

Payments, Invoicing and Collections Process for the Risk Adjustment, Reinsurance and CSR Reconciliation Programs for the 2016 Benefit Year

July 20, 2017 & August 3, 2017



**Financial Management and Payment
Submission Process**

Agenda

- Reinsurance, Risk Adjustment and CSR Reconciliation Overview
- Payment and Collection Process Overview
- Preliminary Payment Report (PPR), HIX 820 and Payee Information Report
- Invoicing Overview
- Submitting Payment in Pay.gov

Session Guidelines

- This is a 90-minute webinar session
- For questions regarding content, please submit inquiries at <https://www.regtap.info/>
- For questions regarding logistics and registration, please contact the Registrar at: (800) 257-9520

Intended Audience

- Issuers of Risk Adjustment Covered Plans and Reinsurance-eligible Plans
- Qualified Health Plan (QHP) Issuers who participated in the reconciliation of the Cost-sharing Reduction portion of advance payments for the 2016 Benefit Year (CSR Reconciliation)
- Third Party Administrators (TPAs) or Vendors who assist such Issuers

Purpose

- Provide information regarding the payment, invoicing and collections process for the Risk Adjustment, Reinsurance and CSR Reconciliation programs including:
 - An overview of receiving payments (including a discussion of netting and sequestration)
 - An overview of the Preliminary Payment Reports (PPR), HIX 820s and Payee Information Reports
 - An overview of the Invoicing process
 - An overview on how to submit payments through Pay.gov

Reinsurance, Risk Adjustment and CSR Reconciliation Overview

Reinsurance Overview

- The Transitional Reinsurance (RI) Program was established under Section 1341 of the Patient Protection and Affordable Care Act (PPACA)
- For the 2014, 2015 and 2016 Benefit Years, non-grandfathered individual market Issuers of Reinsurance-eligible plans received reinsurance payments for enrollees that incur high claims costs
- For the 2016 Benefit Year, reinsurance payment reports were made available to Issuers on June 30, 2017

Risk Adjustment Overview

- The permanent Risk Adjustment (RA) Program was established under §1343 of the PPACA
- On a permanent basis, non-grandfathered Individual and Small Group Market Issuers of Risk Adjustment covered plans participate in Risk Adjustment
- For the 2016 Benefit Year, Risk Adjustment transfer reports were sent to Issuers on June 16, 2017

CSR Reconciliation Overview

- CSR Reconciliation (CSR Recon.) was established under Sections 1402 and 1412 of the PPACA
- Annually, CMS advances payments to Issuers, which must provide CSRs to eligible enrollees. CMS then reconciles the CSR portion of advance payments to actual CSRs provided by the Issuer to enrollees during the benefit year, as calculated according to CMS regulations
- For the 2016 Benefit Year, CSR reconciliation reports were sent to Issuers on June 30, 2017.

What will happen in the August 2017 payment cycle?

- In the August 2017 payment cycle, CMS will:
 - Begin making Reinsurance payments to issuers of Reinsurance-eligible plans
 - Send invoices to Issuers of Risk Adjustment covered plans who owe outstanding Risk Adjustment charges
 - Make CSR Reconciliation payments to Issuers of QHPs who are owed outstanding CSR Reconciliation payments
 - Send invoices to Issuers of QHPs who owe outstanding CSR Reconciliation charges
- CMS will begin making Risk Adjustment payments in the September 2017 payment cycle and will continue as additional charges are collected in each State and Market

June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year

- On June 16, 2017, HHS made a report available to each Issuer of a Risk Adjustment covered plan that includes the Issuer's Risk Adjustment payment or charge for the 2016 Benefit Year
- On June 30, 2017, HHS released the public June 30, 2017 Summary Report on Transitional Reinsurance Payments and Permanent Risk Adjustment Transfers for the 2016 Benefit Year, this report set forth total Reinsurance payment amounts
- Available at:
 - <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Premium-Stabilization-Programs/Downloads/Summary-Reinsurance-Payments-Risk-2016.pdf>

RA August 2017 Payment Cycle: RA BY 2016 Charges Only

- During the August 2017 payment cycle, RA will process 2016 Benefit Year charges
 - These charges include, as applicable:
 - Risk Adjustment payment transfer charges
 - Risk Adjustment User Fee charges (RAUF)
 - Risk Adjustment Default Charges (RADC)
- No RA payments will be made in the August 2017 payment cycle

RA September 2017 Payment Cycle: RA Proration Begins

- **Risk Adjustment Payment Proration**
 - During the September 2017 payment cycle, CMS will begin making prorated RA payments. CMS will distribute collected charges to Issuers receiving payments based on the percentage of charges received when compared to the total outstanding charges for the risk pool/market (minus any holdback)
 - Issuers will only receive payments if CMS has collected an RA transfer charge or RA default charge in your risk pool/market
- CMS will continue the monthly cycle of RA proration for each month RA charges are collected. CMS will notify Issuers when we have fully collected all the charges for each risk pool/market or when CMS has exhausted all means to collect outstanding debts
- **Risk Adjustment Proration Report (“APIR - RA Proration”)**
 - Delivered when an RA proration payment is made
 - Made available on the Issuer’s EDGE server management console
 - Does not reflect holdback and sequestration amounts in the total
- **RADC Allocation Proration Report**
 - Issuers who are to receive RADC allocation payments, will receive a RADC Allocation Proration Report via email
 - This is not a monthly payment or report, payments will only be made in months that RADC are collected

Reinsurance August 2017 Payment Cycle

- During the August 2017 payment cycle, RI will begin to make reinsurance payments for the 2016 Benefit Year
 - Initial, Estimated Coinsurance Rate for 2016 Benefit Year 1st Reinsurance Payments is 83% of the 52.9% initial, Estimated Coinsurance Rate
- There will be an RI payment specific webinar in August through the EDGE user group calls held on Tuesday

Reinsurance August 2017 Payment Cycle (continued)

- In August, Issuers will receive the Adjusted RI Payment Report which provides Issuers with greater information to better understand their first reinsurance payment
- CMS will email to CEO Designates the “Adjusted RI Payment Report” from the RA/RI mailbox

CSR Recon June 30, 2017 Report

- The CSR Recon. June 30, 2017 report contains a breakdown of reconciled CSR payments and charges for the Issuer for the 2016 Benefit Year and 2015 and/or 2014 restatements, as applicable
- This report reflects the Issuer's most recent accepted data and attestation submission

CSR Recon June 30, 2017 Report

(continued)

- Below is an example of a June 30, 2017 CSR Recon Report

	BENEFIT YEAR 2016	BENEFIT YEAR 2015 Restatement	BENEFIT YEAR 2014 Restatement
HIOS ID	12345	12345	12345
State	AK	AK	AK
Data File Name	CSRI.123456789.D170530.T000000005.P	N/A	N/A
Attestation File Name	CSRATI.364265323.D170602.T123100000.P	N/A	N/A
Cost-Sharing Reduction Portion of Advance Payment paid by CMS as of the April 2017 payment cycle	\$1,713,463.14	N/A	N/A
Valid CSR reported by the issuer	\$1,978,787.35	N/A	N/A
CSR Reconciliation Payment or Charge	\$265,324.21	N/A	N/A
Change in CSR Reconciliation amount from previous June 30th report	N/A	N/A	N/A

*Note: The table will show "N/A" if your organization did not submit a restatement for a particular Benefit Year, or if your organization submitted a restatement but was not required to reconcile the 2016 Benefit Year.

Payment and Collection Process Overview

Payment and Collection Process

Overview (continued)

1. As discussed above, RA Program Issuers received a report from CMS communicating their estimated payments or charges for the 2016 Benefit Year on June 16, 2017. RI, and CSR Recon Program Issuers received a report from CMS communicating their estimated payments or charges for the 2016 Benefit Year on June 30, 2017.
 - RA payments and charges are calculated by Issuer/State/Market.
 - RI payments are calculated by Issuer.
 - The CSR portion of advance payments are reconciled by CMS based on data submitted by the Issuer using CMS methodologies (on June 30, 2017 Issuers received a report of reconciled CSR payments for the 2016 Benefit Year).

Payment and Collection Process Overview (continued)

2. Payment Processing – Netting

- During each month, transactions (Account Payables (AP) and Account Receivables (AR)) for all financial programs (APTIC, CSR, CSR Recon, UF, RA, RI and RC) are generally processed together
- ARs and APs are netted, resulting in a single transaction that is either a payment (Remittance Advice) or an amount owed communicated via an “Initial Invoice”

Payment and Collection Process

Overview (continued)

3. After transactions are netted, Payees who have a net positive balance will receive a Payment from Treasury via Electronic File Transfer (EFT).
 - Payment may be reduced if there is a Treasury Offset for any balances owed to the Federal Government outside of the amounts owed under the PPACA
4. After transactions are netted, Payees who have a net negative balance will receive an Initial Invoice(s).
 - Issuers will pay the Invoiced amount at:
<https://www.pay.gov/public/home>
5. Payment Reports will be issued and sent via the normal Preliminary Payment Report (PPR), HIX 820 and Payee Information Report process for Exchange Issuers.
 - For non-Exchange Issuers not set up to receive EFT files from CMS, the Financial Authority contact for the Payee Group will receive the PPR and Payee Information Report via email. Non-Exchange Issuers do not receive HIX 820s.

Payment and Collection Process Overview (continued)

- Example #2

- TIN: 123456789 (Payee ID A1234001)

- Issuer 12345

– APTC	\$1,000.00
– CSR	\$500.00
– FFM UF	-\$200.00

- Issuer 67891

– RI	\$5,000.00
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- Issuer 23456

– RA	-\$7,500.00
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<u>Net</u>	<u>-\$1,200.00</u>
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- An Initial Invoice will be sent to Payee ID A1234001 for Issuer 23456 for a total of \$1,000 and for Issuer 12345 for a total of \$200.

Netting

- CMS will not accept requests to net a specific charge against a specific payment
 - The netting priorities that apply automatically are set by CMS
- CMS can only net charges owed by the Issuer against payments due to the Issuer from the current monthly payment cycle (or past payment cycles on hold)
- More information can be found at:
https://www.regtap.info/reg_librarye.php?i=1932

Revised Due Date for Initial Invoices for RA, RI and RC

- To simplify the collections process, CMS is modifying the invoicing process for the RA, RA and RC programs
- Contributing entities, Issuers of reinsurance-eligible plans, Issuers of RA-covered plans, and Qualified Health Plan (QHP) Issuers paying RC charges must pay Initial Invoices **within 15 calendar days from the date of the Initial Invoices**
 - The current process for these programs provide Issuers 30 days to pay from the date of the Initial Invoices
 - Interest and fees will continue to not accrue until **30 calendar days from the date of the Initial Invoices**
- We note that the payment of APTC, CSR, and user fee invoices always included this 15 day deadline

Revised Due Date for Initial Invoices for RA, RI and RC (continued)

- This change eliminates the timing overlap in the current process where Initial Invoices are due at the same time CMS begins the subsequent month's netting process, pursuant to 45 CFR 156.1215(b)
- This change also provides the ability for CMS to net any outstanding invoices in the subsequent payment cycle

Additional information can be found on REGTAP:

https://www.regtap.info/reg_librarye.php?i=2120

Sequestration & Holdback Overview

- The holdback is applied to payments made to Issuers from fiscal year (FY) 2017 resources (that is, charges collected during the 2017 FY)
- The Reinsurance program will have a holdback of 6.9% for FY 2017
 - This holdback is for Reinsurance appeals and is also the sequestration percentage required for FY2017. Therefore, if no appeals are pending, sequestered funds will be paid in the next FY, beginning October 1, 2017. If a Reinsurance appeal is pending after the next FY, then the hold back will be released once all Reinsurance appeals are resolved
- The Risk Adjustment program will have a holdback of 7.1% for FY 2017
 - The holdback is for Risk Adjustment appeals and is also the sequestration percentage for FY 2017. If no appeals are pending, sequestered funds will be paid in the next FY, beginning October 1, 2017. If a Risk Adjustment appeal is pending after the next FY, then the hold back will be released once all Risk Adjustment appeals in the State Market are resolved

Sequestration & Holdback Overview

(continued)

- Funds that are sequestered in FY 2017 from the Reinsurance and Risk Adjustment programs will become available for payment to Issuers in FY 2018 without further Congressional action, unless a Reinsurance or Risk Adjustment appeal is pending.
 - CMS will release the FY 2017 RA holdback after the end of FY 2017 or when all appeals for the 2016 Benefit Year are resolved in a State, **whichever is later**
 - CMS will release the FY 2017 RI holdback after the end of FY 2017 or when all appeals for the 2016 Benefit Year are resolved, **whichever is later**

Preliminary Payment Report (PPR), HIX 820 and Payee Information Report

Timing of Reports

For the August 2017 payment cycle, Exchange Issuers will receive a Preliminary Payment Report (PPR), HIX 820, and Payee Information Report

Key Payment Activities

Initial Invoice – sent to Issuers	August 10–14
Preliminary Payment Reports (PPRs) and Payee Information Report sent to Issuers	August 11–15
Treasury issues payments to Issuers	August 21
HIX 820 sent to Issuers	August 31

Note: Non-Exchange Issuers not set up to receive EFT files from CMS, the Financial Authority contact for the Payee Group will receive the PPR and Payee Information Report via email. Non-Exchange Issuers do not receive HIX 820s.

Preliminary Payment Report (PPR) Overview

Preliminary Payment Reports Overview

- The PPR is a pipe delimited file, with function code I820, and contains all payment details and program level payment details for a Payee
- The PPR and HIX 820 will contain a description of each transaction, if applicable, in the Document Control Number field
- If a Payee is net negative in a payment cycle, the PPR will show a negative Total Payment Amount
- PPRs will provide program level information for RA, RI, and CSR Recon. programs

HIX 820 Overview

HIX 820 Overview

- CMS uses the HIX 820 transaction to communicate payment information to Payee Groups or their designees
- The HIX 820, with function code F820, is sent separately from the actual payment transfer
- CMS uses the HIX 820 to communicate remittance information for all financial management programs

HIX 820 Overview (continued)

- Exchange Payees will receive one (1) HIX 820 a month per EFT
- A payee will receive two (2) separate 820s and two (2) separate EFT payments if:
 - The payee is set to receive a payment of \$100 million or more; and/or
 - The payee has one (1) million effectuated policies or more in a month.

Payee Information Report

Payee Information Report Details

- In prior years, Issuers did not have a way to see the payment cycle netting that occurs until the HIX 820 report at end of month and Issuers cannot view their outstanding AR balances
 - Additionally, some off-Exchange Issuers who are not on-boarded will not receive HIX 820, therefore, this report will assist those Issuers in understanding payments and charges related to netting
- In the August 2017 payment cycle, CMS will provide Issuers the Payee Information Report which provides a snapshot of payee APs and ARs as of report run date and includes current payment cycle netting that occurred along with any outstanding AR balances as of the report run date
- Transmitted to payees around same time of month as PPRs
- Generated at payee level for all programs and transmitted in Pipe Delimited Format to the same EFT Folder as other payment reports (i.e. PPR and HIX 820) with function code: PNR

Payee Information Report Transaction Details

- Includes all current payment cycle APs and ARs, similar to the data included on the PPR
- Provides details of any outstanding ARs, their original transaction amount, and amount prior to netting in the current payment cycle
- Shows the netting that occurred in the current payment cycle, payments made through EFT, and any remaining AR balance
- Report will be generated even if current cycle APs/ARs do not exist for payee, as long as payee has outstanding ARs

Payee Information Report Program Information

The Program column of the Payee Information report will display the same program type codes that are found on the PPR and HIX 820. Please note the following exceptions and clarifications to this:

Program Type Code on PPR and HIX 820	Program on Payee Information Report
CSRN	CSR
RAD	RA
UFR, SHOPUF	UF

Additionally, any Admin or Interest charges will appear as “ADM” for admin and “INT” for interest in the Program column of the Payee Information Report

Sample Payee Information Report (Pipe Delimited Format)

||Centers for Medicare & Medicaid Services
||Payee Information Report

Parameters :

Cycle Date|20170222

Run Date|20170329 11:26:41

Payee ID|A992001

Payee Name|THE IAM LOCAL 2848 FORD RETIREES

Payee Status|NON

Total	Transaction Type	Program	Invoice Number	Invoice Date	Payables Amount	Payables EFT Payment Amount	Receivables Original Amount	Receivables Amount Prior to Netting	Receivables Netting Amount	Receivables Outstanding Balance as of Run Date
Payables	APT	C	A1702A992001004	20170222	1000	1000				
Payables	APT	C	A1702A992001009	20170222	9000	8000				
Receivables	UF	U	1702U992001004	20170222	100	100	100	0		
Receivables	UF	U	1702U992001009	20170222	900	900	900	0		
Total		10000	9000	1000	1000	1000	0			

Sample Payee Information Report (Excel Format)

		Centers for Medicare & Medicaid Services																			
		Payee Information Report																			
Parameters :																					
Cycle Date	20170222																				
Run Date	20170329 11:26:41																				
Payee ID	A992001																				
Payee Name	THE IAM LOCAL 2848 FORD RETIREES																				
Payee Status	NON																				
Total	Transaction Type	Program	Invoice Number	Invoice Date	Payables Amount	Payables EFT Paid	Receivables Original	Receivables Available	Receivables Amount	Receivables Net	Receivables	Outstanding Balance as of Run Date									
	Payables	APTC	A1702A992001004	20170222	1000	1000															
	Payables	APTC	A1702A992001009	20170222	9000	8000															
	Receivables	UF	U1702U992001004	20170222			100	100		100		0									
	Receivables	UF	U1702U992001009	20170222			900	900		900		0									
Total					10000	9000	1000	1000		1000		0									

PPR, Payee Information Report, and HIX 820 File Issues

Please follow the escalation path below for Issues related to the transfer of the monthly Preliminary Payment Report (PPR), Payee Information Report, and HIX 820 payment files:

- Contact the CMS Help Desk and request a Remedy Ticket for the issue. The Help Desk will assign the ticket to the appropriate support team who will reach out to Issuers to resolve.
 - Email: CMS_FEPS@cms.hhs.gov

More Information on the Preliminary Payment Report (PPR), HIX 820, and Payee Information Report

Presentations:

FMPPII: Invoice Overview, PBP Temporary Manual Adjustment & Payment Disputes Updates (1/9/17)

https://www.regtap.info/reg_librarye.php?i=1976

FMPPII: Invoice Overview, PBP Temporary Manual Adjustment & Payment Dispute Updates (1/23/17)

https://www.regtap.info/reg_librarye.php?i=1989

FMPPII: Invoice Overview, PBP Temporary Manual Adjustment and Payment Dispute Updates (2/6/17)

https://www.regtap.info/reg_librarye.php?i=2000

FMPPII: Transaction Details in the PPR & HIX820, Payee Information Report, VM & Payment Disputes

https://www.regtap.info/reg_librarye.php?i=2072

FMPPII: 2017 HIX 820s, Payment and Report Type Codes, VM, Restatement, SADP Effectuation and Disputes

https://www.regtap.info/reg_librarye.php?i=2128

FMPPII: 2017 HIX 820, Report, Premium Stabilization, 2016 Restatement, Vendor Mgt, Dispute Info

https://www.regtap.info/reg_librarye.php?i=2150

FMPPII: Reinsurance, Risk Adjustment and CSR Recon Overview, Reports, 2015-16 Restatement, Vendor Management, Closing 2014 Benefit Year, Invoicing and Dispute Information

https://www.regtap.info/reg_librarye.php?i=2176

More Information on the Preliminary Payment Report (PPR), HIX 820, and Payee Information Report (continued)

Supporting Documents:

FFM Preliminary Payment Report Schema (2/6/17)

https://www.regtap.info/reg_librarye.php?i=1282

State Based Marketplace (SBM) Preliminary Payment Report Schema (2/6/17)

https://www.regtap.info/reg_librarye.php?i=1994

Sample Payee Information Report (Excel Format)

https://www.regtap.info/reg_librarye.php?i=2107

Invoicing Overview

Timing of Invoice and Intent to Refer Letters

- Initial Invoices are mailed to Issuers between the 10th and 12th of the month if the total charges owed by the Issuer exceed payments due to the Issuer in a given month
 - Issuers will receive an Initial Invoice for each program for which there is an outstanding balance
 - Issuers must remit payments within 15 calendar days of the date of the Initial Invoice
- The Intent to Refer Letter will be sent 60 calendar days after the date of the Initial Invoice if payment is not received by the Initial Invoice deadline
- If no payment has been submitted 140 calendar days after the date of the Initial Invoice, the debt will be referred to the U.S. Department of Treasury for collection

August Payment Cycle Timeline

Date	Event
August 10, 2017	Initial Invoice mailed if charges exceed payments
August 25, 2017	Deadline to submit Initial Invoice payments via Pay.gov
October 16, 2017	Intent to Refer Letter transmitted if there is an outstanding balance
December 28, 2017	Outstanding debt referred to the U.S. Department of the Treasury



The timeline above illustrates an example which assumes that the Initial Invoices are mailed on August 10, 2017

5-Day Outreach

- As a way to ensure that Invoices have been received, CMS began making phone calls to Issuers 5-days after an Invoice is sent
- These are courtesy calls to confirm that Issuers have received their Invoice(s)
- CMS will be reaching out via phone to the contact listed in the Vendor Management module
- If you have any questions about Invoices, please email CMS at CCIIOInvoices@cms.hhs.gov

Initial Invoice

Initial Invoice Letter Header (continued)

The specific **Program** (3Rs/CSR Recon/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.

INITIAL INVOICE

Re: Program : Risk Adjustment Program
Entity ID : A010001
Invoice Number : PMR19016_RA
Invoice Date : 03-NOV-2016
Invoice Amount : \$2,535.00
Payment Due Date : 18-NOV-2016



Initial Invoices are generated by Exchange and Premium Stabilization programs. CMS transmits separate Initial Invoices if amounts are owed for multiple Exchange or Premium Stabilization programs.

Failure to Submit Payment By Initial Invoice Due Date

Any outstanding amounts owed to CMS and not paid within 15 calendar days from the date of the Initial Invoice will be assessed interest starting from the date of delinquency (*i.e.*, 30 days from the date of the Initial Invoice)



CMS updates the interest rate on a quarterly basis. The current CMS-established interest rate is 10.125% per year (effective 7/18/17).

Intent to Refer Letter

Intent to Refer Letter Overview

- If payment is not submitted by the Initial Invoice deadline, an Intent to Refer Letter is generated 60 days after the date of the Initial Invoice
- The Intent to Refer Letter is the final request for payment before CMS refers the debt to Treasury and reflects administrative charges and accrued interest in addition to the original balance owed at the time
- If you want to make a payment, but you are unsure the balance owed, please email CCIIInvoices@cms.hhs.gov.

Intent to Refer Letter Overview (continued)

Re: Program : Risk Adjustment Program
Entity ID : A010001

Invoice Number : PMR19016_RA

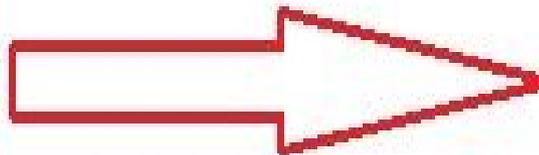
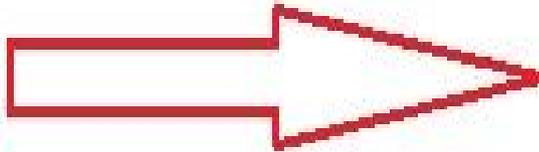
Invoice Date : 03-NOV-2016

Invoice Amount : \$2,535.00

Interest Charge : \$101.66

Administrative Fee : \$0.00

Total Amount Due : \$2,636.66



The Invoice Number matches the Invoice Number transmitted in the Initial Invoice.

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

Failure to Submit Payment to Intent to Refer Letter



- Debts that remain unpaid 140 days from the date of the Initial Invoice will be referred to the Department of the Treasury
- Treasury will collect all required penalty charges and fees (including interest and administrative fees)
- Treasury will use all tools at its disposal to collect debt, including referral to the Department of Justice for litigation
- Contact the Treasury at (800)-304-3107 or visit the website at https://fiscal.treasury.gov/fscontact/fs_contact.htm

Submitting Payment in Pay.gov

- Pay.gov is the portal to access the CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form, which allows for the submission of payments for Exchange-related charges
- The CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form (Exchange Payment Form) is accessible directly through Pay.gov
- Access Pay.gov at <https://pay.gov/public/home>

- 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
Note: If the issue is related to a system error, only Pay.gov can assist
- If the issue is not a system error, the Issuer should refer back to the training slides and job aids posted on REGTAP. If the Issuer still needs assistance after reviewing the materials, the Issuer should contact CMS at CCIIOInvoices@cms.hhs.gov

Registering in Pay.gov

- CMS 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 “Payment Form.”

Registering in 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:
 - **Primary Contact 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'
 - **NOTE: Issuers will have the option to supply a secondary contact within the Payment Form, though a secondary contact is not required to complete the process**
 - **Company Name:** The legal business name (LBN) 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 in Pay.gov (continued)

Alert | Log in | **Register**

Find Forms, Agencies... Search **MAKE A PAYMENT** **FIND AN AGENCY** **ONLINE HELP**

Welcome to Pay.gov

Pay.gov is the convenient and fast way to make secure electronic payments to Federal Government Agencies. Many common forms of payment are accepted, including credit cards, debit cards, and direct debit.

Click on a link below or use the search box above to get started.

Make a Payment

I NEED TO PAY

Select one of the options below to see a list of forms and agencies that fall into that category.

- ★ [LOAN PAYMENT](#)
- ★ [MEDICAL EXPENSE](#)
- ★ [FINE, VIOLATION, OR PENALTY](#)
- ★ [FOIA REQUEST](#)
- ★ [DEBT](#)
- ★ [NATIONAL PARK SERVICE](#)
- ★ [TRAINING OR CONFERENCE](#)
- ★ [MAKE A DONATION OR CONTRIBUTION](#)

COMMON PAYMENTS

Pay.gov processes payments for hundreds of Federal government agencies, the most common of which are listed below.

- DEPARTMENT OF VETERAN AFFAIRS**
 - ▶ [VA Medical Care Copayment](#)
- SMALL BUSINESS ADMINISTRATION (SBA)**
 - ▶ [View all SBA forms](#)
- DEPARTMENT OF DEFENSE**
 - ▶ [Out of Service Debt Account Information](#)
- UNITED STATES COURTS**
 - ▶ [Payment of Violation Notice](#)

Registering in Pay.gov (continued)

Register for a Pay.gov Account

Please enter the following information to create your account. After you have provided all the necessary data, please click the Register Account button. You will then be redirected to the Log in page where you will log in to gain access to Pay.gov. Required fields are marked with an *

* First Name <input type="text" value="ARDX"/>	* Address <input type="text" value="7500 Security Blvd"/>
* Last Name <input type="text" value="User 1"/>	Address 2 <input type="text" value="Address 2"/>
* Username <input type="text" value="ardxuser2"/>	* City <input type="text" value="Baltimore"/>
* Email Address <input type="text" value="ardxuser2@gmail.com"/>	* Country <input type="text" value="United States"/>
* Confirm Email Address <input type="text" value="ardxuser2@gmail.com"/>	* State/Province <input type="text" value="Maryland"/>
* Password <input type="password" value="....."/>	* ZIP/Postal Code <input type="text" value="21240"/>
* Confirm Password <input type="password" value="....."/>	* Phone Number <input type="text" value="757-222-1234"/>

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

Registering in Pay.gov (continued)

* **Secret Question**
Choose Secret Question ▾

* **Secret Answer**
Secret Answer

* **Confirm Secret Answer**
Confirm Secret Answer

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

The shared challenge question and answer below will allow Customer Service to verify your identity. Only letters, numbers, and spaces are allowed.

* **Shared Challenge Question**
Choose Shared Challenge Question ▾

* **Shared Challenge Answer**
Shared Challenge Answer

* **Confirm Shared Challenge Answer**
Confirm Shared Challenge Answer

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

Registering in Pay.gov (continued)

Rules of Behavior

PAY.GOV INFORMATION AND USER RESPONSIBILITY STATEMENT

USER RESPONSIBILITIES:
Once assigned a Username and password, you agree to be responsible for the consequences that result from the disclosure or use of the password. To avoid compromising the password, you agree that you will:

* Not make the password known to anyone or put it in written form unsecured

[View and Print Rules of Behavior](#)

* I agree to the Pay.gov Rules of Behavior

[Cancel](#)

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

Submitting Payment in Pay.gov

Access the Exchange Payment Form directly from the Pay.gov website: <https://pay.gov/public/home>

Welcome to Pay.gov

Pay.gov is the convenient and fast way to make secure electronic payments to Federal Government Agencies. Many common forms of payment are accepted, including credit cards, debit cards, and direct debit.

Click on a link below or use the search box above to get started.

Make a Payment

1. In order to access the Pay.gov forms, users must click the “Make a Payment” button

Submitting Payment in Pay.gov (continued)

2. Search by keyword such as the type of payment, agency name, form name or number:



Please enter search criteria

3. [Click here to view a listing of all forms](#)

4. [Click here to view a listing of all agencies](#)

2a. Users can search by form, “CMS Health Insurance and Premium Stabilization Programs Payment Form”

OR

2b. Users can click “Click here to view a listing of all agencies” to search by Agency

Submitting Payment in Pay.gov (continued)

Find an Agency

Below is a list of all agencies that accept payments on Pay.gov. Many of the agencies listed support online public forms, which are web pages where you type in information about yourself and the payment. Clicking on the agency name below will take you to a list of public forms for the chosen agency.

A B C D E F G **H** I J K L M N O P Q R S T U V W X Y Z 0-9



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

Submitting Payment in Pay.gov (continued)

[Health and Human Services \(HHS\) Program Support Center](#)

[Health and Human Services \(HHS\) Program Support Center HQ](#)

[Health and Human Services \(HHS\) Program Support Center SSC](#)

[Health and Human Services \(HHS\): Centers for Disease Control](#)

[Health and Human Services \(HHS\): Centers for Medicare & Medicaid Services \(CMS\)](#)



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

Submitting Payment in Pay.gov (continued)

CMS Health Insurance Marketplace and Premium Stabilization Programs Payment Form

Please use this form to pay amounts owed related to the Health Insurance Marketplace and Premium Stabilization Programs.

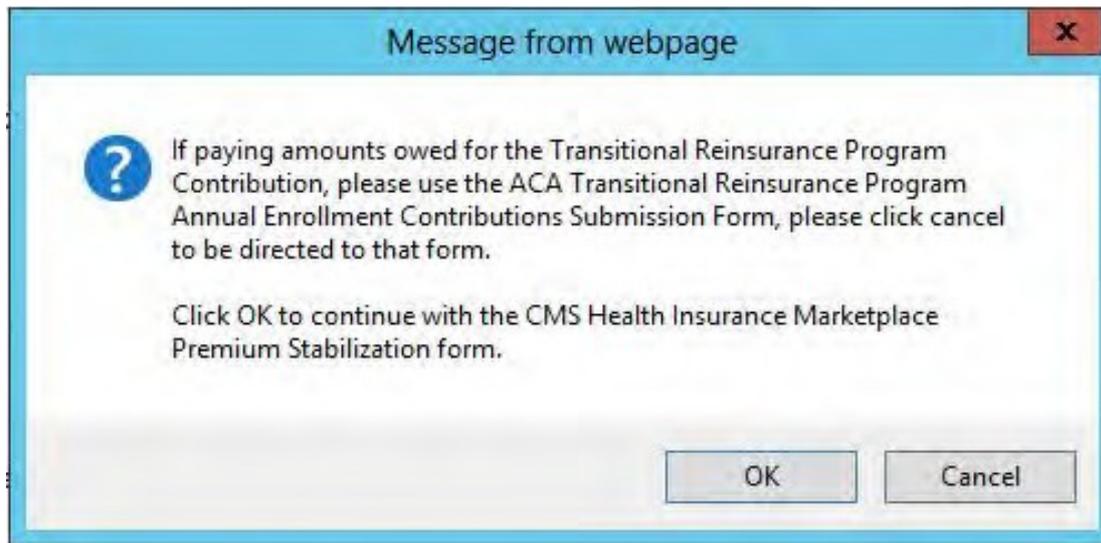
Form Number: HHSC110 | OMB Number: 0938-1187

[Continue to the Form](#)



5. Users must click the “Continue to the Form” link under “CMS Health Insurance and Premium Stabilization Programs Payment Form”

Submitting Payment in Pay.gov (continued)



Users must click “OK” in order to be directed to the Payment Form. Issuers may click “Cancel” to be redirected to the Transitional Reinsurance forms

CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form

CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form

The CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form contains four (4) sections:

1. Company Information
2. Contact Information
3. Program Information
4. Invoice Information



Users must complete all four (4) sections in order to submit payment. All fields marked with an asterisk (*) are required

CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form (continued)

- Data elements provided in the header of the Invoice are necessary to complete the CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form
- Multiple payments cannot be combined on one (1) form and **must** be submitted on separate forms

CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form (continued)

Company Information:

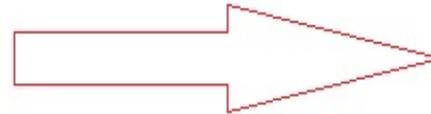
* Company Name

* Address

* City

* State

* Zip Code



Users should enter Company Information including Company Name, Address, City, State and Zip Code.

Primary Contact Information:

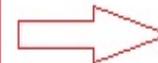
* Name First * Name Last

* Phone Ext: * Email

Secondary Contact Information:

Name First Name Last

Phone Ext: Email

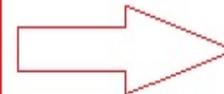


Users should enter Primary Contact Information and Secondary Contact information including First and Last Name, Phone Number, Extension and Email.

Program Information:

* Program Type

- Advanced Premium Tax Credit Program
- Cost Sharing Reductions Program
- Federally Facilitated Marketplace User Fee Program
- Reinsurance Payment Overpayments
- Risk Adjustment Charges
- Risk Corridor Charges and Payments
- State-Based Exchange-Federal Platform (SBE-FP) User Fee
- User Fees for Risk Adjustment



Users should select the applicable program type (e.g., Exchange Program, UF, Reinsurance Payment Overpayments, Risk Adjustment Charges).

CMS Health Insurance Exchange and Premium Stabilization Programs Payment Form (continued)

Invoice Information:

* Date 06-15-2015

* Entity ID B001008

* Verify Entity ID (Retype) B001008

* Invoice Number D1402B123456001

* Verify Invoice Number (Retype) D1402B123456001

* Payment Amount: \$ 275.00

* Verify Payment Amount (Retype): \$ 275.00

Save

PDF Preview

Continue

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

Users should enter the **Entity ID** found on the Invoice

Users should enter the **Invoice Number** found on the Invoice

Users should enter the **Total Amount Due** found on the Invoice

Users may choose **“Continue”** to submit payment, or **“PDF Preview”** to view the completed form

Enter Payment Information Screen

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

Please provide the payment information below. Required fields are marked with an *.

* Payment Amount:
\$275.00

Payment Date (mm/dd/yyyy)
08/15/2015

* Account Holder Name
ARDX User1

I want to enter a new account
 I would like to save this payment account to my profile

* Select Account Type
Select Account Type



* Routing Number
Routing Number

* Account Number
Account Number

* Confirm Account Number
Confirm Account Number

Users should confirm Payment amount before submitting payment to Pay.gov

Users may enter Payment information by selecting "I want to enter a new account." Users will be prompted to enter Bank Account Routing and Account Numbers

Enter Payment Information Screen

(continued)

COMPANY NAME

FEPSCustomer1

ENTITY ID

B001008

INVOICE NUMBER

D1402B123456001

PROGRAM TYPE

User Fees for Risk Adjustment

ADDRESS

7500 Security Blvd

CITY, STATE ZIP

Baltimore, Virginia - VA 21240

CONTACT NAME LAST

User1

CONTACT NAME FIRST

ARDX

CONTACT PHONE

757-222-1234

CONTACT EMAIL

ardxuser1@gmail.com

[Previous](#)

[Return to Form](#)

[Cancel](#)

[Review and Submit Payment](#)

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



Pay.gov: Helpful Hints

Issuers should:

- Change the payment date if the Issuer does not want to make payment on the next business day (the payment date will default to the next business day unless updated)
- **Do Not** click twice on the “Review and Submit Payment” button This **will** result in an overpayment
- **Do Not** click browser “back” button when submitting payment
- **Do Not** wait to submit payment until the date the payment is due

Review and Submit Screen

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

Please review the payment information below. Required fields are marked with an *

Payment Information

Payment Type: Bank account (ACH)
Payment Amount: \$275.00
Payment Date: 06/15/2015
COMPANY_NAME: FEPSCustomer1
ENTITY_ID: B001008
INVOICE_NUMBER: D1402B123456001
PROGRAM_TYPE: User Fees for Risk Adjustment
ADDRESS: 7500 Security Blvd
CITY_STATE_ZIP: Baltimore, Virginia - VA 21240
CONTACT_NAME_LAST: User1
CONTACT_NAME_FIRST: ARDX
CONTACT_PHONE: 757-222-1234
CONTACT_EMAIL: ardxuser1@gmail.com

Account Information

Account Holder Name: ARDX User1
Routing Number: 122105278
Account Number: *****9999

I would like to receive an email confirmation of this transaction.



Users 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)

Authorization and Disclosure Statement

[Printable version](#)

prevent the transfer, despite reasonable precautions that we have taken. PLEASE BE SURE TO PRINT OUT A COPY OF THIS AUTHORIZATION AND DISCLOSURE LANGUAGE AND KEEP A COPY FOR YOUR RECORDS.

II. Businesses
A. Authorization
You acknowledge that you have read and understand the Pay.gov business disclosure language, have the authority to act on behalf of your business with regard to the named financial institution account, and authorize the Federal Reserve Bank of Cleveland to debit the named financial institution account. This

* I agree to the Pay.gov authorization and disclosure statement

Previous

Return to Form

[Cancel](#)

Submit Payment



Users 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: 3FOVKJ7O

Agency Tracking ID: 120024734090

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: \$275.00

Transaction Date: 06/11/2015 03:20:08 PM EDT

Payment Date: 06/15/2015

COMPANY NAME: FEPSCustomer1

ENTITY ID: B001008

INVOICE NUMBER: D1402B123456001

PROGRAM TYPE: User Fees for Risk Adjustment

ADDRESS: 7500 Security Blvd

CITY, STATE ZIP: Baltimore, Virginia - VA 21240

CONTACT NAME LAST: User1

CONTACT NAME FIRST: ARDX

CONTACT PHONE: 757-222-1234

CONTACT EMAIL: ardxuser1@gmail.com

Account Information

Account Holder Name: ARDX User1

Routing Number: 122105278

Account Number: *****9999

Email Confirmation Receipt

Confirmation Receipts have been emailed to:

ardxuser1@gmail.com

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



Pay.gov Payment Confirmation Email

Your payment has been submitted to Pay.gov and the details are below. If you chose the option to receive payment reminders in your user profile and this is a deferred or recurring payment, you will receive a reminder email several days before the payment is processed. You may change your payment reminder preferences and email address in your user profile at any time.

If you wish to cancel this transaction, log in to your account at <https://qa.pay.gov/> and choose the Pending tab of the Payment Activity page. If you have any questions regarding this payment, please contact Exchange Operations Center at [\(855\) 287-1515](tel:855-287-1515) or CMS_FEPS@cms.hhs.gov.

Application Name: CMS Health Insurance Marketplace and Premium Stabilization Programs
Pay.gov Tracking ID: 3FOVKJ70
Agency Tracking ID: 120024734090

Account Holder Name: ARDX User1
Transaction Type: ACH Debit
Transaction Amount: \$275.00
Payment Date: 08/15/2015
Account Type: Business Checking
Routing Number: 122105278
Account Number: *****99999

Transaction Date: 08/11/2015 03:20:08 PM EDT
Total Payments Scheduled: 1
Frequency: OneTime

COMPANY NAME: FEPSCustomer1
ENTITY ID: B001008
INVOICE NUMBER: D1402B123458001
PROGRAM TYPE: User Fees for Risk Adjustment
ADDRESS: 7500 Security Blvd
CITY, STATE ZIP: Baltimore, Virginia - VA 21240
CONTACT NAME LAST: User1
CONTACT NAME FIRST: ARDX
CONTACT PHONE: 757-222-1234
CONTACT EMAIL: ardxuser1@gmail.com

THIS IS AN AUTOMATED MESSAGE. PLEASE DO NOT REPLY.



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

Pay.gov: Helpful Hints

Issuers should:

- Submit payment as early as possible
- Register in Pay.gov so a record of all completed transactions will exist within the Pay.gov account in the Payment Activity section under “MyAccount”
- Utilize the Invoice to complete the Payment Form
- Retain the confirmation email transmitted once payment is submitted

Help Desk Assistance

- Issuers may send questions related to Initial Invoice or Intent to Refer Letter to: CCIIInvoices@cms.hhs.gov
- For Pay.gov customer service, 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 '* #' on your phone's keypad*
 - *Dial '* #' to withdraw your question*

To submit questions by webinar:

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

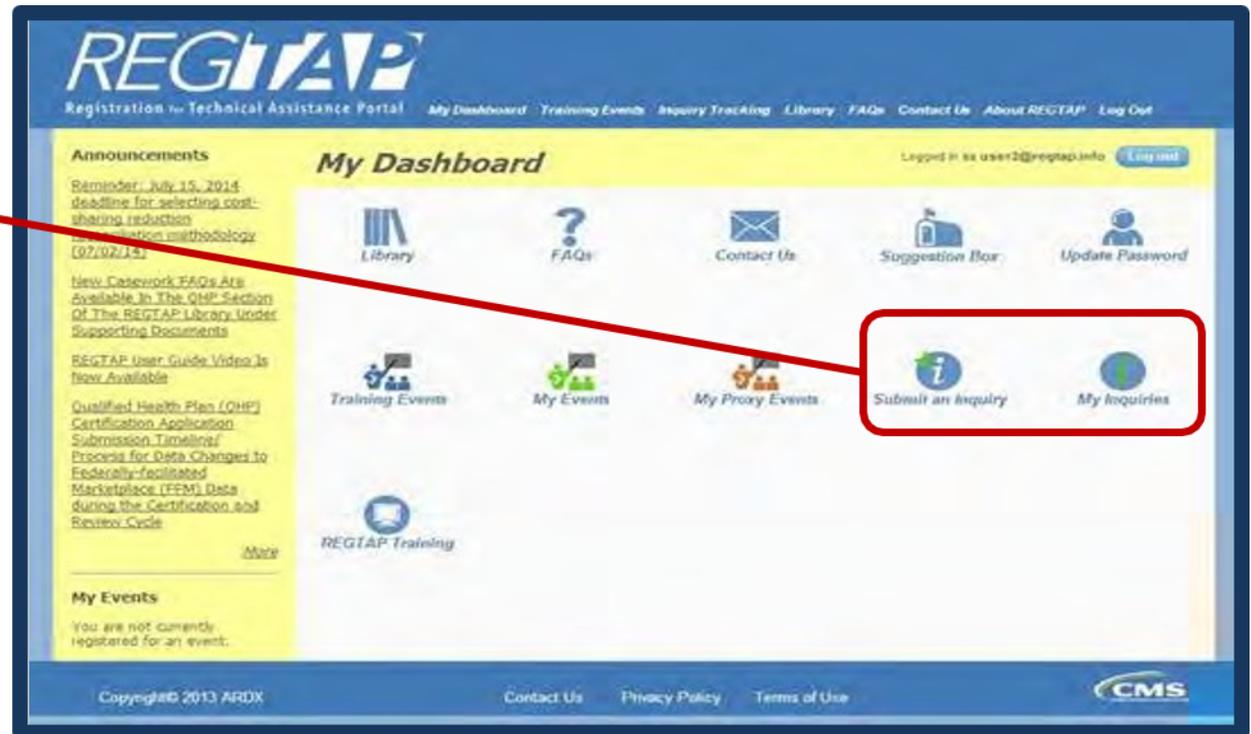
Resources

Resource	Resource Link
Centers for Medicare & Medicaid Services (CMS)	http://www.cms.gov/
U.S. Department of Health & Human Services (HHS)	http://www.hhs.gov/
The Center for Consumer Information & Insurance Oversight (CCIIO) Web page	http://www.cms.gov/ccio
Consumer website on Health Reform	http://www.healthcare.gov/
Pay.gov Web Help	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>

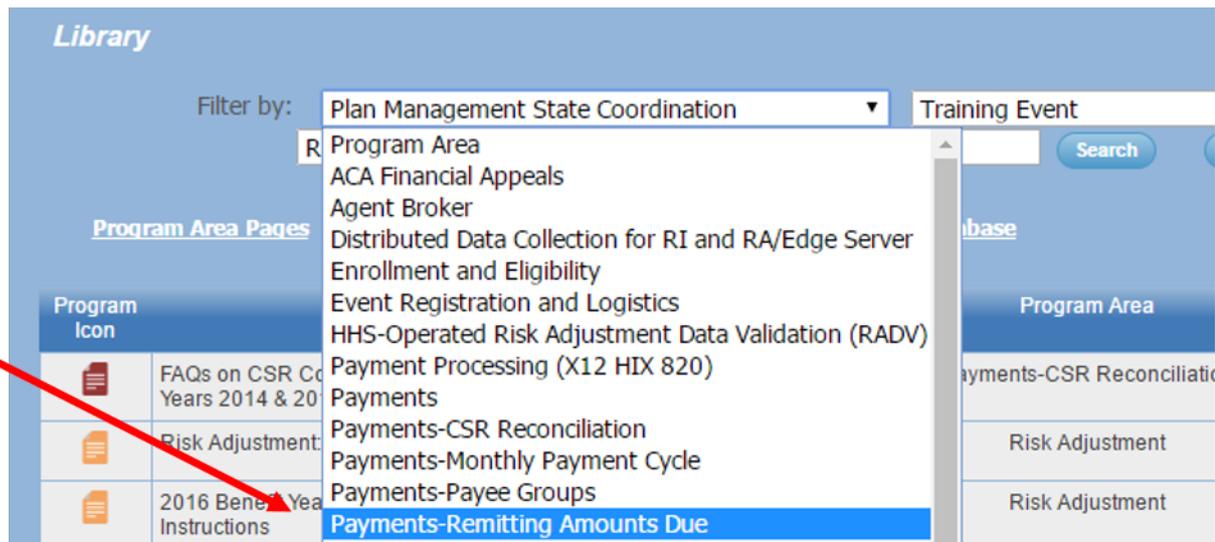
Select “Submit an Inquiry” from My Dashboard.



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 Amounts Due”



The screenshot shows the REGTAP Library interface. At the top, there is a 'Filter by:' dropdown menu set to 'Plan Management State Coordination' and a 'Training Event' dropdown menu. Below the filter menus, there is a search bar and a 'Search' button. The main content area is titled 'Program Area Pages' and contains a table with columns for 'Program Icon' and 'Program Area'. The table lists several program areas, including 'FAQs on CSR C Years 2014 & 20', 'Risk Adjustment', and '2016 Bene Year Instructions'. A red arrow points from the text 'Under Program Area, select “Payments – Remitting Amounts Due”' to the 'Payments-Remitting Amounts Due' entry in the table. The dropdown menu for 'Program Area' is open, showing a list of options: 'Program Area', 'ACA Financial Appeals', 'Agent Broker', 'Distributed Data Collection for RI and RA/Edge Server', 'Enrollment and Eligibility', 'Event Registration and Logistics', 'HHS-Operated Risk Adjustment Data Validation (RADV)', 'Payment Processing (X12 HIX 820)', 'Payments', 'Payments-CSR Reconciliation', 'Payments-Monthly Payment Cycle', 'Payments-Payee Groups', and 'Payments-Remitting Amounts Due'. The 'Payments-Remitting Amounts Due' option is highlighted in blue.

Program Icon	Program Area
	FAQs on CSR C Years 2014 & 20
	Risk Adjustment
	2016 Bene Year Instructions

FAQ Database on REGTAP



The FAQ Database allows users to search FAQs by FAQ ID, Keyword/Phrase, Program Area, Primary and Secondary Categories, Benefit Year, Retired and Current FAQs and Publish Date.

FAQ Database is available at
<https://www.regtap.info/>

FAQ Search

FAQ ID Enter single FAQ ID or multiple IDs (1-10 or 15,18,87)

Keyword/Phrase

Program Area
Select All
ACA Financial Appeals
Agent Broker
Distributed Data Collection for RI and RA/Edge Server
Enrollment and Eligibility

Primary Category

Secondary Category

Benefit Year Select All

Publish Date
Start Date 22 End Date 22

FAQs to Display:
 Current FAQs Only
 Retired FAQs Only
 All FAQs (Current and Retired)

Closing Remarks