-06-30	420.00	004
2210	S	NULL	02114NY001000103	2015-07-01	2015-12-31	425.00	004

Enrollment Period Activity Indicator (EPAI)

Purpose of EPAI

- Risk Adjustment (RA) requires the assignment of an appropriate Allowable Rating Factor (ARF) for all billable members on a policy. RA specifically uses the EPAI code to determine the enrollee ARF.
- Reinsurance (RI) does not utilize the EPAI code for calculation of RI payments.

EPAI Overview

- The EPAI code explains why the issuer created a specific enrollment period for a specific enrollee.
- The EDGE server will use effective dates associated with specific indicators to determine the age that the issuer used to rate the enrollee for the RA program.
- There are four (4) EPAI codes:
 - 021028 – Initial issuance
 - 001 – Modification (subscriber only)
 - 021EC – Addition of dependent (non-subscriber/dependent only)
 - 021041 – Renewal

EPAI 021028 – Initial Issuance

- 021028 – indicates the enrollment period is an initial issuance.
 - Used to indicate the initial issuance of a policy during the first year of enrollment in an Affordable Care Act (ACA) compliant, RA covered and/or RI eligible health plan.
 - Used for the first subscriber enrollment period in a policy.
 - Used for both subscriber and non-subscriber/dependent enrollment periods.
 - Subscriber and non-subscriber/dependent enrollment periods with this code trigger an ARF based on age at the time of the Enrollment Start Date.

EPAI 001 - Modification

- 001 - indicates the enrollment period is a modification or change at the subscriber level to an existing policy.
 - Used for subscriber enrollment periods only.
 - This EPAI code will only be accepted if the preceding enrollment period includes a 021028, 021041 or 001.
 - Subscriber enrollment periods with this code will not trigger a new ARF factor based on age.
- Examples when EPAI code 001 should be used to represent a change:
 - A change in the monthly Premium Amount.
 - A change in the subscriber's Rating Area (that does not result in a new policy issuance).
 - A change in the 2-digit variant.
 - The addition of a new policy member.

EPAI 021EC – Addition of Non-Subscriber/Dependent

- 021EC - indicates the enrollment period is an addition of a new member.
 - Used for non-subscriber/dependent enrollment periods only.
 - Indicates a non-subscriber/dependent has been added to a subscriber's policy.
 - Non-subscriber/dependent enrollment periods with this code trigger an ARF based on age at the time of the Enrollment Start Date.
 - Whenever this EPAI code is used to add a new member to the subscriber's policy, there should be a corresponding enrollment period for the subscriber with an EPAI code 001 indicating a modification to the policy.

EPAI 021041 – Renewal

- 021041 - indicates the enrollment period is a renewal to an existing policy.
 - Used to indicate policy renewal for continuous enrollment in an ACA complaint, RA covered and/or RI eligible health plan from one (1) year to the next year.
 - Used for subscriber and non-subscriber dependent enrollment periods.
 - For a non-subscriber/dependent renewal 021041 to be accepted there must be an accepted renewal 021041 for the same coverage period for the subscriber in the enrollment file.
 - Subscriber and non-subscriber/dependent enrollment periods with this code trigger an ARF based on age at the time of the Enrollment Start Date.

Definition of Renewal for EDGE Server

- Renewal means that a subscriber is renewing a policy with the issuer for the subsequent benefit year and continuing coverage in the same 14-digit Plan ID.
- In this case, the renewal EPAI code 021041 must be used.

EPAI Summary

- EPAI codes acceptable for a *subscriber* enrollment record:
 - Initial Issuance (021028)
 - Modification (001)
 - Renewal (021041)
- Note: If a subscriber's enrollment record uses an EPAI code 021EC (addition of a new member), the enrollment period will be rejected.

EPAI Summary (Continued)

- EPAI codes acceptable for a non-subscriber/dependent enrollment record:
 - Initial Issuance (021028)
 - Addition of a New Member (021EC)
 - Renewal (021041)
- Note: If a non-subscriber/dependent enrollment record uses an EPAI 001 (modification), then the enrollment period will be rejected.

Subscriber and Non-Subscriber/Dependent Associations

Establishing a Subscriber Policy

- Verification edits are performed between subscribers and their associated non-subscriber/dependents.
 - Enrollment Start and End Date verifications.
 - Plan and Rating Area verifications.
- Since a subscriber can have multiple enrollment periods, a subscriber policy must be established to perform the necessary verifications.

Establishing a Subscriber Policy

(Continued)

- *A subscriber policy* is defined as:
 - A subscriber's initial issuance or renewal and any additional enrollment periods that represent a subscriber modification.
 - An initial or renewal is reported using an EPAI code of 021028 or 021041, respectively.
 - A modification is reported using an EPAI code of 001 and is associated with an initial issuance or renewal if the following conditions are met:
 - The modification is for the same Enrollee ID and Plan ID as the initial issuance or renewal.
 - The modification has a Subscriber Indicator = 'S'.
 - The start date of the modification is either:
 - » The day after the end date of the initial issuance or renewal.
 - » The day after the end date of a previous modification for the policy.

Subscriber Policy Example

- Below are examples of a *subscriber policy* where:
 - Policy 1 – Initial and a modification.
 - Policy 2 – Renewal and a modification.

2014 – Coverage Year		2015 – Coverage Year	
Subscriber A Plan Y 021028 - Initial	Subscriber A Plan Y 001- Mod	Subscriber A Plan Y 021041 - Renewal	Subscriber A Plan Y 001 - Mod
Dependent B Plan Y 021028 - Initial		Dependent B Plan Y 021041 - Renewal	
	Dependent C Plan Y 021EC - Addition	Dependent C Plan Y 021041 - Renewal	

Subscriber A
Policy 1 begins here

Subscriber A
Policy 1 ends here

Subscriber A
Policy 2 begins here

Subscriber A
Policy 2 ends here

Association of a Non-Subscriber/Dependent to a Subscriber

- Non-subscriber/dependents are associated with a subscriber policy.
 - The verification edits applied take into consideration all enrollment periods in the subscriber enrollment record.
- Non-subscriber/dependents enrollment periods are associated to a *subscriber policy* when:
 - The Subscriber ID on the non-subscriber/dependent enrollment period matches an Enrollee ID on the subscriber enrollment period.
 - The 16-digit Plan ID and Rating Area on the non-subscriber/dependent enrollment period matches the 16-digit Plan ID and Rating Area on the subscriber enrollment period.
 - The Enrollment Start Date of the non-subscriber/dependent record is $\geq$ the earliest Enrollment Start Date of the *subscriber policy*.
 - The Enrollment End Date of the non-subscriber/dependent record is $\leq$ the latest Enrollment End Date of the *subscriber policy*.

Non-Subscriber/Dependent and Subscriber Association Example

- Recall the *subscriber policy* periods in this example.
 - Policy 1 – Initial and a modification.
 - Policy 2 – Renewal and a modification.

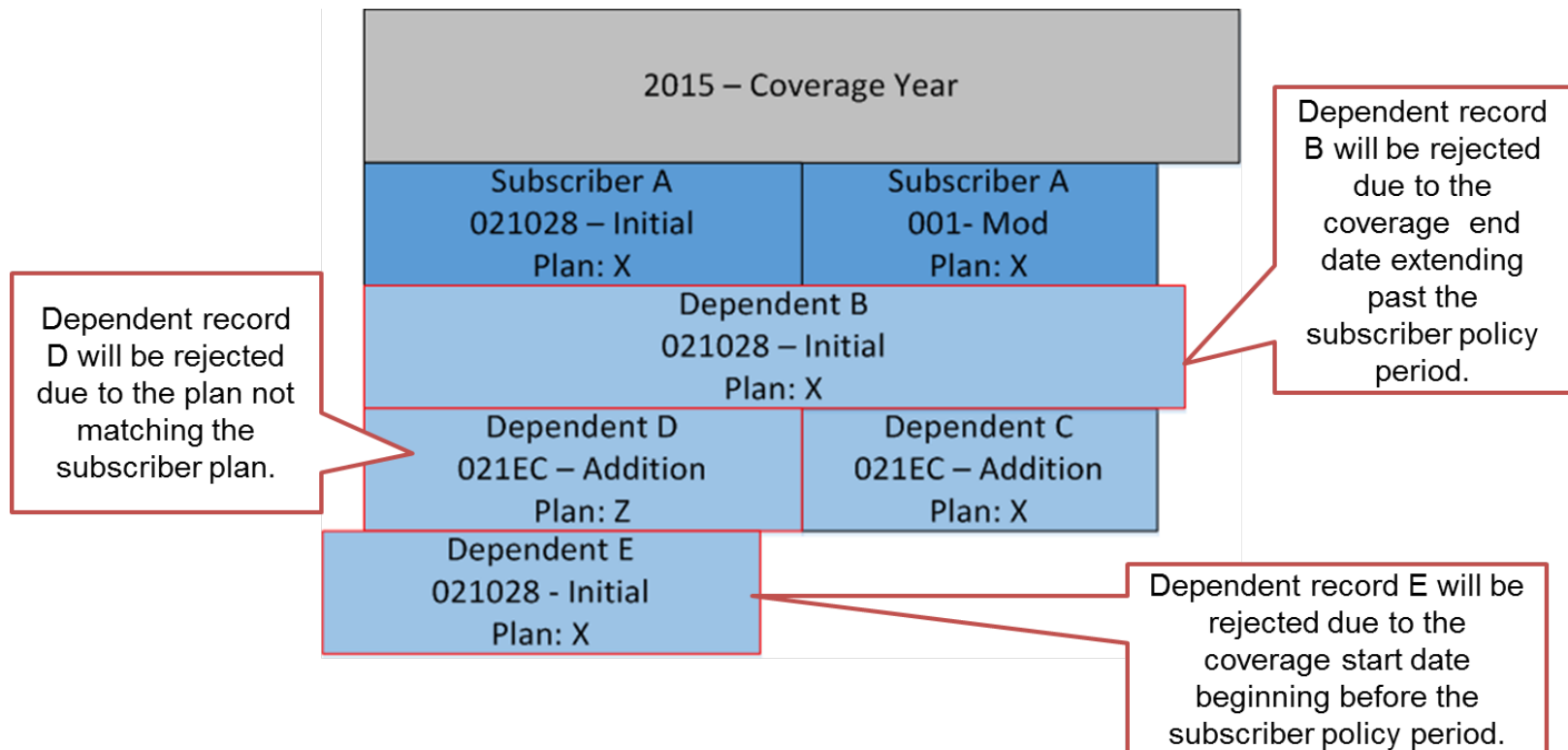
2014 – Coverage Year		2015 – Coverage Year	
Subscriber A Plan Y – Rating Area 001 021028 - Initial	Subscriber A Plan Y – Rating Area 001 001- Mod	Subscriber A Plan Y – Rating Area 001 021041 - Renewal	Subscriber A Plan Y – Rating Area 001 001 - Mod
Dependent B Subscriber A Plan Y – Rating Area 001 021028 - Initial		Dependent B Subscriber A Plan Y – Rating Area 001 021041 - Renewal	
		Dependent C Subscriber A Plan Y – Rating Area 001 021041 - Renewal	

Dependent B is accepted. It is within the 2014 policy period of Subscriber A and is enrolled in the same plan and Rating Area.

Dependents B and C are accepted. They are within the 2015 policy period of Subscriber A and are enrolled in the same plan and Rating Area.

Incorrect Non-Subscriber/Dependent and Subscriber Associations

- The subscriber policy is the initial enrollment and the modification.



EPAI Examples

EPAI – Initial Enrollment Example

New subscriber M11Kd04 enrolled on 1/1/2014.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
8054	M11Kd04	1977-07-20	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
8055	S	null	21890KY001000104	2014-01-01	2014-12-31	600.00	003	021028

EPAl – Subscriber Modification Example

Subscriber M11Kd04 has a residential move which makes a change in Rating Area, so a modification is made to the enrollment record.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
8054	M11Kd04	1977-07-20	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAl
8055	S	NULL	21890KY001000104	2014-01-01	2014-06-30	600.00	003	021028
8056	S	NULL	21890KY001000104	2014-07-01	2014-12-31	600.00	002	001

Note: If the EPAl code is 001, then the Enrollment Period Start Date must be one (1) day after the end date of an existing subscriber enrollment period for the same enrollee and plan.

EPAl – Subscriber Renewal Example

Subscriber W4bj509 renews in the same plan.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
11548	W4bj509	1982-06-12	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAl
11549	S	null	55121AL001000100	2014-01-01	2014-12-31	325.00	001	021028
11550	S	null	55121AL001000100	2015-01-01	2015-12-31	325.00	001	021041

Note: If the EPAl code is 021041 for a subscriber, then the Enrollment Start Date must be one (1) day after the Enrollment End Date of an enrollment period for the same Enrollee ID and Plan ID that is also a subscriber.

EPAI – Non-Subscriber/Dependent Renewal Example

Subscriber and non-subscriber/dependent renews in the same plan.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
1104	B5Yen67	1983-06-12	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
1105	S	null	55121AL001000100	2014-01-01	2014-12-31	450.00	001	021028
1106	S	null	55121AL001000100	2015-01-01	2015-12-31	450.00	001	021041

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
1107	N4Gur89	2013-06-29	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
1108	null	B5Yen67	55121AL001000100	2014-01-01	2014-12-31	0.00	001	021028
1109	null	B5Yen67	55121AL001000100	2015-01-01	2015-12-31	0.00	001	021041

Note: If the EPAI code is 021041 for a non-subscriber/dependent, then the Subscriber ID must match a subscriber enrollment period with an EPAI code equal to 021041 or 001 and the same Enrollment Start Date and Plan ID.

EPAl – Addition of Non-Subscriber/Dependent Example

Enrollee Rj001mq8 is being added as a non-subscriber/dependent.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88542	W4bj509	1994-08-25	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAl
88543	S	Full	11563NY001000201	2014-01-01	2014-06-30	450.00	001	021028
88544	S	Full	11563NY001000201	2014-07-01	2014-12-31	525.00	001	001

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88545	Rj001mq8	2014-07-01	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAl
88546	Full	W4bj509	11563NY001000201	2014-07-01	2014-12-31	0.00	001	021EC

Note: If EPAl code 021EC is used, then both the non-subscriber/dependent's Enrollment Start Date and Enrollment End Date must fall within the subscriber's Enrollment Start and End Date.

EPAI – Change in 2-Digit Variant

Subscriber and non-subscriber/dependent have a change in the 2-digit variant.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
1104	B5Yen67	1983-06-12	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
1105	S	Full	55121AL001000101	2014-01-01	2014-04-30	450.00	001	021028
1106	S	Full	55121AL001000103	2015-05-01	2015-12-31	475.00	001	001

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
1107	N4Gur89	2013-06-29	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
1108	Full	B5Yen67	55121AL001000101	2014-01-01	2014-04-30	0.00	001	021028
1109	Full	B5Yen67	55121AL001000103	2015-05-01	2015-12-31	0.00	001	021028

Note: All non-subscriber/dependents on a subscriber's policy must have the same 16-digit Plan ID as the subscriber.

EPAI Scenario: Non-subscriber/Dependent Becomes the Subscriber

Enrollee Rj001mq8 is a non-subscriber/dependent in 2014 and becomes the subscriber of the same plan for the 2015 policy year.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88542	W4bj509	1981-08-25	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
88543	S	null	11563NY001000201	2014-01-01	2014-12-31	450.00	001	021028

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88545	Rj001mq8	1983-07-01	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
88546	null	W4bj509	11563NY001000201	2014-01-01	2014-12-31	0.00	001	021028
88547	S	null	11563NY001000201	2015-01-01	2015-12-31	475.00	001	021028

Note: If the subscriber changes, then a new subscriber policy is established, and a new issuance EPAI code 021028 must be used for the subscriber enrollment period and all associated non-subscriber/dependent enrollment periods.

EPAI Scenario: Reporting Partial Month Enrollment

Subscriber W4bj509 enrolls in a plan January 15, 2015 and terminates from the plan July 15, 2015.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
11548	W4bj509	1982-06-12	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
11549	S	null	55121AL001000100	2015-01-15	2015-01-31	325.00	001	021028
11550	S	null	55121AL001000100	2015-02-01	2015-06-30	325.00	001	001
11551	S	null	55121AL001000100	2015-07-01	2015-07-15	325.00	001	001

Note: The EDGE server will prorate the premium for the partial month enrollments. Issuers should not submit prorated premiums.

EPAI Scenario: Reporting Re-Enrollment after a Termination

Subscriber W4bj509 enrolls in a plan January 01, 2015 and terminates from the plan February 28, 2015, then re-enrolls in that same plan with an effective date of March 1, 2015.

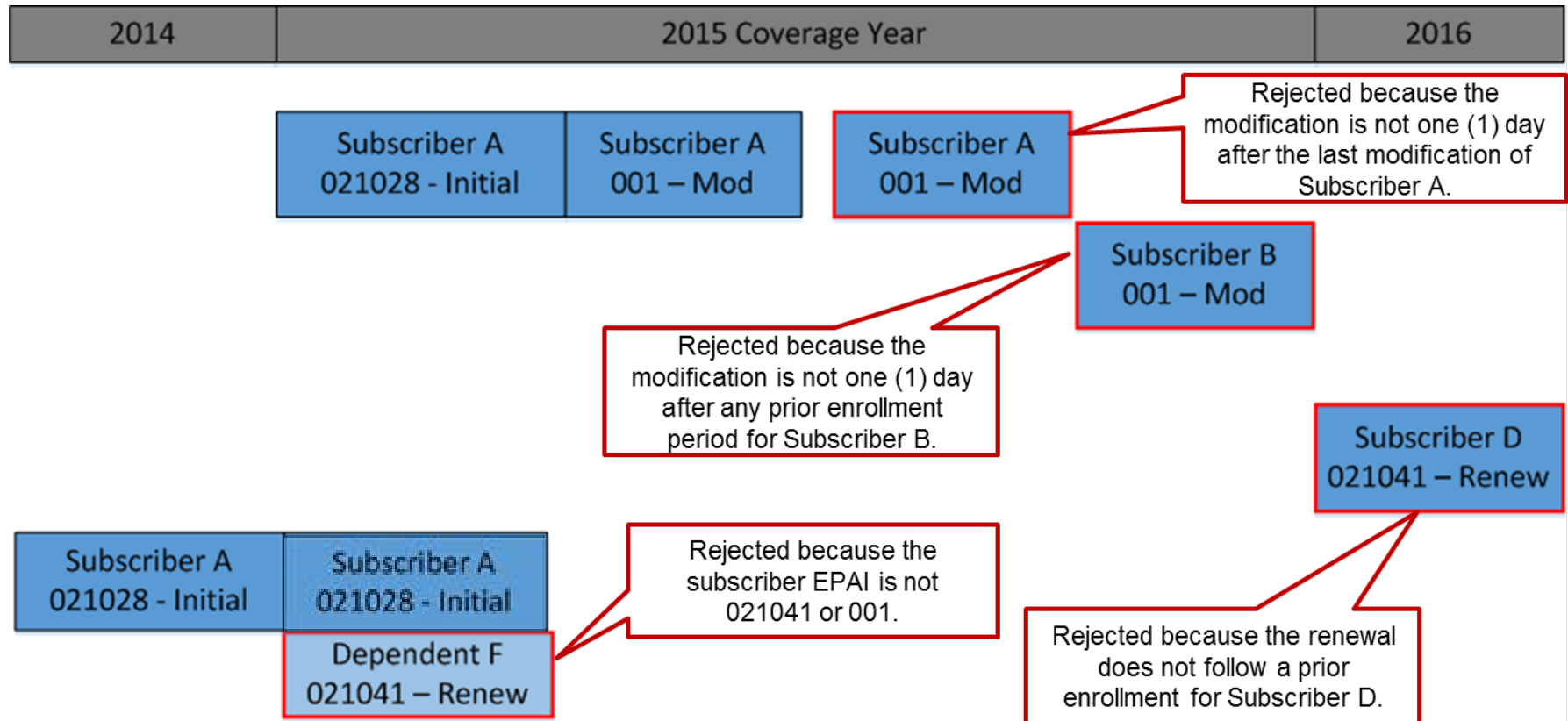
Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
11548	W4bj509	1982-06-12	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
11549	S	null	55121AL001000100	2015-01-01	2015-02-28	325.00	001	021028
11550	S	null	55121AL001000100	2015-03-01	2015-12-31	325.00	001	021028

OR: Combine the two (2) enrollment periods into one (1) since there was no gap in coverage.

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
11549	S	null	55121AL001000100	2015-01-01	2015-12-31	325.00	001	021028

EPAI – Incorrect EPAI Submissions



Rating Area Validations

Rating Area Overview

- The Rating Area of a non-subscriber/dependent enrollment period must match all subscriber enrollment periods on the policy for which there are one (1) or more days of coverage overlap between the subscriber and non-subscriber/dependent.

EPAI – Addition of Non-Subscriber/Dependent and Rating Area Change Example

Subscriber W4bj509 was initially enrolled in Rating Area 001. On 5/1/2014, the subscriber added a dependent (**blue**) and on 10/1/14 the subscriber changed Rating Areas and added another dependent (**red**).

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
648131	W4bj509	1970-09-20	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
648132	S	W4bj509	12345MD123456789	2014-01-01	2014-04-30	450.00	001	021028
648133	S	W4bj509	12345MD123456789	2014-05-01	2014-09-30	525.00	001	001
688134	S	W4bj509	12345MD123456789	2014-10-01	2014-12-31	600.00	002	001

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
648135	X5ck610	2014-05-01	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
648136	S	W4bj509	12345MD123456789	2014-05-01	2014-09-30	0.00	001	021EC
648137	S	W4bj509	12345MD123456789	2014-10-01	2014-12-31	0.00	002	021EC

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
648138	Y6dl721	2014-10-01	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
648140	S	W4bj509	12345MD123456789	2014-10-01	2014-12-31	0.00	002	021EC

Incorrect Rating Area Submissions

2016 – Coverage Year			
Subscriber A: Rating Area 001 021028 – Initial	Subscriber A Rating Area 001 001- Mod	Subscriber A Rating Area 001 001- Mod	Subscriber A Rating Area 002 001- Mod
Dependent B Rating Area 001 021028 - Initial			
Dependent C Rating Area 001 021EC - Addition			Dependent D Rating Area 002 021EC - Addition

Rejected because the Rating Area crosses subscriber Rating Area 001 and 002.

Mandated Coverage

Mandated Coverage Overview

- The enrollment period requirements outlined in the preceding sections apply to enrollees with mandated coverage.
- Under circumstances where issuers are required to cover newborn or other enrollees for a defined period of time, regardless of whether a premium is collected, issuers may submit such enrollees and the incurred claims for consideration in RA and RI.
 - Mandated coverage periods are different on and off the Marketplace. Refer to the ESBR for more details.

Mandated Coverage Overview

(Continued)

Rule	Issuers who are required to provide benefits and cover claims for enrollees for a defined amount of time should submit the enrollee details and an enrollment period that reflects the span of coverage that was required under the mandate.
Rule	A Premium Amount for a subscriber record must be included, and is the amount that would have been charged had the person been enrolled.

- For specific coverage and reporting requirements, issuers should review the mandated coverage section of the ESR.

Mother and Baby Enrollment

Mother and Baby Enrollment

- A baby must have its own Unique Enrollee ID.
- If the issuer is responsible for covering a baby, a separate enrollment record must be created for the baby.
 - If the baby is not enrolled, issuers should still submit the mandated enrollment coverage period for the baby, if applicable.

Baby Enrollment – Add to Existing Subscriber – Example 1

Mother (W4bj509) is already enrolled in the plan and is designated as subscriber. The baby (Rj001mq8) is added as a new member, non-subscriber/dependent to the mother's plan.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88542	W4bj509	1994-08-25	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
88543	S		11563NY001000201	2014-01-01	2014-06-30	450.00	001	021028
88544	S		11563NY001000201	2014-07-01	2014-12-31	525.00	001	001

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88545	Rj001mq8	2014-07-01	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
88546		W4bj509	11563NY001000201	2014-07-01	2014-12-31	0.00	001	021EC

Baby Enrollment – Add to Existing Subscriber – Example 2

Mother's spouse (X5ck610) is the subscriber of the plan; mother (W4bj509) is already a non-subscriber/dependent under spouse's plan. Baby (Rj001mq8) is an additional member, non-subscriber/ dependent added to mother's spouse's plan.

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88542	X5ck610	1992-02-05	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
88543	S		11563NY001000201	2014-01-01	2014-06-30	450.00	001	021028
88544	S		11563NY001000201	2014-07-01	2014-12-31	525.00	001	001

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88545	W4bj509	1994-08-25	F

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
88546		X5ck610	11563NY001000201	2014-01-01	2014-12-31	0.00	001	021028

Enrollee Record ID	Unique Enrollee ID	Enrollee DOB	Gender
88547	Rj001mq8	2014-07-01	M

Enrollment Period Record ID	Subscriber Indicator	Subscriber ID	Plan ID	Enrollment Start Date	Enrollment End Date	Premium	Rating Area	EPAI
88548		X5ck610	11563NY001000201	2014-07-01	2014-12-31	0.00	001	021EC

Upcoming Webinars

Upcoming Webinars

- Upcoming webinar presentations will:
 - Highlight important business rules as they relate to a specific inbound file type.
 - Provide information on outbound files.
 - Explain data management and data retention requirements.
- CMS staff will be available at the end of each webinar presentation to answer questions on the material covered in each session.

Upcoming Webinars

Webinar	Scheduled Event Date
Void & Replace and Processing ICD-10 Claims Submission	October 6, 2015
Baseline Submission	October 13, 2015
Duplicate Claims and Mother/Baby Claims	October 20, 2015
Open Q&A Session	October 27, 2015

Questions?

To submit questions by phone:

- ☐ Dial '14' on your phone's keypad
- ☐ Dial '13' to exit the phone queue

Resources

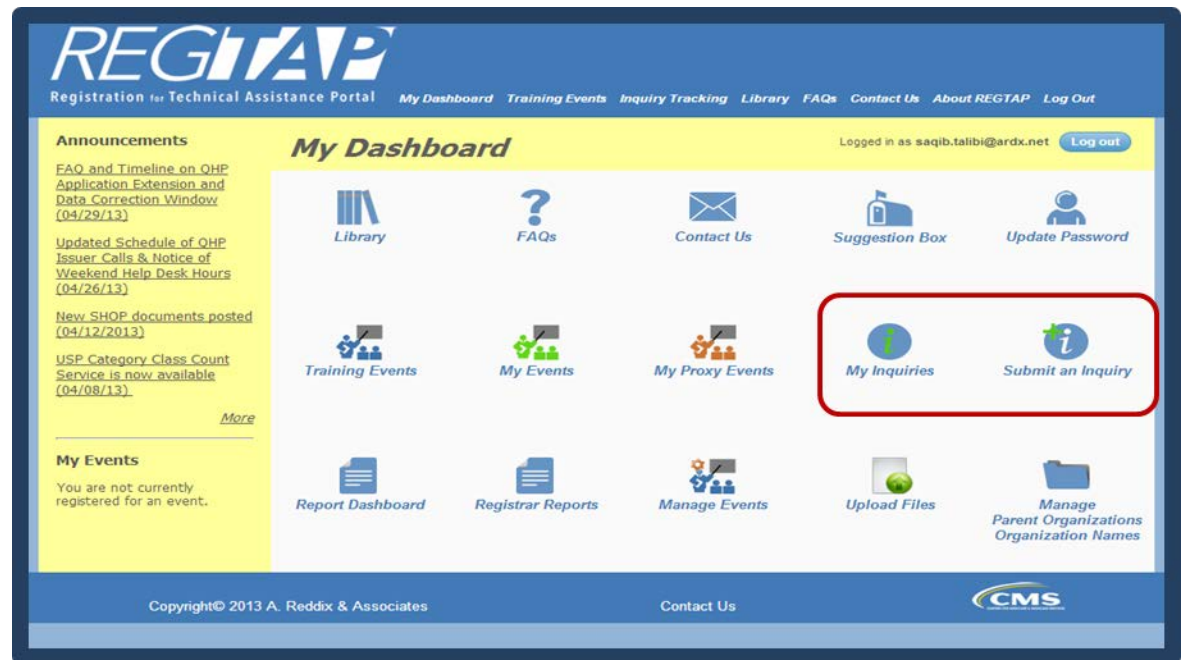
Resources

Resource	Link/Contact Information
Center for Consumer Information and Insurance Oversight (CCIIO)	http://cms.gov/ccio/
Registration for Technical Assistance Portal (REGTAP) • Registration • Inquiry Tracking and Management System (ITMS) • Resource Library • Frequently Asked Questions (FAQs)	https://www.REGTAP.info/

Inquiry Tracking and Management System (ITMS)

ITMS is available at <http://www.REGTAP.info>.

Users can submit questions after the User Group by selecting “Submit an Inquiry” from My Dashboard.



Note: Enter only one (1) question per submission.

FAQ Database on REGTAP

My Dashboard



The FAQ Database allows users to search FAQs by FAQ ID, Keyword/Phrase, Program Area, Primary and Secondary categories, and Publish Date.

FAQ Database is available at
<http://www.REGTAP.info>.

FAQ Search

FAQ ID

Keyword/Phrase

Program Area
Select All
Agent Broker
Distributed Data Collection for RI and RA/Edge Server
Enrollment and Eligibility
Event Registration and Logistics

Primary Category

Secondary Category

Publish Date
Start Date 22 End Date 22

Primary and Secondary Category search available only when one (1) Program Area is selected.

Closing Remarks