Marketplace Payment Submission Process

January 30, 2015

Financial Management and
Payment Submission Process

CMS
CENTERS FOR MEDICARE & MEDICAID SERVICES

WWW.REGTAP.INFO

Agenda

- Session Guidelines
- Session Purpose
- Payment and Collection Process Overview
- Invoicing Overview
- Submitting Payment on Pay.gov
- Questions
- Resources
- Closing Remarks

Session Guidelines

- This is a 90-minute webinar session.
- Documented Q&As will be posted in the coming weeks.

Intended Audience

- Associations
- Consumer Operated and Oriented Plan (CO-OP) Programs
- Stand Alone Dental Plans (SADP)
- Federally-facilitated Marketplace (FFM) Issuers
- State Based Marketplace (SBM) Issuers
- Vendors/Third Party Administrators (TPAs)
- Small Business Health Options Program (SHOP) Issuers

Purpose

This session provides information regarding the Marketplace Payment Submission Process, including an overview of the invoicing process and how to remit payments through Pay.gov.

Payment and Collection Process Overview

Payment and Collection Process Overview

- HHS began using the interim payment process in January 2014 to make monthly payments for Advanced Premium Tax Credit (APTC) and Cost-sharing Reductions (CSR) and to net Federally-facilitated Marketplace (FFM) user fees.
- The Monthly Payment Cycle includes the analysis and aggregation of Advance Payment of the Premium Tax Credit (APTC), Cost-sharing Reduction (CSR) and FFM User Fee (UF) data at the Tax Identification Number (TIN) level.
  - HHS nets FFM UF amounts from APTC and/or CSR monthly payments. If after netting there is a remaining balance or if no program payments were available to offset, Issuers will be invoiced for the remaining balance.

Payment and Collection Process Overview (continued)

- Issuers will receive an initial Dunning Letter (Invoice) if:
  - An Issuer owes FFM user fees that are not fully offset from APTC and CSR payments; or
  - An Issuer received an overpayment of APTC and/or CSR funds based on restated data in a subsequent month's Enrollment & Payment Data Workbook.
- Issuers will pay the invoiced amount at https://www.pay.gov/public/home

Invoicing Overview

Dunning Letters

HHS will generate Dunning Letters for any balance owed for Marketplace programs. Dunning Letters can be divided into two types: initial Dunning Letter and Intent to Refer Letter (final letter).

1. **Initial Dunning Letter** – the initial Bill or Invoice that will give the Issuer a predetermined number of days (Terms) to pay the outstanding balance.

   - Issuers will receive one (1) Dunning Letter for each program for which there is an outstanding balance.

2. **Intent to Refer (ITR) Letter** – the final letter requesting payment is sent 60 days after the Invoice Date on initial Dunning Letter.

Invoicing Timeline

- Initial Dunning Letters are mailed to Issuers near the middle of the month if the total program-level charges exceed payments in a given month.
  - Letters are generated per program (APTC, CSR or UF).
  - Most letters are the result of UF charges exceeding APTC and/or CSR payments.
- Issuers have 15 calendar days to pay from the initial Invoice Date.

Invoicing Timeline (Continued)

- The Intent to Refer (ITR) Letter will be sent 60 days after the Invoice Date of the initial payment request.
- Issuers have 30 days to pay from the Invoice Date of the ITR Letter.
- If no payment has been submitted 90 days after the Invoice Date of the initial request for payment, Issuers will be referred to the Department of Treasury for collections.

Dunning Letter Timeline: Illustration

Date	Event
January 16 – 20	Issuers and SBMs submit February and restated prior months' production data as of the 2015 cutoff date to CMS
February 15	Initial Dunning Letters transmitted if program-level charges exceed payments
February 22 – 24	February payments disbursed from Treasury
March 1	Deadline to submit invoice payments on Pay.gov
April 15	ITR Letter transmitted if there is an outstanding balance.
May 15	Outstanding debt referred to the Department of the Treasury

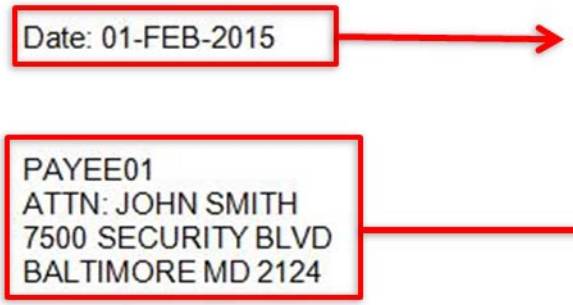


The timeline above illustrates the timeframe in which the Monthly Payment Submission Process will occur for February 2015; exact dates are subject to change.

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Initial Request - Dunning Letter

Dunning Letter Header



The date listed on the letter header is the date the Dunning Letter was generated.

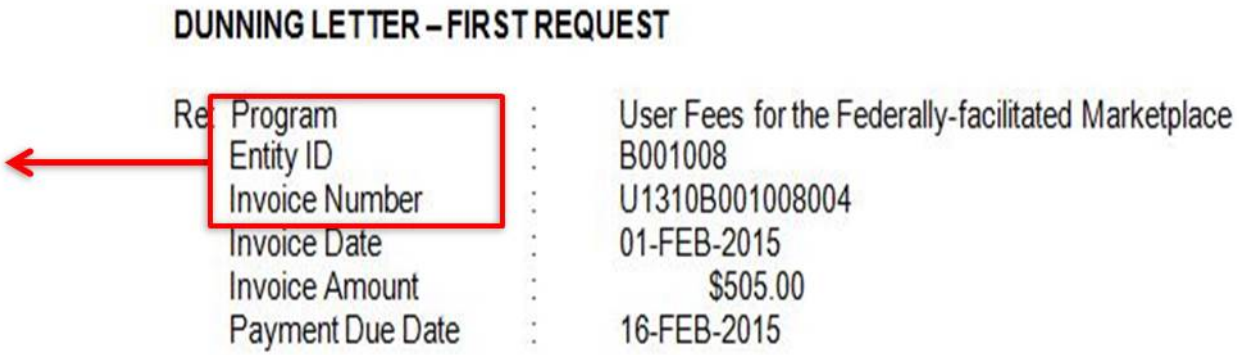
The contact information is the financial authority contact information provided during the Payee Group and Financial Information Form creation process in the Financial Management Application in HIOS.

DUNNING LETTER – FIRST REQUEST

Re: Program	:	User Fees for the Federally-facilitated Marketplace
Entity ID	:	B001008
Invoice Number	:	U1310B001008004
Invoice Date	:	01-FEB-2015
Invoice Amount	:	$505.00
Payment Due Date	:	16-FEB-2015

Dunning Letter Header (continued)

- The specific Marketplace **Program** (APTC/CSR/User Fees) for which a balance due is identified.
- The **Entity ID** is the Payee ID, which is generated in the Financial Management Application.
- The **Invoice Number** will be used to submit payment in Pay.gov.



DUNNING LETTER – FIRST REQUEST

Program	:	User Fees for the Federally-facilitated Marketplace
Entity ID	:	B001008
Invoice Number	:	U1310B001008004
Invoice Date	:	01-FEB-2015
Invoice Amount	:	$505.00
Payment Due Date	:	16-FEB-2015

Dunning Letters are generated by Marketplace program. HHS transmits separate Dunning Letters if amounts are owed for multiple Marketplace programs.

Failure to Submit Payment upon First Request

- Any amounts owed to HHS and not paid within 30 calendar days from the date of the initial Dunning Letter will be assessed interest starting from the date of delinquency (i.e., from the date of the initial Dunning Letter.)



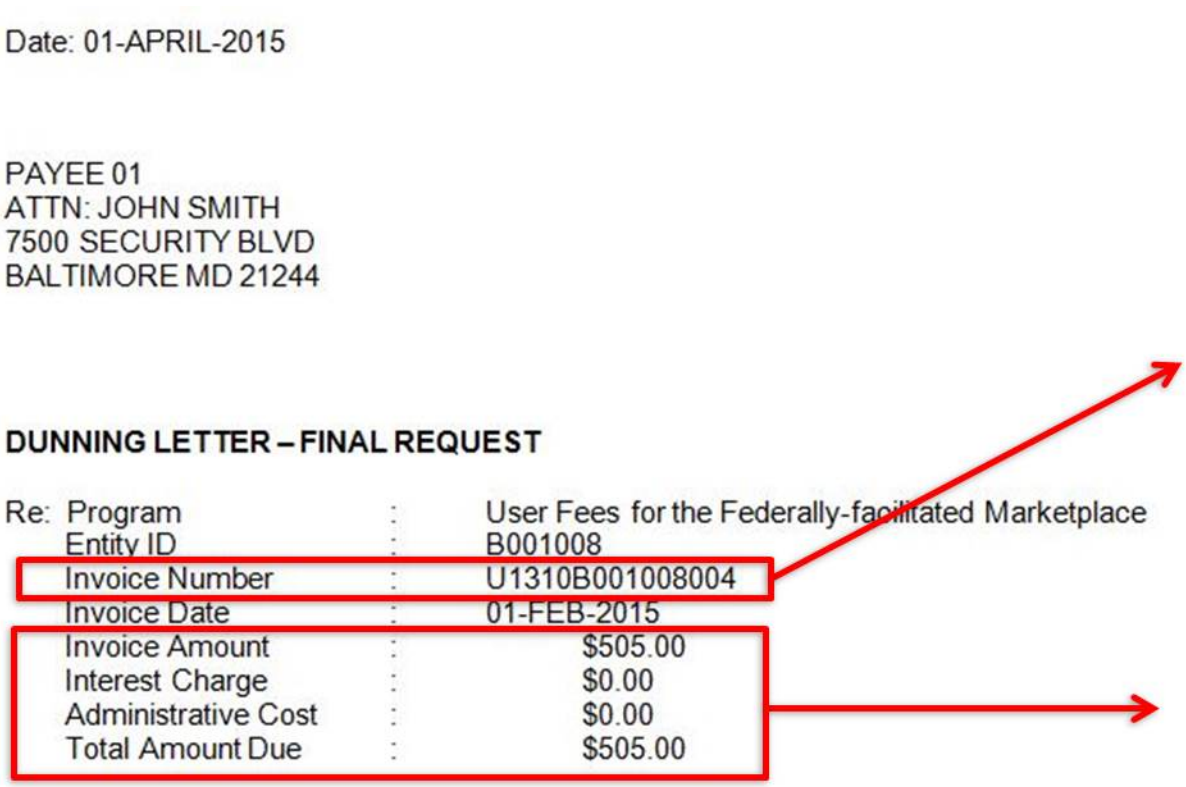
HHS updates the interest rate on a quarterly basis. The current HHS-established interest rate is 10.125 percent per year.

Final Request – Intent to Refer Letter

Intent to Refer Letter Overview

- If payment is not submitted, a Final Request (ITR Letter) is generated 60 days after the date of the initial Dunning Letter.
- The ITR Letter (**Final Request)** reflects administrative charges and accrued interest in addition to the original balance owed.

ITR Letter Overview (Continued



Date: 01-APRIL-2015

PAYEE 01
ATTN: JOHN SMITH
7500 SECURITY BLVD
BALTIMORE MD 21244

DUNNING LETTER – FINAL REQUEST

Re: Program	:	User Fees for the Federally-facilitated Marketplace
Entity ID	:	B001008
Invoice Number	:	U1310B001008004
Invoice Date	:	01-FEB-2015
Invoice Amount	:	$505.00
Interest Charge	:	$0.00
Administrative Cost	:	$0.00
Total Amount Due	:	$505.00

The Invoice Number matches the Invoice Number transmitted in the initial Dunning Letter.

The Total Amount Due reflects the total sum of the Invoice Amount, Interest Charge and Administrative Cost.

Failure to Submit Payment upon Final Request



- Debts that remain unpaid 90 days from the date of the initial request will be referred to the Department of Treasury's Debt Management Services for Cross Servicing and Offset of Federal Payments.
- Treasury will collect all required penalty charges and fees.
- Treasury will use all tools at its disposal to collect debt, including referral to the Department of Justice for litigation.

Submitting Payment on Pay.gov

Pay.gov

- Pay.gov was developed to meet the needs of the United States Treasury in implementing an electronic collections process.
- The website serves as a government-wide portal for many different government agencies to receive and process collections payments.
- Access Pay.gov at https://www.pay.gov/public/home

Pay.gov (continued)

- Pay.gov is the portal to access the CMS Health Insurance Marketplace and Premium Stabilization Programs Payment Form, which allows for the submission of payments for Marketplace-related charges.
- The CMS Health Insurance Marketplace and Premium Stabilization Programs Payment Form (Marketplace Payment Form) is accessible directly through Pay.gov.

Pay.gov (continued)

- Issuers may use the following link, https://www.pay.gov/WebHelp/HTML/about.html for additional assistance using Pay.gov.



Additionally, Issuers may access this link by clicking "Online Help" from anywhere within Pay.gov. If an issuer needs additional help making payment via the Pay.gov Form, they should first contact Pay.gov to see if the issue is related to a system error. If not, then Issuers should contact the XOSC helpdesk for step-by-step assistance by phone or refer back to the training slides posted on REGTAP.

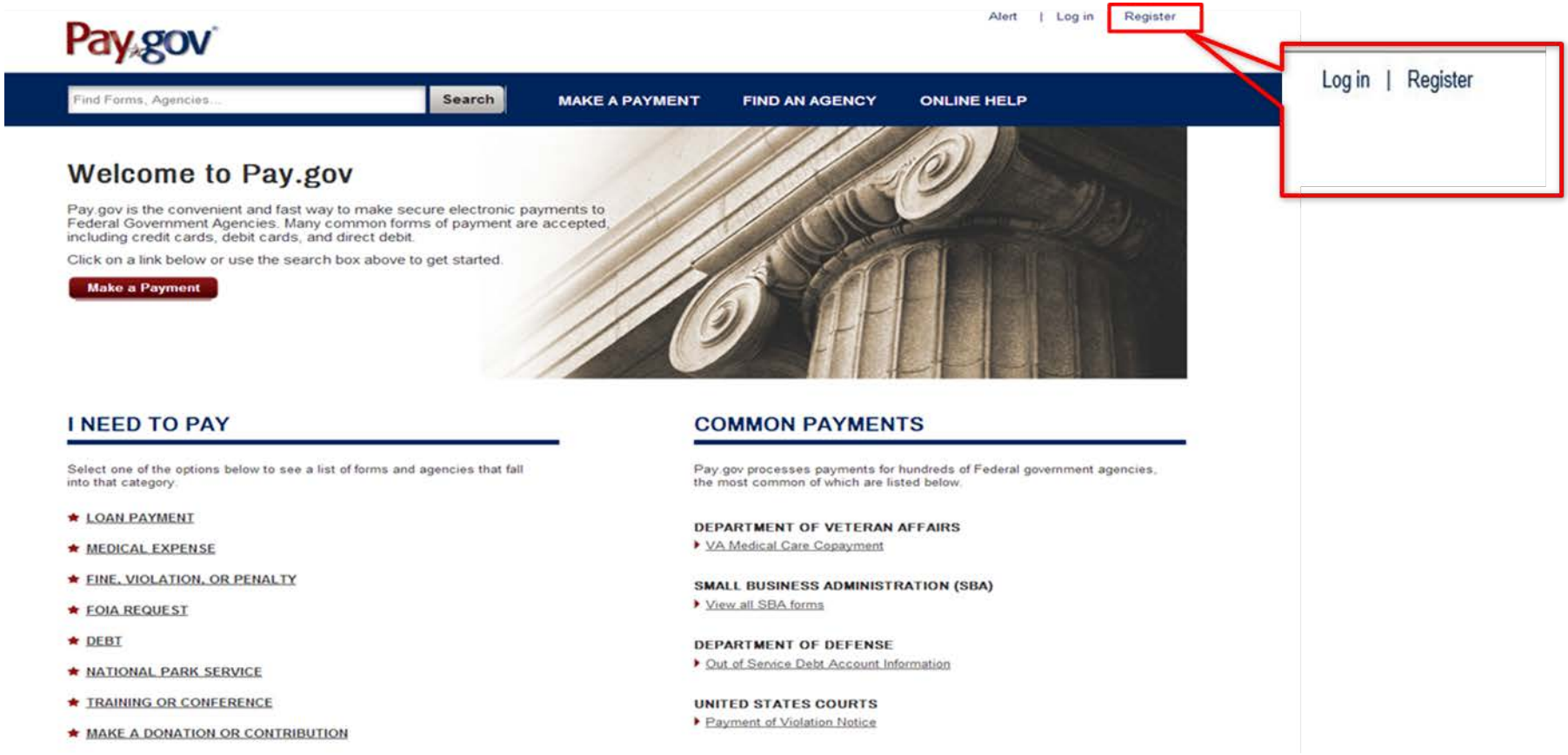
Registering on Pay.gov

- HHS is implementing a streamlined approach to complete the CMS Health Insurance and Premium Stabilization Programs Payment Submission process through Pay.gov.
- Issuers should create a Pay.gov account before completing the CMS Health Insurance and Premium Stabilization Programs Payment Form, or “Marketplace Payment Form.”

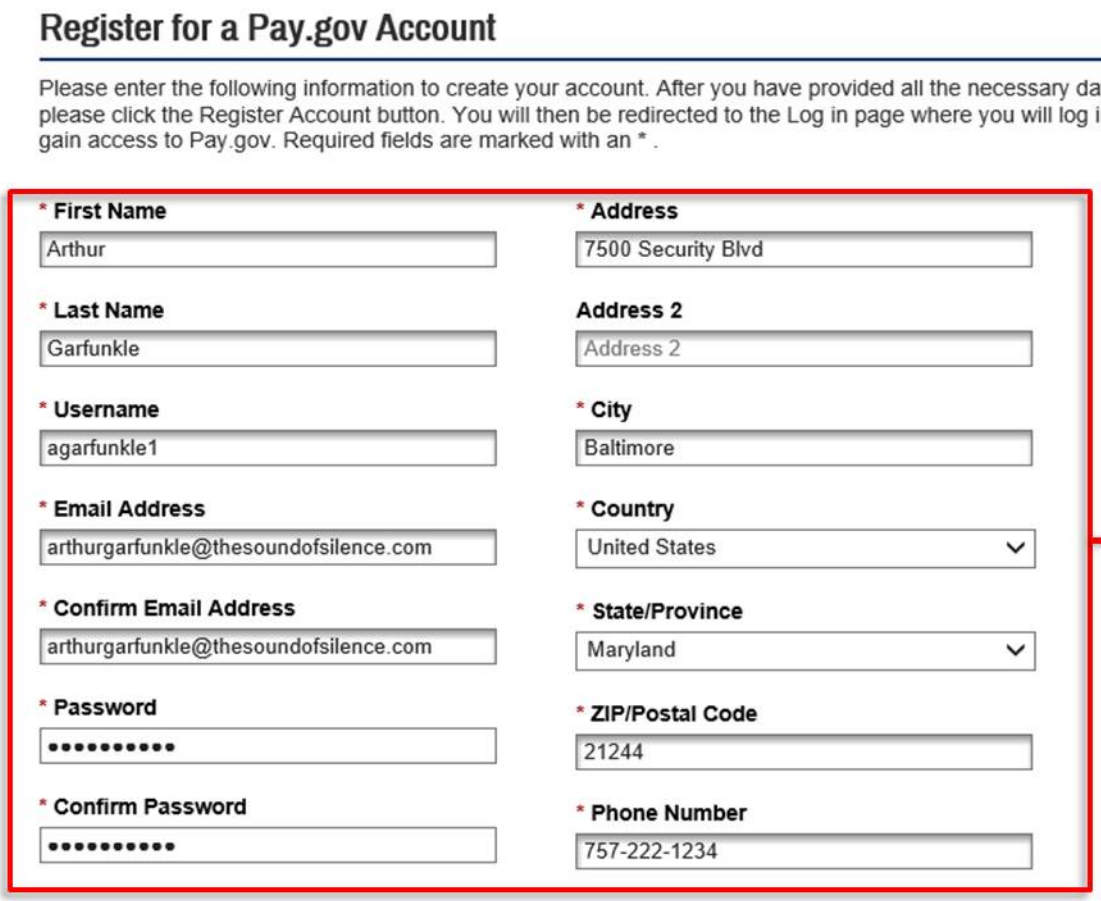
Registering on Pay.gov (continued)

- Registration information is used to create a user profile containing both user data and the user's company data – some of this data is used to pre-populate the Form:
  - **Contact 1 for Submission**: User's name, e-mail and phone number within the Pay.gov profile will pre-populate the Form as 'Contact 1 for Submission'
  - **Legal Business Name (LBN)**: The company name within the Pay.gov profile will pre-populate the Form as "Legal Business Name (LBN)" associated with the organization's Federal Tax Identification Number (TIN)
  - **Billing Address**: The company address within the Pay.gov profile will pre-populate the Form as "Billing Address"

Registering on Pay.gov (continued)

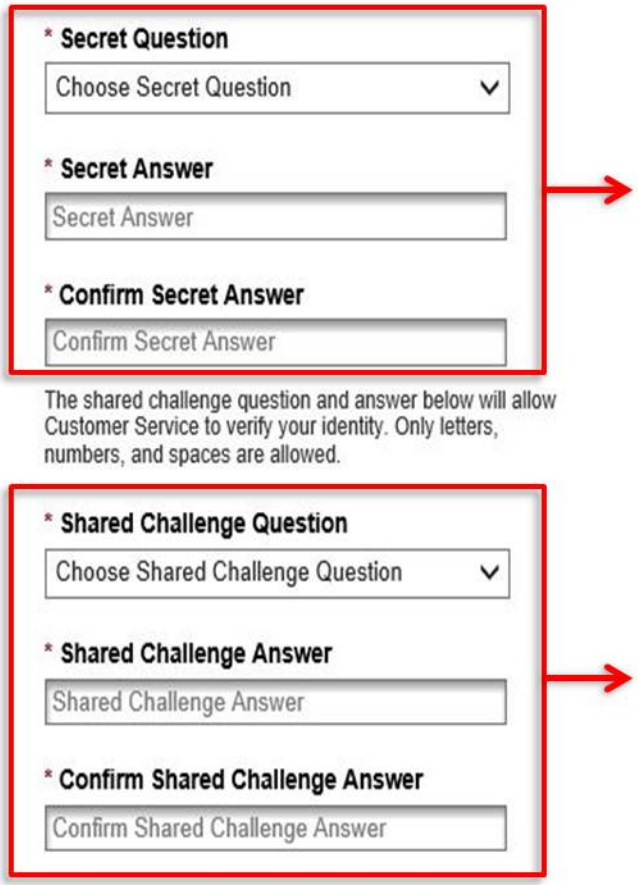


Registering on Pay.gov (continued)



1. In order to register in Pay.gov, Issuers must first fill out account user information

Registering on Pay.gov (continued)



2. Issuers must choose a secret question and answer in order to reset password information.

2a. Issuers must then choose a shared challenge question. A shared challenge question allows Pay.gov to verify user identities.

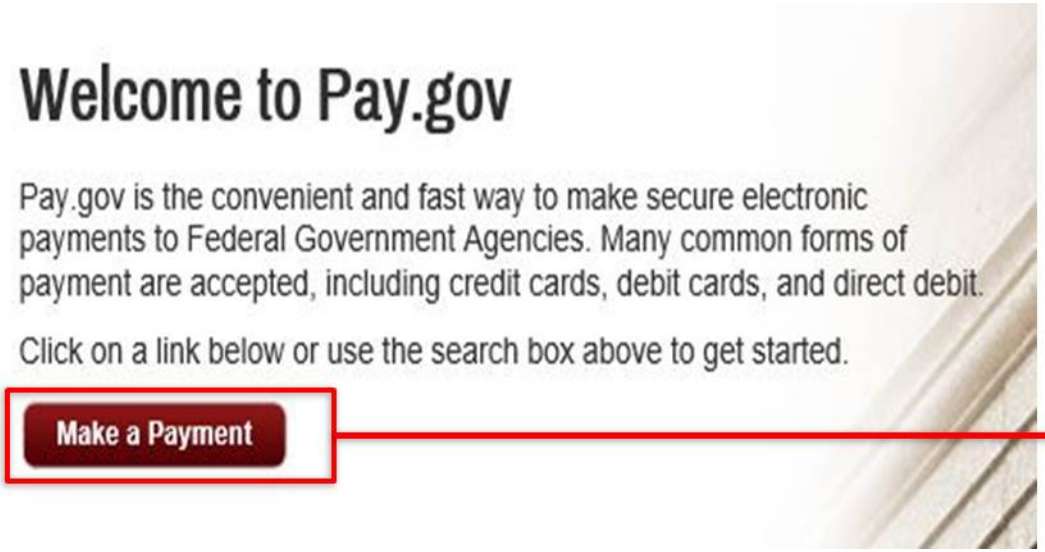
Registering on Pay.gov (continued)



3. Issuers must agree to Pay.gov Rules of behavior and then click "Register Account."

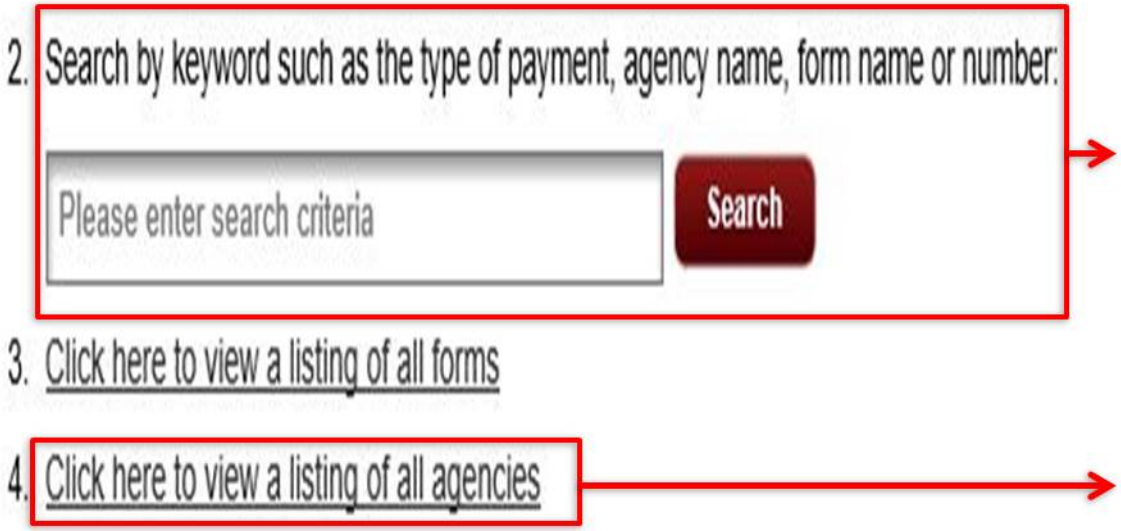
Submitting Payment on Pay.gov

Access the Marketplace Payment Form directly from the Pay.gov website: https://www.pay.gov/public/home



1. In order to access the Pay.gov forms, Issuers must click the "Make a Payment" button

Submitting Payment on Pay.gov (continued)

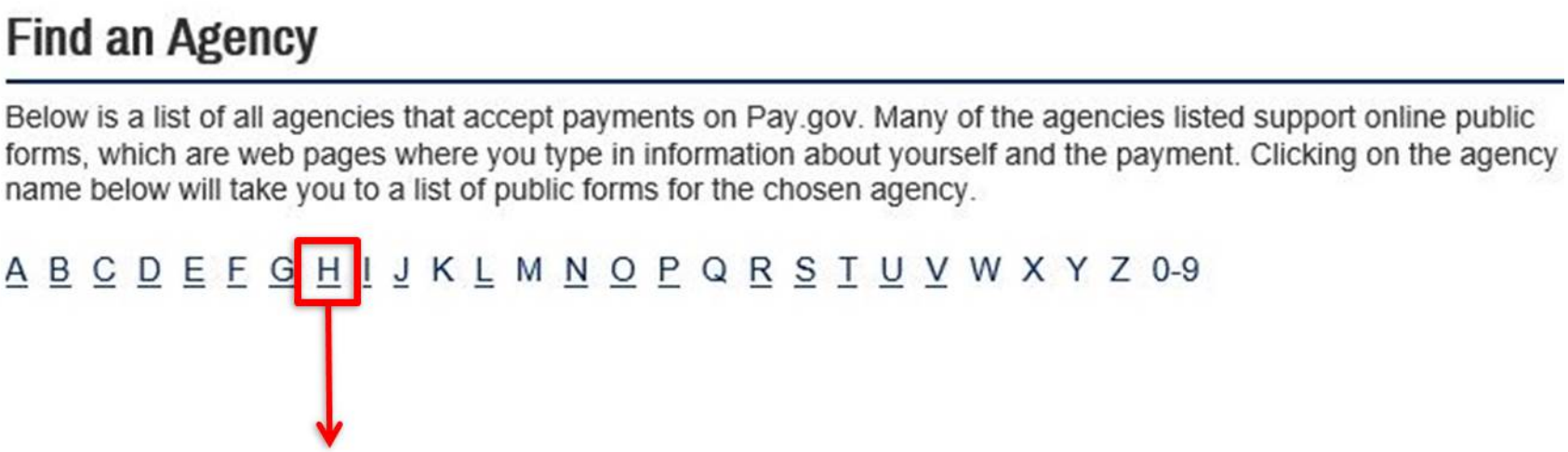


2a. Issuers can search by form, "CMS Health Insurance and Premium Stabilization Programs Payment Form"

OR

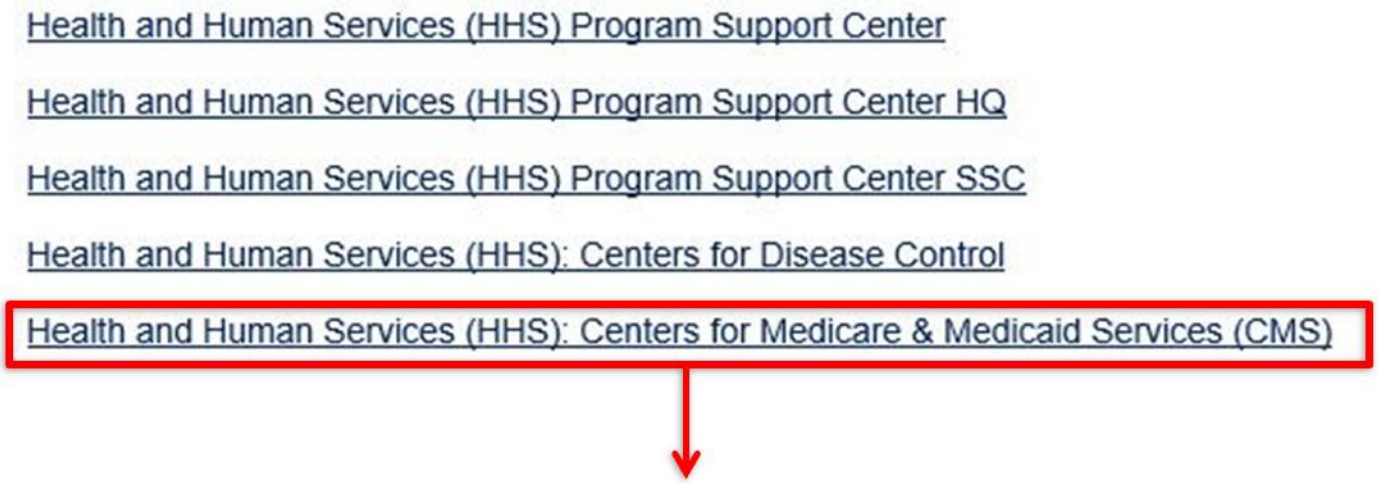
2b. Issuers can click "Click here to view a listing of all agencies" to search by Agency

Submitting Payment on Pay.gov (continued)



3. If Issuers choose to search by agency, Issuers must select "H" from the A-Z Index.

Submitting Payment on Pay.gov (continued)



4. Issuers must click the "Health and Human Services (HHS): Centers for Medicare & Medicaid Services (CMS)" link.

Submitting Payment on Pay.gov (continued)



5. Click the "Continue to the Form" link under "CMS Health Insurance and Premium Stabilization Programs Payment Form"

Marketplace Payment Form

Marketplace Payment Form

- The CMS Health Insurance Marketplace and Premium Stabilization Programs Payment Form contains four (4) sections:
    1. Company Information
    2. Contact Information
    3. Program Information
    4. Invoice Information

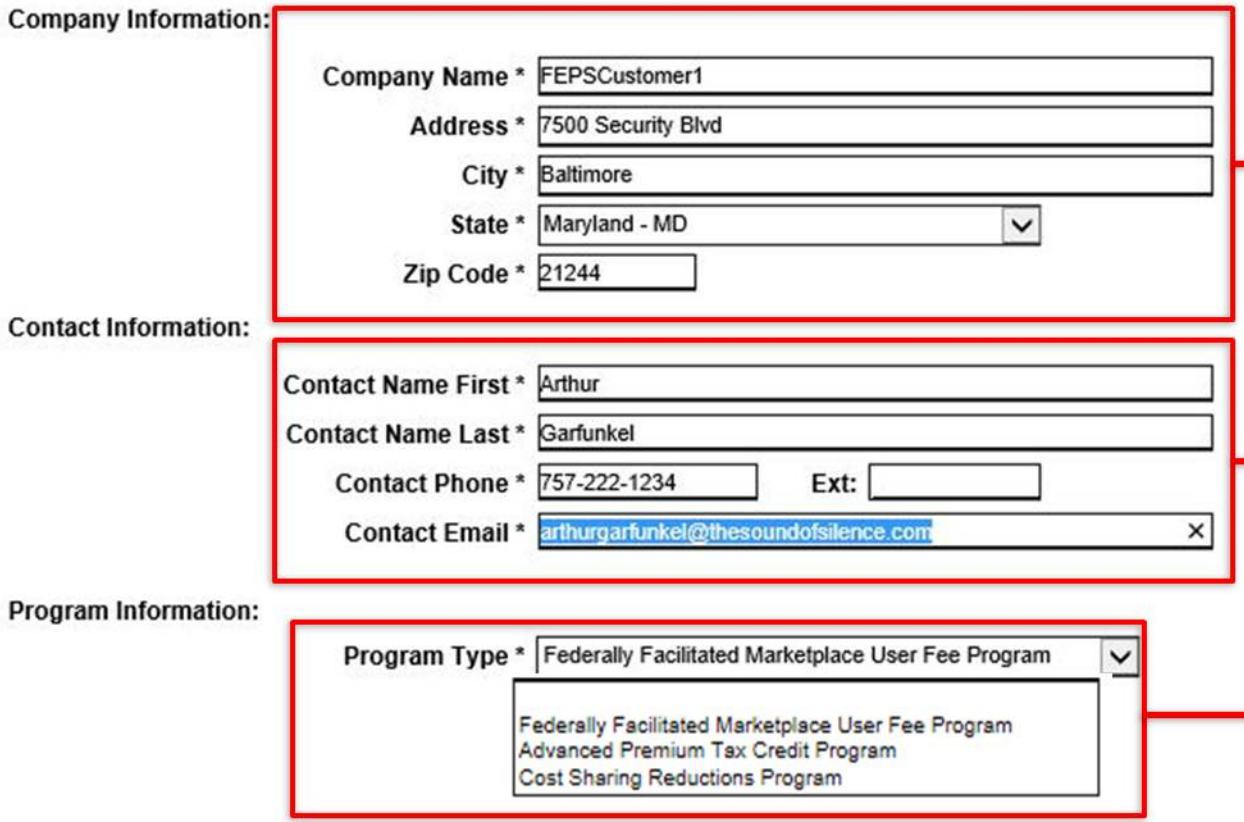


Complete all four (4) sections in order to submit payment. All fields are required.

Marketplace Payment Form (continued)

- Data elements provided in the header of the **Dunning Letter** are necessary to complete the Marketplace Payment Form.
- Multiple payments cannot be combined on one (1) form and **must** be submitted on separate forms.

Marketplace Payment Form (continued)



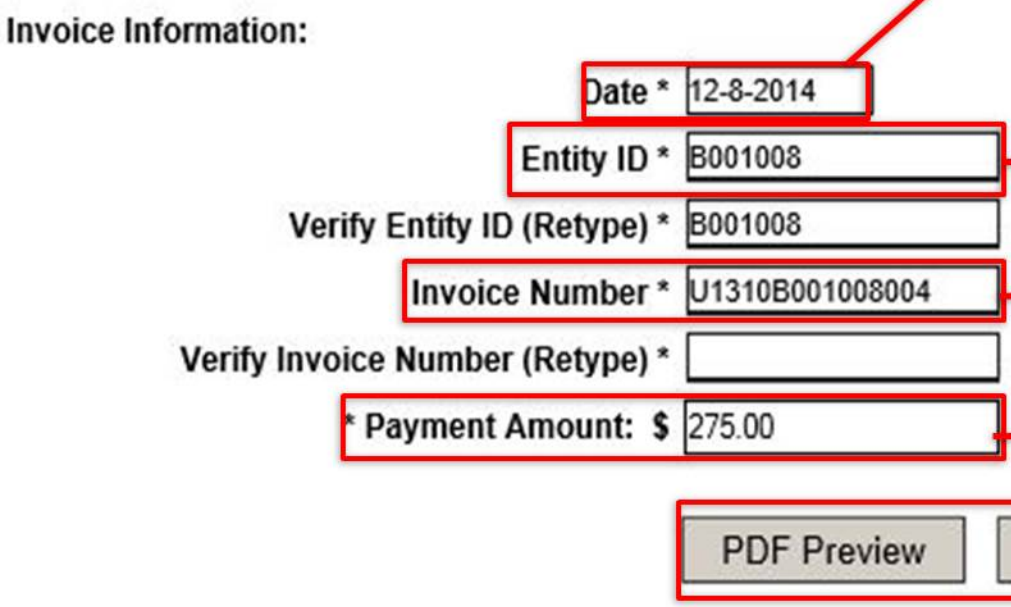
Enter Company Information including Company Name, Address, City, State and Zip Code.

Enter individual Contact Information including First and Last Name, Phone Number, Extension and Email.

Select the Marketplace Program: UF, APTC or CSR.

Marketplace Payment Form (continued)

The system auto-populates the date field with the current date. This field cannot be changed.



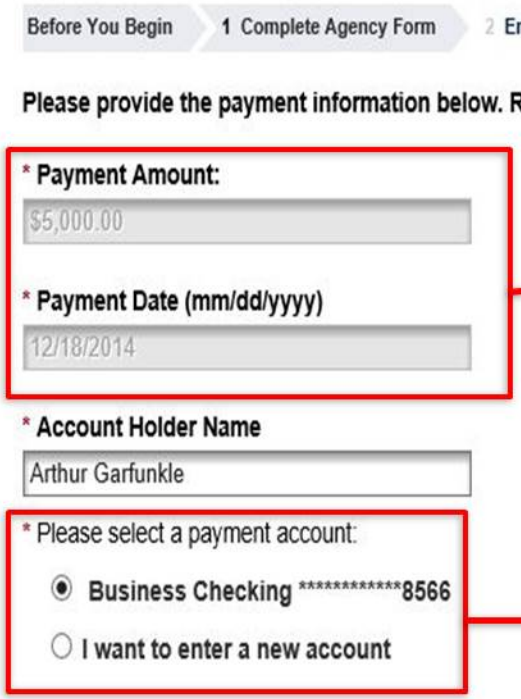
Enter the **Entity ID** found on the Dunning Letter.

Enter the **Invoice Number** found on the Dunning Letter.

Enter the **Total Amount Due** found on the Dunning Letter.

Choose **"Continue"** to submit payment, or **"PDF Preview"** to view the completed form.

Enter Payment Information Screen



Issuers should confirm Payment amount and date before submitting payment to Pay.gov

Issuers may select Payment information that has been populated in a user profile, or choose to enter new account information.

Enter Payment Information Screen (continued)

COMPANY NAME
FEPSCustomer 1

ENTITY ID
B001008

INVOICE NUMBER
U1310B001008004

PROGRAM TYPE
Federally Facilitated Marketplace User Fee Program

ADDRESS
7500 Security Blvd

CITY, STATE ZIP
Baltimore, Maryland - MD 21224

CONTACT NAME LAST
Garfunkle

CONTACT NAME FIRST
Arthur

CONTACT PHONE
757-222-1234

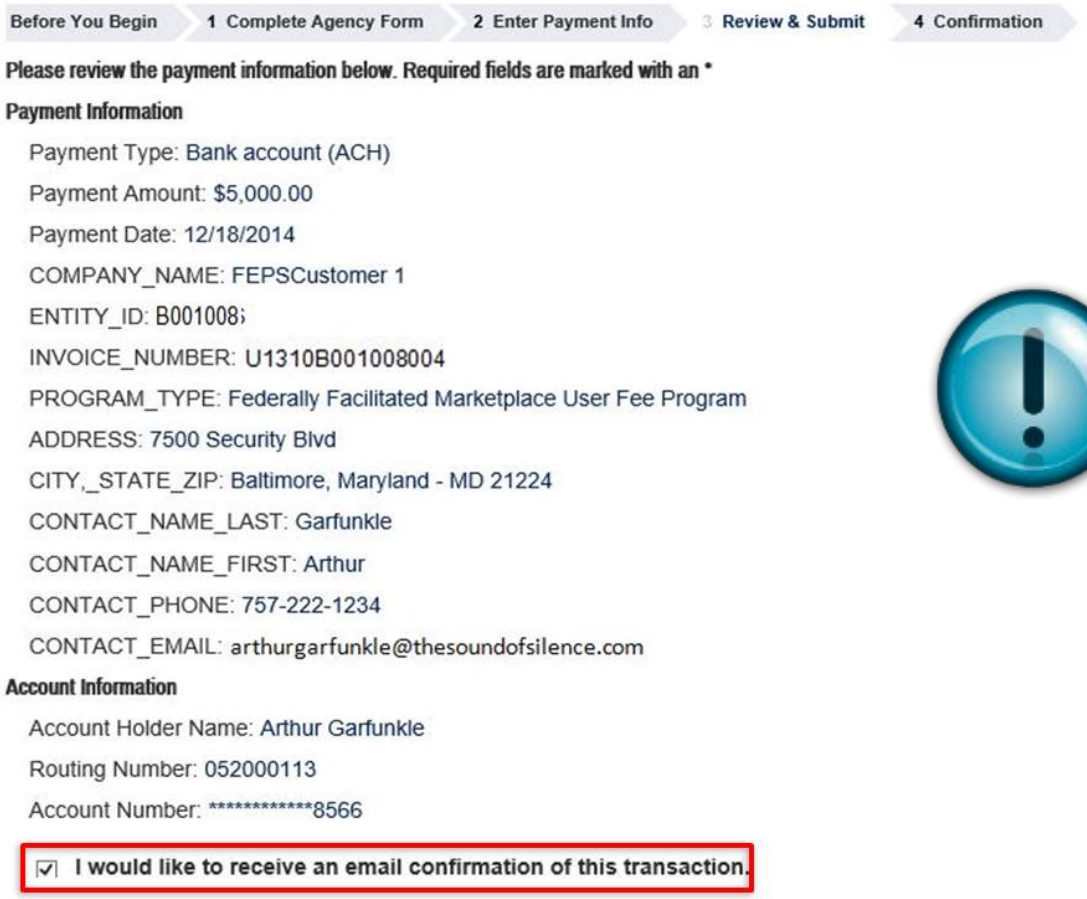
CONTACT EMAIL
arthurgarfunkle@thesoundofsilence.com

Previous | Return to Form | Cancel

Once payment information has been entered and confirmed, Issuers should click “Review and Submit Payment” button.

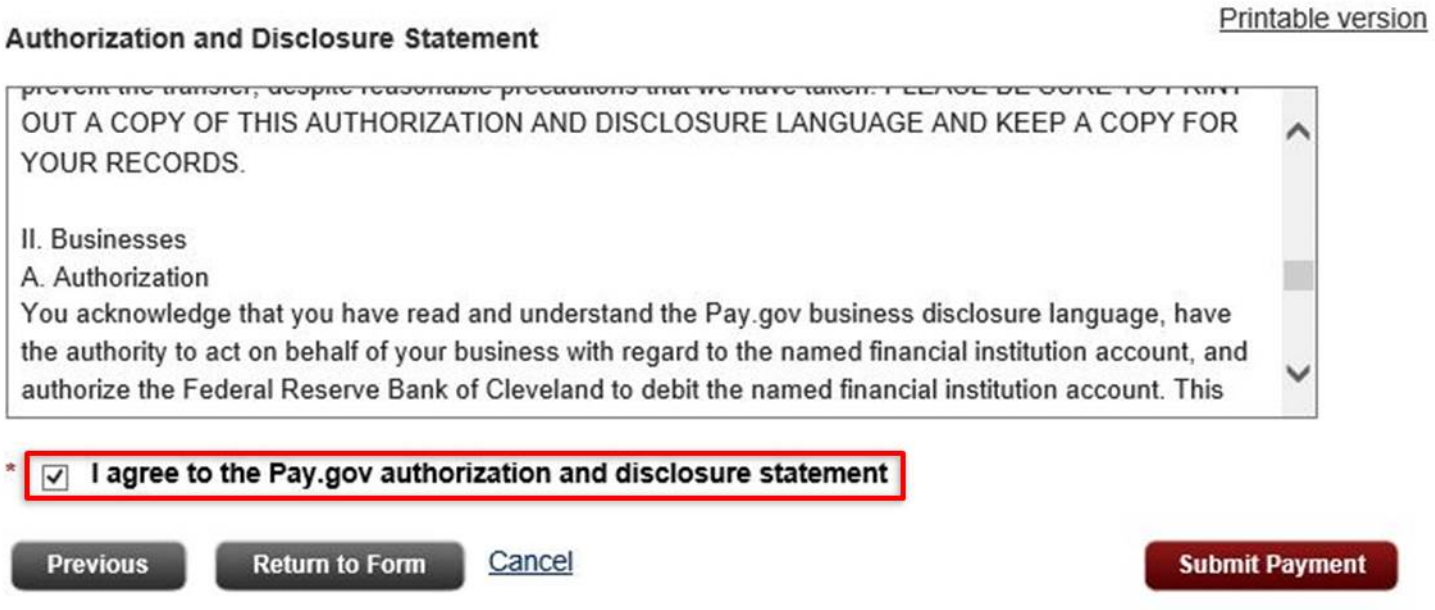


Review and Submit Screen



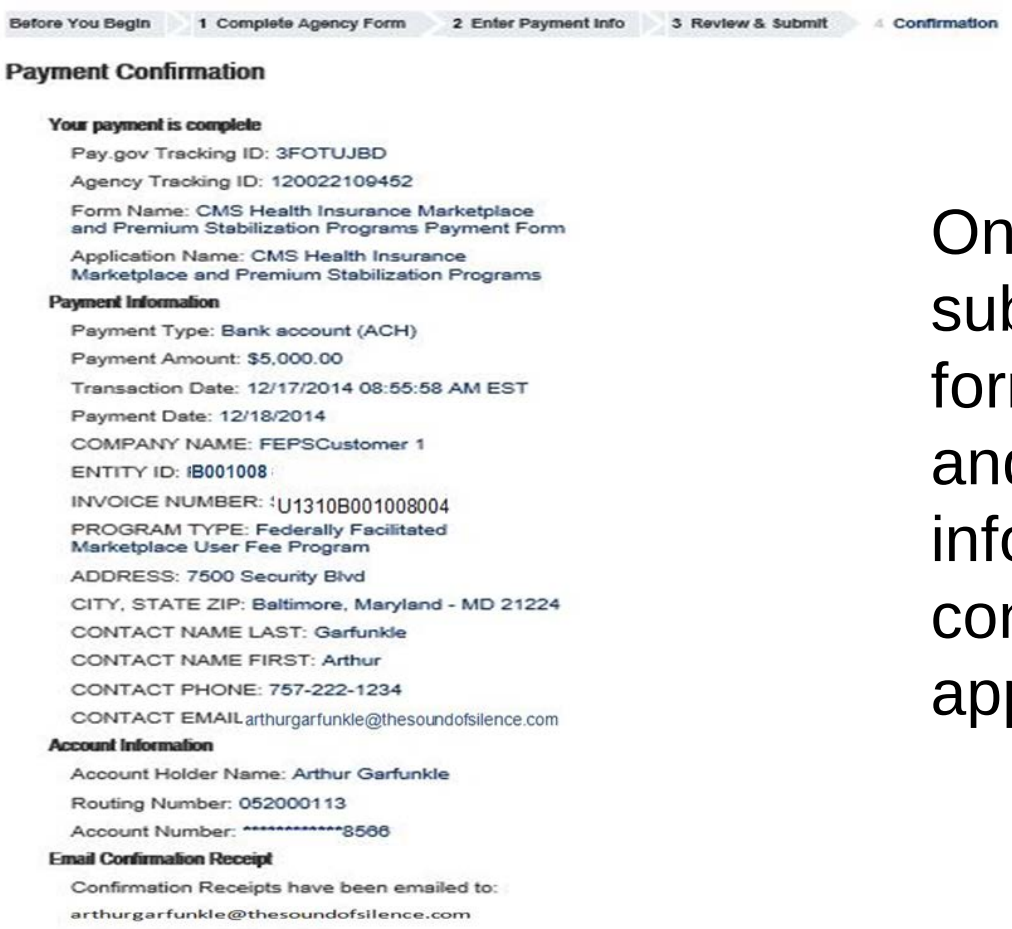
Issuers should review and confirm payment information before submission. In order to receive confirmation emails, Issuers must select the "I would like to receive an email confirmation of this transaction."

Review and Submit Screen (continued)



Issuers should click the box above to agree with the Authorization and Disclosure Statement before clicking "Submit Payment".

Pay.gov Payment Confirmation



Before You Begin | 1 Complete Agency Form | 2 Enter Payment Info | 3 Review & Submit | 4 Confirmation

Payment Confirmation

Your payment is complete

Pay.gov Tracking ID: 3FOTUJBD

Agency Tracking ID: 120022109452

Form Name: CMS Health Insurance Marketplace and Premium Stabilization Programs Payment Form

Application Name: CMS Health Insurance Marketplace and Premium Stabilization Programs

Payment Information

Payment Type: Bank account (ACH)

Payment Amount: $5,000.00

Transaction Date: 12/17/2014 08:55:58 AM EST

Payment Date: 12/18/2014

COMPANY NAME: FEPSCustomer 1

ENTITY ID: B001008

INVOICE NUMBER: U1310B001008004

PROGRAM TYPE: Federally Facilitated Marketplace User Fee Program

ADDRESS: 7500 Security Blvd

CITY, STATE ZIP: Baltimore, Maryland - MD 21224

CONTACT NAME LAST: Garfunkle

CONTACT NAME FIRST: Arthur

CONTACT PHONE: 757-222-1234

CONTACT EMAIL: arthurgarfunkle@thesoundofsilence.com

Account Information

Account Holder Name: Arthur Garfunkle

Routing Number: 052000113

Account Number: **********8566

Email Confirmation Receipt

Confirmation Receipts have been emailed to:

arthurgarfunkle@thesoundofsilence.com

Once Issuers have submitted their payment form, and then reviewed and confirmed payment information, this confirmation screen will appear.

Pay.gov Payment Confirmation Email

-----Original Message-----
From: pay.gov.clev@clev.frb.org[mailto:pay.gov.clev@clev.frb.org]
Sent: Thursday, March 19, 2015 3:34 PM
To: Garfunkle, Arthur (FEPSCustomer1)
Subject: Pay.gov Payment Confirmation: PSC Head Quarters Debt Collection

Your payment has been submitted to Pay.gov and the details are below. If you have any questions regarding this payment, please contact Pay.gov Customer Service at 800-624-1373 or 216-579-2112 or by email at pay.gov.cle@clev.frb.org.

Application Name: FEPS Customer 1
Pay.gov Tracking ID: 3FOTT11U
Agency Tracking ID: 12002017086

Account Holder Name: Arthur Garfunkle
Transaction Type: ACH Debit
Transaction Amount: $10,000.00
Payment Date: 03/19/2015
Account Type: Business Checking
Routing Number: 052000113
Account Number: **********9192

Transaction Date 03/119/2014 03:33:48 PM EST
Total Payments Scheduled: 1
Frequency: One Time

THIS IS AN AUTOMATED MESSAGE. PLEASE DO NO REPLY.

Issuers should keep the payment confirmation email pictured above as proof of payment.

Pay.gov: Helpful Hints

Issuers should:

- Retain the confirmation email transmitted once payment is submitted.
- Submit payment as early as possible.
- Utilize the Dunning Letter to complete the Marketplace Payment Form.

Pay.gov: Helpful Hints (continued)

Issuers should:

- **Not** click twice on the "submit payment" button. This **will** result in an overpayment.
- **Not** click browser "back" button when submitting payment.
- **Not** wait to submit payment until the date the payment is due.

Contacting CMS

- 3Rs Issuers may send technical questions to the Exchange Operations Support Center (XOSC) Help Desk at:
  - **Call: (855) 267-1515**
  - **Email:** CMS_FEPS@cms.hhs.gov
- 3Rs Issuers may send non-technical questions related to Dunning Letters, the invoicing process and payment reports to: CCIIOInvoices@cms.hhs.gov
- For Pay.gov customer or agency questions, concerns or technical issues, contact:
  - **Call:** 800-624-1373 (Toll free, Option #2) **or** 216-579-2112 (Option #2)
  - **Email:** pay.gov.clev@clev.frb.org

Questions?

To submit questions by phone:

- *dial '14' on your phone's keypad*
  - *dial '13' to withdraw your question*

To submit questions by webinar:

- *type your question in the text box under the 'Q&A' tab*

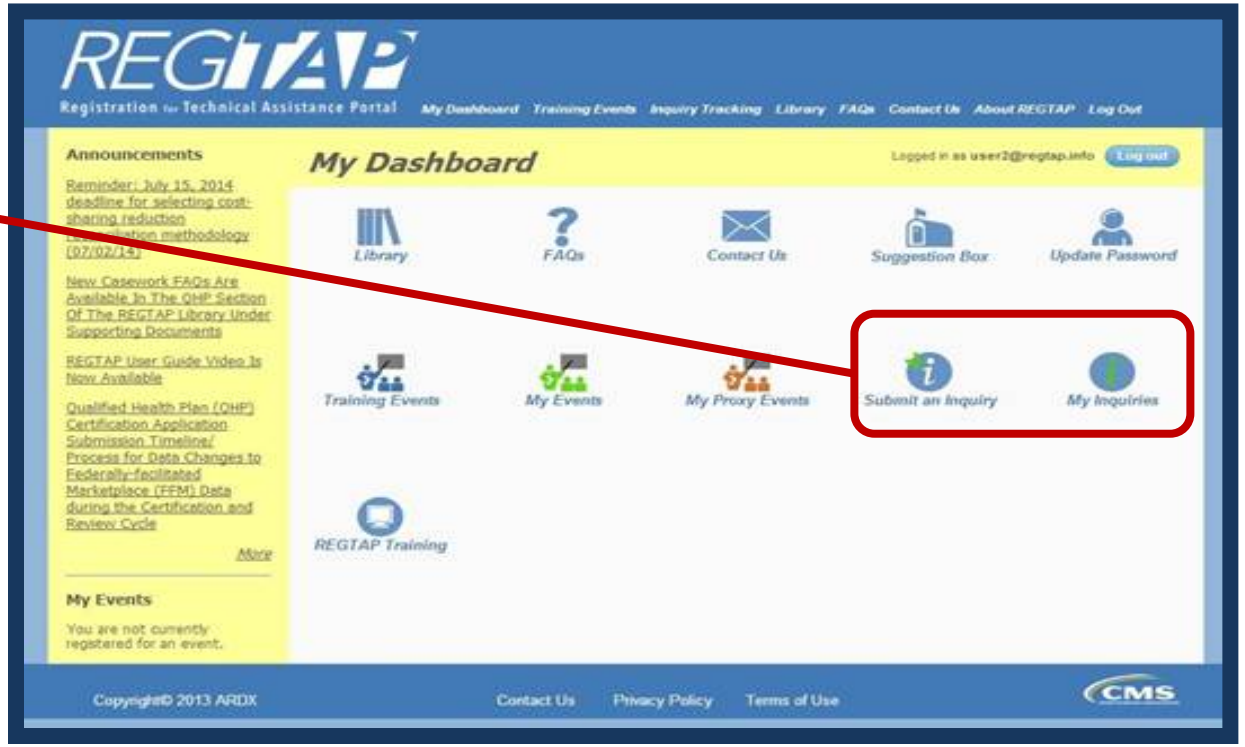
Resources

Resource	Resource Link
Centers for Medicare & Medicaid Services (CMS)	http://www.cms.gov/
U.S. Department of Health & Human Services	http://www.hhs.gov/
The Center for Consumer Information & Insurance Oversight (CCIIO) Web page	http://www.cms.gov/cciio
Consumer website on Health Reform	http://www.healthcare.gov/
Pay.gov User Guide	https://www.pay.gov/WebHelp/HTML/about.html
Registration for Technical Assistance Portal (REGTAP) - presentations, FAQs	https://www.REGTAP.info

Inquiry Tracking and Management System (ITMS)

Stakeholders can submit inquiries to ITMS at https://www.REGTAP.info

Select “Submit an Inquiry” from My Dashboard.



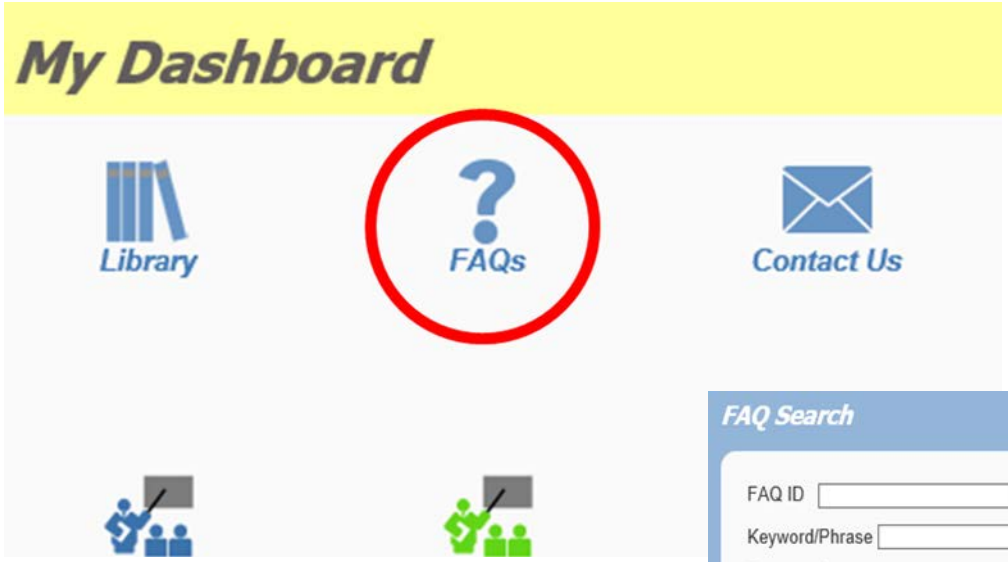
Document Location

Additional Materials for the Invoicing and Collections Webinar are available in the REGTAP Library at https://www.REGTAP.info

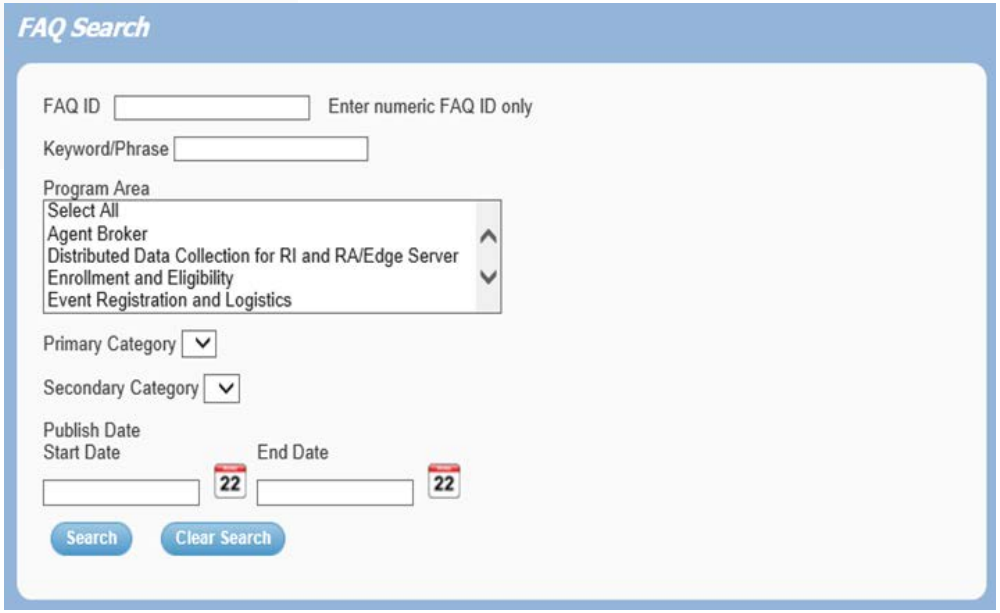
Under Program Area, select "Payments – Remitting Payments Due"



FAQ Database on REGTAP



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 https://www.regtap.info/

Closing Remarks