

Inbound834: Troubleshooting and Resolving Rejections (301)

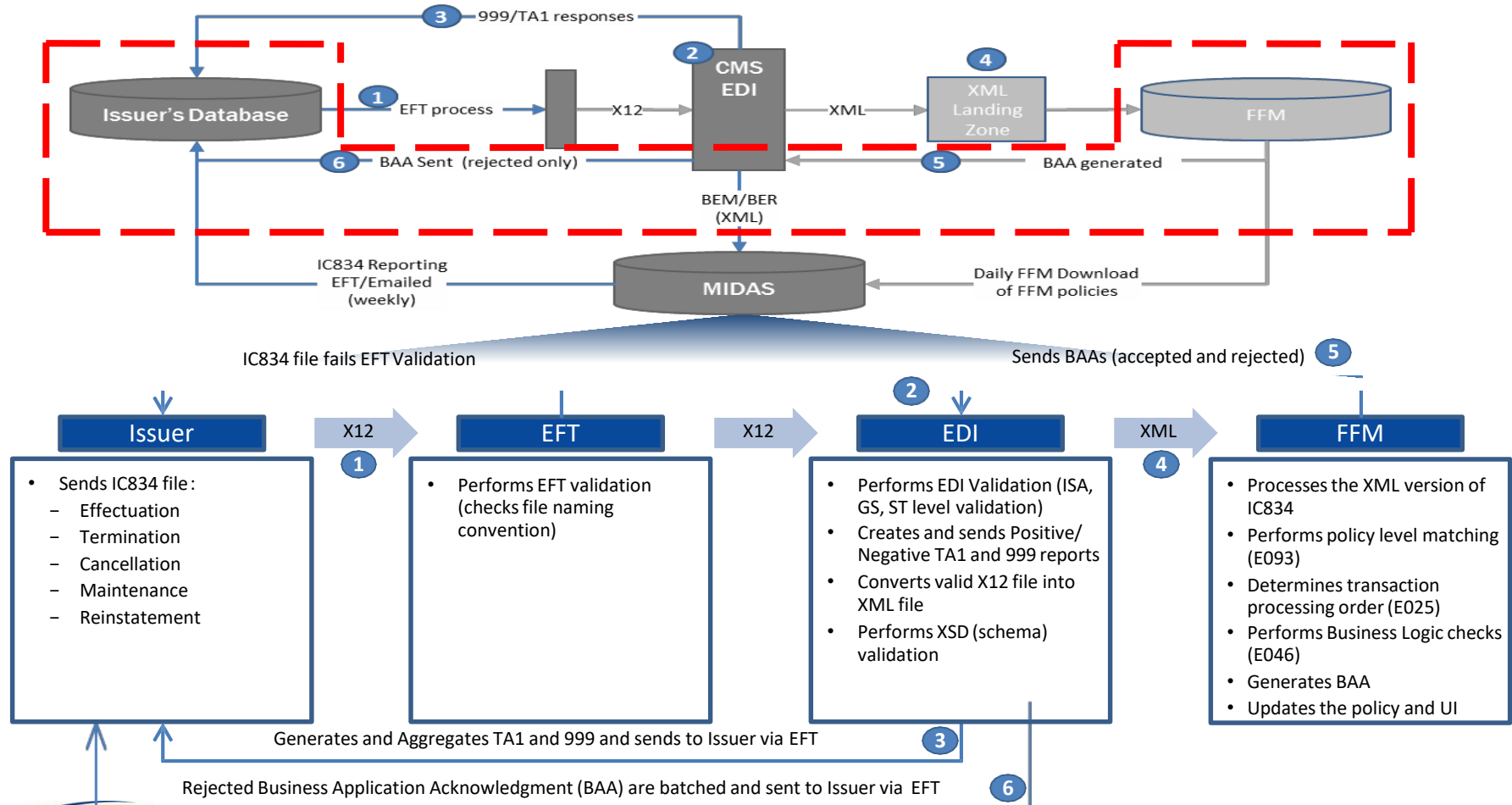


- *Review of IC834 Submission Cycle*
- *BAA Errors*
 - ✓ Primary Matching
 - ✓ Secondary Matching
 - ✓ Enrollment Group Validation
 - ✓ Reinstatement
 - ✓ Warnings
- *FAQs*

Introduction to IC834

IC834 Process Flow

Once an Issuer submits a IC834, there are various checks along the process resulting in responses delivered to the Issuer via EFT.



BAA Generation

What is a BAA?

The BAA (Business Application Acknowledgement) is an XML document generated by the Marketplace in response to an Issuer IC834 transaction that passed EDI validation(generated positive 999)

- Each BAA has the following sections:
 1. File Information
 - Non-repeating meta data information to link the BAA response to the corresponding inbound 834 file
 - Non-repeating meta data identifiers including a unique identifier, sender and receiver information, date and time, version, etc.
 2. Transaction Information
 - Repeating transactional elements that identify the subscriber corresponding to each policy that the FFM encountered an error while processing
 3. Error Information
 - Repeating error information or each erroneous data element

BAA Generation

Example BAA (Single Error)

834BA XML Pattern

File Information

```
<?xml version="1.0" encoding="UTF-8"?>
<BusinessApplicationAcknowledgementRequest xmlns="http://aat.dsh.cms.gov">
  <FileInformation>
    <UniqueControlNumberID></UniqueControlNumberID>
    <SenderID></SenderID>
    <ReceiverID></ReceiverID>
    <TradingPartnerID></TradingPartnerID>
    <ExchangeCode></ExchangeCode>
    <EntityCode></EntityCode>
    <TransactionCode></TransactionCode>
    <VersionNumber></VersionNumber>
    <CurrentTimeStamp></CurrentTimeStamp>
    <OriginalInterchangeControlNumber></OriginalInterchangeControlNumber>
    <OriginalGroupControlNumber></OriginalGroupControlNumber>
    <OriginalGroupTimeStamp></OriginalGroupTimeStamp>
  </FileInformation>
```

ApplicationStatusCode

Accepted BAA = TA

Rejected BAA = TR

Transaction Information

```
  <OriginalTransactionInformation>
    <ApplicationStatusCode>TR</ApplicationStatusCode>
    <Identifiers>
      <OriginalTransactionControlNumber></OriginalTransactionControlNumber>
      <SubscriberID></SubscriberID>
      <ExchangeAssignedMemberID></ExchangeAssignedMemberID>
      <IssuerAssignedMemberID></IssuerAssignedMemberID>
      <IssuerAssignedSubscriberID></IssuerAssignedSubscriberID>
      <ContractCode></ContractCode>
      <GroupPolicyNumber></GroupPolicyNumber>
    </Identifiers>
```

ElementInError

States the field name that is incorrect or "N/A" if the error doesn't pertain to one field

Error Information

(this loop is only included for Rejected BAA errors)

```
  <OriginalTransactionError>
    <ElementInError>N/A</ElementInError>
    <ErrorInformation>
      <IndustryErrorCode>E095</IndustryErrorCode>
      <ErrorDescription>Business Process transaction out of sequence</ErrorDescription>
    </ErrorInformation>
  </OriginalTransactionError>
</OriginalTransactionInformation>
</BusinessApplicationAcknowledgementRequest>
```

IndustryErrorCode

E025, E095, E046, E051, E050, E047, E054, E032, E087, E030, E126, E127, E128, E129, E130, E093, etc.

ErrorDescription Examples

E025 = Duplicates

E095 = Business Process transaction out of sequence

Primary Matching

Overview

- **FFM Primary Field Matching** is the initial validation to ensure the policy and the required action can be identified. The following items are checked:
 - The policy can be located based on 4 key fields
 - QHP ID, Policy ID, Benefit Begin Date and Exchange Assigned Subscriber ID
 - The requested policy status update is valid
 - Required fields have been submitted
- **Primary Matching BAA Error codes**
 - If an IC834 file is invalid or missing mandatory fields an Issuer may receive: **E030, E032, E035, E083, E087, E126, E127, E128, E129, E130**
 - If there is a mismatch within the 4 key fields on the IC834: **E093, E046** (BenefitBeginDate), **E050** (SubscriberID)
 - If the transaction type is invalid on the IC834: **E047, E098, E099, E100**
 - Maintenance Type Code, Maintenance Reason Code and Additional Maintenance Reason Code

Primary Matching

Invalid Data

- E050 and E046 signifies primary matching errors **due to Invalid Data**:

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E050	Invalid Data	SubscriberID	FFM Subscriber ID	Exchange Assigned Subscriber ID does not match
E046	Not Matching	BenefitBeginDate	FFM Benefit Begin Date	Benefit Begin date does not match

- These errors signify incorrect values for 2 Primary fields:
 - Exchange Assigned Subscriber ID
 - Benefit Begin Date(Effectuation Only)

→ What is the error in the IC834 file?

I834 0000123456 VS IC834 000012345H

Incorrect/Subscriber
ID Mismatch

Primary Matching

Invalid or Missing Mandatory Fields

- The codes below indicate **invalid or missing mandatory fields that are required for transaction processing**:

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E030	Required loop missing			Dependents (no Subscriber) are only present for Effectuations
E032	Required Element Missing	GroupPolicyNumber		Effectuations missing policy number in the 2300 loop
E032	Required Element Missing	ExchangeAssignedMemberID		Exchange Assigned Member ID is missing
E130	Policy level cancel/terminations shall not contain health coverage information			Policy/Subscriber Cancels/Terms transaction contains 2300 Loop
E087	Multiple subscribers/dependents included in cancellations or terminations			Situational Prohibited Loop
E083	Situational prohibited element is present	PreviousInternalControlNumber		Effectuation transaction sent with Prior Issuer Assigned ID value for Subscriber ID, Policy ID, and/or Member ID.
		PreviousSubscriberID		
		PreviousMemberID		
E035	Situational required element is missing	InternalControlNumber		Issuer Assigned ID (Policy, Subscriber, Member) is missing at the member level on Maintenance transactions
		IssuerAssignedSubscriberID		
		IssuerAssignedMemberID		

Primary Matching

Invalid Transaction Type

- Incorrectly submitted combination of the 3 Maintenance Reason Codes will result in **an invalid transaction type**:

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E047	Invalid Combination			Invalid/Missing Maintenance Type Code (Subscriber and Dependents ²)
E098	Invalid Identification Code	MaintenanceTypeCode		
E047	Invalid Combination			Invalid/Missing Maintenance Reason Code (Subscriber and Dependents ²)
E099	Invalid Identification Code	MaintenanceReasonCode		
E047	Invalid Combination			Invalid Additional Maintenance Reason (Subscriber and Dependents ²)
E100	Invalid Identification Code	AdditionalMaintenanceReason		
E047	Invalid Combination			Invalid combination of Maintenance Type Code, Maintenance Reason Code and Additional Maintenance Reason

Note: Please make sure to use the valid combination for MTC, MRC and AMRC

What is the error in the IC834 file?

I834 INS***021 VS IC834 INS***011

Invalid Maintenance Type Code/Combination

Primary Matching

IC834 Code Combinations

IF Maintenance Type Code (INS03)	AND Maintenance Reason Code (INS04)	AND Additional Maintenance Reason Code (2750 Loop)	THEN Transaction Type (derived by FFM)
021	28	CONFIRM	EFFECTUATION
024	59	CANCEL	CANCELLATION
024	14	CANCEL-FLC	CANCELLATION
024	07	CANCEL-FRD	CANCELLATION
024	07	CANCEL-RESCIND	CANCELLATION
024	59	TERM	TERMINATION
024	NULL	CANCEL-OTH	CANCELLATION
024	26	CANCEL-HICS	CANCELLATION
024	NULL	TERM-OTH	TERMINATION
024	26	TERM-HICS	TERMINATION
001	25	ISSUER MAINT	MAINTENANCE
001	NULL	NO CHANGE	MAINTENANCE
025	NULL	ISSUER – REINSTATEMENT	REINSTATEMENT
024	NULL	CANCEL-ANTIDUPLICATION	CANCELLATION
024	NULL	TERM-ANTIDUPLICATION	TERMINATION
024	NULL	CANCEL-OUT-OF-AREA	CANCELLATION

Primary Matching

Year Out-of-Range

- The below codes signify rejection **when a transaction is submitted outside of the presently accepted coverage year:**

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E126	Effectuation Transaction cannot be processed as it is outside of allocated time			Policy submission year is out of range
E127	Cancel Transaction cannot be processed as it is outside of allocated time			Policy submission year is out of range
E128	Termination Transaction cannot be processed as it is outside of allocated time			Policy submission year is out of range

Note: CMS is not accepting any updates to 2014/2015/2016 policies via IC834 at this time.

→ What is the error in the IC834 file?

I834 20160101 VS IC834 20150301

Policy submission Year is out of range - Effectuations

Primary Matching

Policy Not Found

- E093 signifies primary matching errors **due to policy matching failures:**

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E093	Policy not found			Invalid Combination of Exchange Assigned Policy ID , QHP ID & Exchange Assigned Subscriber ID
E093	Policy not found	GroupPolicyNumber		Exchange Assigned Policy ID does not match
E093	Policy not found	QHP ID		QHP ID does not match

- These errors signify incorrect values for the 3 of the 4 key fields:
 - QHPID
 - Exchange Assigned Policy ID
 - Exchange Assigned Subscriber ID

Primary Matching

Policy Mismatch

- The following error codes will be generated when performing an Issuer-generated reinstatement for policy mismatch:
 - Coverage year prior to 2018 for the policy of interest
 - EligibilityBeginDate within the IC834 does not match an existing FFM policy

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E147	Reinstatement Transaction			Reinstatement transaction sent for a policy with 2017 coverage or earlier.
E156	Reinstatement cannot be processed as it is outside of the allocated time period			
E147	Reinstatement Transaction			Reinstatement transaction sent where the IC834 eligibilityBeginDate does not equal the FFM coverageStartDate
E046	Not Matching	EligibilityBeginDate	CoverageStartDate	
E139	Exchange Assigned			
E135	Invalid Policy ID			
E157	Coverage Start Date			

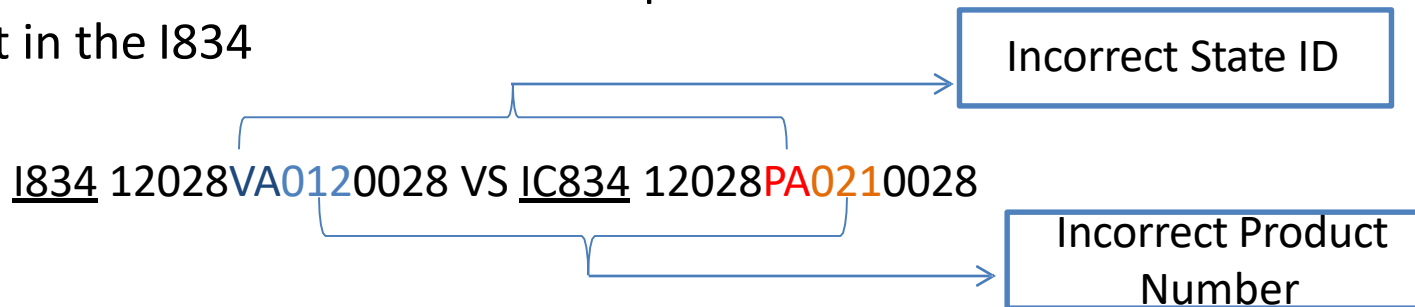
Primary Matching

E093 – Scenario

- Issuer sends the IC834 below and receives an E093 error
 - Incorrect/Mismatch QHP ID

FFM Outbound I834	Issuer Outbound IC834
ISA*00* *00* *ZZ* CMSFFM *ZZ* 120674828V GS*BE*VA0*12028VA0120028*20160809*1631*1002*X*005010X220A1 ST*834*0200*005010X220A1 BGN*00*0200*20160809*132006*ET***2 QTY*TO*2 QTY*DT*1 N1*P5*Awesome Guy*94*0000514101 N1*IN*JMLoadTest2184*FI*460674828	ISA*00* *00* *ZZ*120674828V *ZZ*CMSFFM GS*BE*12028PA0210028*VA0*20160809*1631*1001*X*005010X220A1 ST*834*0001*005010X220A1 BGN*00*0001*20160809*132006*ET***2 QTY*TO*2 QTY*DT*1 N1*P5*Awesome Guy*94*0000514101 N1*IN*JMLoadTest2184*FI*460674828

- What is the error in the IC834 file?
 - In the I834, QHP ID is 12028VA0120028 and the IC834 file QHP ID is 12028PA0210028. Issuer must respond with correct QHP ID which was sent in the I834



Primary Matching

E093 – Negative BAA

- BAA File for E093

```
<OriginalTransactionInformation>
<ApplicationStatusCode>TR</ApplicationStatusCode>
<Identifiers>
  <OriginalTransactionControlNumber>000000001</OriginalTransactionControlNumber>
  <SubscriberID>0000687027</SubscriberID>
  <ExchangeAssignedMemberID>0000687027</ExchangeAssignedMemberID>
  <IssuerAssignedMemberID>ZCX78134474001</IssuerAssignedMemberID>
  <IssuerAssignedSubscriberID>ZCX78134474</IssuerAssignedSubscriberID>
  <ContractCode>49532SC038000301</ContractCode>
  <GroupPolicyNumber>33021549</GroupPolicyNumber>
</Identifiers>
<OriginalTransactionError>
  <ElementInError>QHPID</ElementInError>
  <ErrorInformation>
    <IndustryErrorCode>E093</IndustryErrorCode>
    <ErrorDescription>Matching Policy Information/Document not found</ErrorDescription>
  </ErrorInformation>
</OriginalTransactionError>
</OriginalTransactionInformation>
```

Primary Matching

E093 - Troubleshooting

- If your IC834 transactions receive an E093 error, use the following to troubleshoot:
 - Negative BAA
 - Verify the data based on the Negative BAA
 - FFM IC834 PO Detailed Report
 - This report contains information for each transaction sent to the marketplace to assist with correcting the field in error

Exchange_Policy_Id_FFM_VAL	Exchange_Policy_Id_Ic834_Value	Exchange_Assigned_Subscriber_Id_FFM_Value	Exchange_Assigned_Subscriber_Id_Ic834_Value	Exchange_Assigned_QH_PID_FFM_Value	Exchange_Assigned_QH_PID_Ic834_Value
				12028VA0120028	12028PA0210028.

- Once the IC834 value is corrected, an Issuer can resubmit the file in the following ways:

Resubmit IC834	Submit via Recon	Submit via ER&R
✓	✓	

Secondary Matching

Overview

- **FFM Secondary Field Matching** is the next validation step that checks for the following:
 - The transaction passes additional business rules including duplicate submissions and invalid dates
 - All other critical fields are present
- Secondary matching BAA Error codes
 - If an IC834 (Effectuation/Cancellation/Termination) file is sent for an FFM policy already in that status: **E025**
 - If an IC834 (Effectuation/Termination/Maintenance) is sent for a Cancelled FFM policy: **E095**
 - If an IC834 (Termination/Cancellation) is sent with an incorrect end date: **E051**
 - Mismatch (except Benefit Begin Date): **E046**
 - Other errors (Maintenance): **E133, E134, E135, E136, E137, E140, E141, E142, E143, E146, E162**

Secondary Matching

Duplicate Submission

- The codes below indicate **the transaction type is already applied in the FFM system.**

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E025	Duplicates			Effectuation IC834 transaction sent for an Effectuated FFM Policy (IC834 Benefit Begin date = FFM Policy Eligibility Begin Date)
E025	Duplicates			Cancellation IC834 transaction sent for a Cancelled FFM Policy
E025	Duplicates			Termination IC834 transaction sent for a Terminated FFM Policy (IC834 Term date = FFM Term Date)

→ What is the error in the IC834 file?

FFM Policy Status **EFFECTUATED** VS IC834 Transaction type **Effectuation**.

Effectuation IC834 transaction sent for an Effectuated FFM Policy

Note: E025 is excluded for issuer outreach for No Submission/Low Transaction Acceptance Rate.

Secondary Matching

Transaction Out of Sequence/Invalid Date

- The below codes signify rejection when a transaction is out of sequence and does not follow date processing rules:

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E051	Incorrect date	BenefitBeginDate	FFM Benefit Begin Date	Cancellation IC834 transaction sent with Benefit End date <> Benefit Begin date OR Benefit Begin date -1
E051	Incorrect date	EligibilityEndDate	FFM End Date	Termination IC834 transaction sent for a Terminated FFM Policy (IC834 Term date > FFM Term Date)
E051	Incorrect date	EligibilityEndDate	FFM Benefit Begin Date	Termination IC834 transaction sent where Benefit End date < Benefit Begin date
E095	Business Process transaction out of sequence.			Termination IC834 transaction sent for a Cancelled FFM Policy
E095	Business Process transaction out of sequence.			Effectuation IC834 transaction sent for a Cancelled FFM Policy
E095	Business Process transaction out of sequence			Maintenance IC834 transaction sent for a Cancelled or Non-Effectuated FFM Policy

What is the error in the IC834 file?

I834 20160201 VS IC834 20160101.

Termination IC834 transaction sent where Benefit End date < Benefit Begin date

Secondary Matching

Transaction Out of Sequence/Invalid Date (2)

- Since Inbound maintenance transactions are only accepted for effectuated policies, submitting for a non-effectuated policy (Initial and Cancelled respectively) will result in the following BAA errors (in this order):

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E095	Business Process transaction out of sequence			Current Policy status is in Initial status in the FFM
E146	Maintenance Transaction			
E134	Cannot be processed for non-Effectuated Policy			
E095	Business Process transaction out of sequence			Current Policy status is in Cancelled status in the FFM
E146	Maintenance Transaction			
E133	Cannot be processed for Cancelled Policy			

Note: These new codes do not impact the existing E095 BAA error code. Issuers will continue to receive this error along with the new codes for the maintenance transaction type.

Secondary Matching

E051 – Scenario

- Issuer sends the IC834 below and receives an E051 error
 - Incorrect EligibilityEndDate

FFM Outbound I834	Issuer Outbound IC834
ISA*00* *00* *ZZ* CMSFFM *ZZ* 120674828V GS*BE* VA0*12028VA0120028*20160809*1631*1002*X*005010X220A1 ST*834*0200*005010X220A1 BGN*00*0200*20160809*132006*ET***2 QTY*TO*2 QTY*DT*1 N1*P5*Awesome Guy*FI*123456789 N1*IN*JMLoadTest2184*FI*460674828 INS*Y*18*024*59*A***TE REF*0F*0000500029 REF*17*0000500029 DTP*356*D8*20160201 * DTP*348*D8*20160201	ISA*00* *00* *ZZ*120674828V *ZZ*CMSFFM GS*BE*12028VA0120028*VA0*20160809*1631*1001*X*005010X220A1 ST*834*0001*005010X220A1 BGN*00*0001*20160809*132006*ET***2 QTY*TO*2 QTY*DT*1 N1*P5* Awesome Guy *FI*121212122 N1*IN*JMLoadTest2184*FI*460674828 INS*Y*18*024*59*A***TE REF* DTP*357*D8*20160101 *

- What is the error in the IC834 file?
 - In the I834, the BenefitBeginDate 20160201 and in the IC834, End date is 20160101. Issuer must respond with correct EligibilityEndDate.

I834 20160201 VS IC834 20160101



Secondary Matching

E051 – Negative BAA

- BAA File for E051

```
<OriginalTransactionInformation>
<ApplicationStatusCode>TR</ApplicationStatusCode>
<Identifiers>
  <OriginalTransactionControlNumber>476012</OriginalTransactionControlNumber>
  <SubscriberID>0000500029</SubscriberID>
  <ExchangeAssignedMemberID>0000500029</ExchangeAssignedMemberID>
  <IssuerAssignedMemberID>14019632700</IssuerAssignedMemberID>
  <IssuerAssignedSubscriberID>14019632700</IssuerAssignedSubscriberID>
  <GroupPolicyNumber>30841957</GroupPolicyNumber>
</Identifiers>
<OriginalTransactionError>
  <ElementInError>EligibilityEndDate</ElementInError>
  <ModifiedDataContent>01-FEB-2016</ModifiedDataContent>
  <ErrorInformation>
    <IndustryErrorCode>E051</IndustryErrorCode>
    <ErrorDescription>Incorrect date</ErrorDescription>
  </ErrorInformation>
</OriginalTransactionError>
</OriginalTransactionInformation>
```

Secondary Matching

E051 – Troubleshooting (1)

- Dates within IC834 files must be formatted in accordance with the type of transaction intended

		Date Considerations	X12 Code
Expected Transaction Outcome	Effectuation	Eligibility Begin Date (IC834) and Benefit Begin Date (IC834) = Benefit Begin Date (FFM Policy)	2000 DTP*356 (IC834) and 2300 DTP*348 (IC834) = 2300 DTP*348 (FFM Policy)
		Eligibility End Date (IC834) = Eligibility Begin Date (FFM Policy)	2000 DTP*357 (IC834) = 2000 DTP*356 (FFM Policy)
		Eligibility End Date (IC834) = Eligibility Begin Date (FFM Policy) – 1 day	2000 DTP*357 (IC834) = 2000 DTP*356 – 1 (FFM Policy)
Expected Transaction Outcome	Cancellation	Eligibility End Date (IC834) >= Eligibility Begin Date (FFM Policy) AND Eligibility End Date (IC834) <= Eligibility End Date (FFM Policy)	2000 DTP*357 (IC834) >= 2000 DTP*356 (FFM Policy) AND 2000 DTP*357 (IC834) <= 2000 DTP*357 (FFM Policy)
Expected Transaction Outcome	Termination	Eligibility End Date (IC834) >= Eligibility Begin Date (FFM Policy) AND Eligibility End Date (IC834) <= Eligibility End Date (FFM Policy)	2000 DTP*357 (IC834) >= 2000 DTP*356 (FFM Policy) AND 2000 DTP*357 (IC834) <= 2000 DTP*357 (FFM Policy)

Secondary Matching

E051 – Troubleshooting (2)

- If your IC834 transactions receive an E051 error, use the following to troubleshoot:
 - Negative BAA
 - Verify the data based on the Negative BAA
 - FFM IC834 PO Detailed Report
 - This report contains information for each transaction sent to the marketplace to assist with correcting the field in error

Exchange_Policy_Id_FFM_VAL	Exchange_Policy_Id_Ic834_Value	Exchange_Assigned_Subscriber_Id_FFM_Value	Exchange_Assigned_Subscriber_Id_Ic834_Value	Benefit_Begin_Date_FFM_Value	Eligibility_End_Date_Ic834_Value
				20160201	20160101

- Once the IC834 value is corrected, an Issuer can resubmit the file in the following ways:

Resubmit IC834	Submit via Recon	Submit via ER&R
✓	✓	

Secondary Matching

Other Field Mismatches

- E046 indicates a variety of secondary field mismatches, which are detailed below:

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	Modified Data Content	
E046	Not Matching	EligibilityBeginDate	FFM Eligibility Begin Date	Effectuation or Maintenance IC834 transaction sent for IC834 Eligibility Begin date <> FFM Policy Eligibility Begin date
		SponsorTaxPayer Identification Number	FFM Sponsor Other Identifier	Invalid (Sponsor)Taxpayer Identification Number
		Sponsor Other Identifier	FFM Issuer TaxPayer Identification Number	Invalid (Sponsor) Other Identifier
		Issuer TaxPayer Identification Number	FFM Subscriber Indicator	Invalid (Issuer) Taxpayer Identification Number
		Subscriber Indicator	FFM Subscriber ID	Invalid Subscriber Indicator
		Subscriber ID	FFM Exchange Assigned Member ID	Invalid Exchange Assigned Subscriber ID
		Exchange Assigned Member ID	FFM Insurance LineCode	Invalid Exchange Assigned Member ID
		Insurance LineCode	FFM Source Exchange ID	Invalid Insurance Line Code
		Source Exchange ID	FFM Sponsor TaxPayer Identification Number	Invalid Source Exchange ID

Secondary Matching

E046 – Scenario (1)

- Issuer sends the IC834 below and receives an E046 error
 - Sponsor TaxPayer Identification Number

FFM Outbound I834	Issuer Outbound IC834
ISA*00* *00* *ZZ* CMSFFM *ZZ* 120674828V GS*BE*VA0*12028VA0120028*20160809*1631*1002*X*005010X220A1 ST*834*0200*005010X220A1 BGN*00*0200*20160809*132006*ET***2 QTY*TO*2 QTY*DT*1 N1*P5*Awesome Guy*FI*123456789 N1*IN*JMLoadTest2184*FI*460674828	ISA*00* *00* *ZZ*120674828V *ZZ*CMSFFM GS*BE*12028VA0120028*VA0*20160809*1631*1001*X*005010X220A1 ST*834*0001*005010X220A1 BGN*00*0001*20160809*132006*ET***2 QTY*TO*2 QTY*DT*1 N1*P5*Awesome Guy*FI*121212122 N1*IN*JMLoadTest2184*FI*460674828

- What is the error in the IC834 file?
 - In the I834, Sponsor ID is 123456789 and the IC834 file is 121212122.
Issuer must respond with correct Sponsor ID which was sent in the I834

I834 123456789 VS IC834 121212122



Sponsor TaxPayer Identification
Number

Secondary Matching

E046 – Negative BAA

- BAA File for E046

```
<OriginalTransactionInformation>
  <ApplicationStatusCode>TR</ApplicationStatusCode>
  <Identifiers>
    <OriginalTransactionControlNumber>977982</OriginalTransactionControlNumber>
    <SubscriberID>0001376916</SubscriberID>
    <ExchangeAssignedMemberID>0001376916</ExchangeAssignedMemberID>
    <IssuerAssignedMemberID>10130518200</IssuerAssignedMemberID>
    <IssuerAssignedSubscriberID>10130518200</IssuerAssignedSubscriberID>
    <GroupPolicyNumber>33276727</GroupPolicyNumber>
  </Identifiers>
  <OriginalTransactionError>
    <ElementInError>SponsorTaxPayerIdentificationNumber</ElementInError>
    <ModifiedDataContent>123-45-6789</ModifiedDataContent>
    <ErrorInformation>
      <IndustryErrorCode>E046</IndustryErrorCode>
      <ErrorDescription>Not matching</ErrorDescription>
    </ErrorInformation>
  </OriginalTransactionError>
</OriginalTransactionInformation>
```

Secondary Matching

E046 – Scenario (2)

- **Scenario:** Issuer sends a Maintenance IC834 with a mismatched Issuer Assigned Subscriber ID for Subscriber and Member.
- **Issue:** Issuer Assigned Subscriber ID needs to match with Issuer Assigned Subscriber ID at the Member level.
- **Result:**
 - Transaction rejected by FFM
 - FFM generates and sends BAA error codes
 - E140 “Issuer Assigned”
 - E136 “Subscriber ID,”
 - E046 “Not Matching”

Issuer Outbound (IC834 Maint)

```
ISA*00*      *00*      *ZZ*12345      *ZZ*CMSFFM
GS*BE*12345IN0010004*IN0*20170512*1631*6111*X*005010X220A1
ST*834*61113*005010X220A1
BGN*00*707423*20170512*132006*ET***2
QTY*TO*2
QTY*DT*1
---
INS*Y*18*001**A***AC
REF*0F*0000053552
REF*17*0000053552
REF*ZZ*1150123568
REF*23*1150123568
REF*60*IN00000014738
DTP*356*D8*20170601
---
INS*N*01*001**A***AC
REF*0F*0000053552
REF*17*0000053552
REF*ZZ*1150123111
REF*23*1150123111
REF*60*IN00000014738
DTP*356*D8*20170601
---
```

Secondary Matching

E046 - Troubleshooting

- If your IC834 transactions receive an E046 error, use the following to troubleshoot:
 - Negative BAA
 - Verify the data based on the Negative BAA
 - FFM IC834 PO Detailed Report
 - This report contains information for each transaction sent to the marketplace to assist with correcting the field in error

Exchange_Policy_Id_FFM_VAL	Exchange_Policy_Id_Ic834_Value	Exchange_Assigned_Subscriber_Id_FFM_Value	Exchange_Assigned_Subscriber_Id_Ic834_Value	Responsible_Person_FFM_Value	Sponsor_Taxpayer_Id_Ic834_Value
				123456789	121212122

- Once the IC834 value is corrected, an Issuer can resubmit the file in the following ways:

Resubmit IC834	Submit via Recon	Submit via ER&R
✓	✓	

Secondary Matching

Other Errors – Maintenance

- The following error codes will be generated when performing maintenance for an Issuer-Assigned ID if the IC834 transaction:
 - Indicates “No Change” but the value does not match what is in the FFM
 - Indicates “Issuer Maint” but the value does match what is in the FFM

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E146	Maintenance transaction			Requested ‘Issuer Maint’ but the IC834 value already matches the FFM value
E142	Action Results Already Match Current Information on File			
E146	Maintenance transaction			Requested ‘No change’ but the IC834 value does not match the FFM value
E143	Action Results DO NOT Match Current Information on File			

Secondary Matching

Other Errors – Maintenance (2)

- The following error codes will be generated when performing maintenance for an Issuer-Assigned ID if the IC834 transaction:
 - Indicates a change but contains a prior Issuer Assigned ID that matches the new Issuer Assigned ID

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E141	Issuer Prior Assigned			Requested 'Issuer Maint' but Prior Issuer Assigned Policy Id value in the FFM is same as the Current value
E146	Maintenance transaction			
E135	Policy ID	Issuer Assigned Policy ID		
E046	Not Matching			
E141	Issuer Prior Assigned			Requested 'Issuer Maint' but Prior Issuer Assigned Subscriber Id value in the FFM is same as the Current value
E146	Maintenance transaction			
E136	Subscriber ID	Issuer Assigned Subscriber ID		
E046	Not Matching			
E141	Issuer Prior Assigned			Requested 'Issuer Maint' but Prior Issuer Assigned Member Id value in the FFM is same as the Current value
E146	Maintenance transaction			
E137	Member ID	Issuer Assigned Member ID		
E046	Not Matching			

Secondary Matching

Other Errors – Maintenance (3)

- One required element of an IC834 Maintenance transaction is the Eligibility Begin Date (DTP*356). The following error codes will be generated when submitting a maintenance transaction with an error in the Eligibility Begin Date field:

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E146	Maintenance Transaction			Omission of the Eligibility Begin Date in an IC834 Maintenance transaction
E162	Eligibility Begin Date	Omitted Eligibility Begin Date		
E032	Situational Required Element is Missing			
E146	Maintenance Transaction			Using an incorrect Eligibility Begin Date (i.e. not matching FFE coverage start date)
E162	Eligibility Begin Date	Omitted Eligibility Begin Date		
E046	Not Matching			

Secondary Matching

Issuer Assigned ID – Scenario

- **Scenario:** Issuer sends a Maintenance IC834 with the combination of 001/25/ISSUER MAINT for the Subscriber.
- **Issue:** Previous Issuer Assigned Subscriber ID (REF*ABB) is the same as the New Issuer Assigned Subscriber ID (REF*ZZ)
- **Result:**
 - Transaction rejected by FFM
 - FFM generates and sends BAA error codes
 - E141 “Issuer Prior Assigned”
 - E146 “Maintenance transaction”
 - E136 “Subscriber ID,”
 - E046 “Not Matching”

Issuer Outbound (IC834 Maint)

```
ISA*00*      *00*      *ZZ*45456      *ZZ*CMSFFM
GS*BE*23456GA0010009*GA0*20170714*1058*5002*X*005010X220A1
ST*834*5003*005010X220A1
BGN*00*5007*20170714*222038*ET***2
QTY*TO*1
N1*P5*PATRICK BARNES*94*0001115794
---
INS*Y*18*001*25*A***AC
REF*0F*0001115794
REF*17*0001115794
REF*ABB*2234567111
REF*23*2234567111
REF*ZZ*2234567111
---
DTP*303*D8*20170714
---
N1*75*ADDL MAINT REASON
REF*17*ISSUER MAINT
DTP*007*D8*20170101
LX*10
LE*2700
SE*140*5003
GE*1*5002
IEA*1*100005001
```

Secondary Matching

Issuer Assigned ID - Troubleshooting

- If your IC834 maintenance transaction receive errors, use the following to troubleshoot:
 - Negative BAA
 - Verify the data based on the Negative BAA
 - FFM IC834 PO Detailed Report
 - This report contains information for each transaction sent to the marketplace to assist with correcting the field in error

Exchange_Plcy_Id_F FM_VAL	Exchange_Policy_Id_ Ic834_Value	Exchange_Assigned_Sub scriber_Id_FFM_Value	Exchange_Assigned_Sub scriber_Id_Ic834_Value	TRANS_UPDT_STUS	BAA_ERR_CDS
				Rejected	E141, etc.

- Once the IC834 value is corrected, an Issuer can resubmit the file in the following ways:

Resubmit IC834	Submit via Recon	Submit via ER&R
✓	✓	

Enrollment Group Size Matching

Overview

- Changes are being made to validate the Enrollment Group Size in conjunction with Maintenance834 deployment
 - Ensure that the members sent on the Inbound 834 appear on **at least one** IPP Date Segment for the found Exchange Assigned Policy
 - Inbound 834 functionality will validate that the Issuers have sent the correct members on the Inbound 834 before updating policy information in the FFM database
- CMS prefers issuers to include all member changes within M834 but the transaction will not be rejected
 - If a policy fails to match with the new validation configuration, the issuer *will receive an error*

Enrollment Group Size Matching

Member Validation

- There will be times when the M834 is received around the time when the IC834 is being generated or sent
- The rules for FFM “Enrollment Group Validation” are as follows:
 - The subscriber ID must always match (a change in subscriber results in an CIC)
 - For effectuations,
 - As long as the IC834 members match either the original I834/CIC Initial OR the M834, the IC834 will be accepted
 - Failure results in **E046 – “Not matching”** and **E003 – “Invalid/Missing Member Identifier”**
 - For cancellations/terminations,
 - Issuers should only submit the Subscriber
 - Failure results in **E087 – “Situational Prohibited Loop”**

Enrollment Group Size Matching

E046 – Scenario

- Below are examples of transactions based on the updated enrollment group size validation
- A, B, C, and D represent members within a policy (A = Subscriber)

FFM IPP Segment 1	FFM IPP Segment 2	IC834 File	Status	Error	Warning
A, B	A, B, C	A, B, C	Accepted	None	
A, B, C	A	A	Accepted	None	
A, B	A, B, C	A, B, C, D	Rejected	E046 “Member mismatch”/E003 “Invalid/Missing Member Identifier”	
A, B	A, B, C	A	Rejected	E046 “Member mismatch”/E003 “Invalid/Missing Member Identifier”	
A, B, C	A, B	A, B, C	Accepted		W003 “Not matching on most recent policy”
A, B	A, C	A, B, C	Accepted		W003 “Not matching on most recent policy”

Reinstatements

Policy Mismatch

- The following error codes will be generated when performing an Issuer-generated reinstatement for policy mismatch:
 - Coverage year prior to 2018 for the policy of interest
 - EligibilityBeginDate within the IC834 does not match an existing FFM policy

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E147	Reinstatement Transaction			Reinstatement transaction sent for a policy with 2017 coverage or earlier.
E156	Reinstatement cannot be processed as it is outside of the allocated time period			
E147	Reinstatement Transaction			Reinstatement transaction sent where the IC834 eligibilityBeginDate does not equal the FFM coverageStartDate
E046	Not Matching	EligibilityBeginDate	CoverageStartDate	
E139	Exchange Assigned			
E135	Invalid Policy ID			
E157	Coverage Start Date			

Reinstatements Policy Not Eligible

- The following error codes will be generated when a reinstatement is sent for an initial or active policy and/or for a policy in a non-eligible terminated status:

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E147	Reinstatement Transaction			Reinstatement transaction sent where the matched policy is not existing as cancelled or terminated in the FFM
E143	Action results do not match current information on file	Exchange Assigned Policy ID		
E136	Invalid Subscriber ID			
E135	Invalid Policy ID			
E147	Reinstatement Transaction			Requested 'Issuer Reinstatement' but the matched policy was not eligible for reinstatement because of no longer eligible.
E143	Action Results Do Not Match Current Information on File			
E139	Exchange Assigned	Exchange Assigned Subscriber ID		
E136	Subscriber ID			
E138	No Longer Eligible			
E147	Reinstatement Transaction			Requested 'Issuer Reinstatement' but matched policy was not eligible for reinstatement because of voluntary withdrawal.
E139	Exchange Assigned	Exchange Assigned Policy ID		
E135	Policy ID			
E152	Consumer executed voluntary withdrawal reasons			

Reinstatements

Dependents

- The following error codes will be generated when a reinstatement is sent with dependent level information
- Issuers are expected to submit only subscriber level data within IC834 reinstatements
- Please note that sending the subscriber level values alone on the IC834 does not imply that members present on the policy will remain terminated or cancelled
 - Reinstatement transactions through Inbound will effectuate the policy to include all members of the enrollment group that remained active on the policy

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E147	Reinstatement Transaction			Reinstatement transaction sent for a matched policy including member-level information
E159	Dependent/Member shall not be included in Policy Level			

Reinstatements

Other Errors

- The following error codes will be generated for an Issuer driven policy reinstatement due other reasons:
 - Gap or overlap in coverage between active policy segments for the same Policy ID or different Policy IDs for member

BAA Error Codes				Rejection Reasons
Error Code	Error Reason	Element in Error	MDC	
E147	Reinstatement Transaction			Reinstatement transaction sent for a matched policy that is not eligible because coverage was ended due to other reasons
E154	Invoke Enrollment Resolution and Reconciliation (ER&R) manual process			
E147	Reinstatement Transaction			Reinstatement would unsuperseede of one or more policy segments results in a gap or overlap in coverage between active policy segments of the same Exchange Assigned Policy
E153	Unable to be processed causing a gap or overlapping in coverage dates			
E154	Invoke Enrollment Resolution and Reconciliation (ER&R) manual process			
E147	Reinstatement			Reinstatement results in an overlap in coverage for the consumer with another Exchange Assigned Policy in the same insurance line and same coverage year
E025	Duplicate Submission			
E155	Marketplace Coverage in Effect			
E154	Invoke Enrollment Resolution and Reconciliation (ER&R) manual process			

Reinstatements

Accepted Scenario

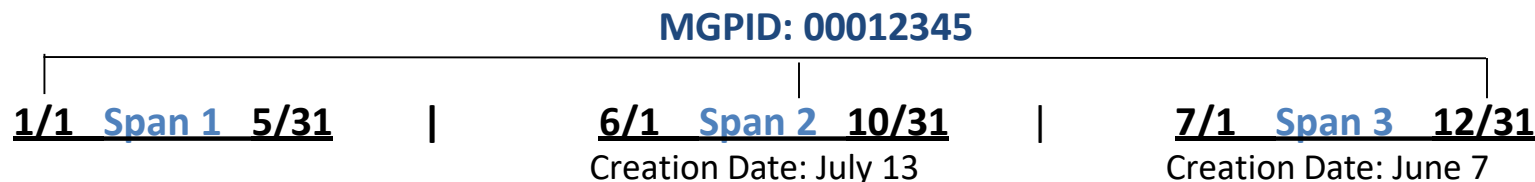
- **Scenario:** Issuer sends a Reinstatement IC834 for terminated FFM policy ID 2291779
 - Issuer updates the INS03, INS04, and AMRC to reflect the reinstatement
 - Issuer identifies the existing terminated FFM policy within the IC834 by updating the Exchange Assigned Policy ID and BenefitBeginDate
 - Issuer does not include dependent-level information
- **Result:** Transaction is accepted by the FFM and policy is reinstated. Coverage active from 1/1/18 – 12/31/18.

Issuer Outbound (IC834 Reinstatement)

```
ISA*00*      *00*      *ZZ*53287H      *ZZ*CMSFFM      *180124*2131*^*00501*000001658*1*T*~
GS*BE*76168DE0410010*DE0*20180124*2131*11307*X*005010X220A1~
ST*834*130063*005010X220A1~
-----
INS*Y*18*025**A***AC~
REF*0F*0000785249~
REF*17*0000785249~
REF*60*DE00001021762~
DTP*356*D8*20180101~
-----
DTP*348*D8*20180101~
REF*1L*2291779~
REF*X9*91279~
-----
N1*75*APTC AMT~
REF*9V*637.00~
DTP*007*D8*20180101~
-----
N1*75*ADDL MAINT REASON~
REF*17*ISSUER - REINSTATEMENT~
LE*2700~
SE*61*130063~
GE*1*11307~
IEA*1*000001658
```

Reinstatements

Multiple Spans Scenario



If there is a financial, enrollment group size, or other change associated with a terminated or cancelled FFM policy, the IC834 reinstatement transaction will be accepted if:

- BenefitBeginDate reflect the start date for the initial policy ***if the changes did not result in a new Exchange Assigned Policy ID***

Scenario:

- Consumer enrolls in coverage at the beginning of the year to have coverage effective 1/1 (Coverage Span 1)
- On June 7, the consumer then attests to a financial change with a SEP that creates new segment of coverage 7/1 (Coverage Span 3)
- The consumer comes back on July 13, and adds a newborn baby to coverage with a birthdate of 6/1 (Coverage Span 2)
- The Issuer then erroneously terminates coverage effective 10/31 via IC834
- Issuer sends IC834 reinstatement transaction with Benefit Begin Date of 1/1 for the associated policy to reactivate coverage
 - Transaction is accepted and updates the FFM to effectuate the policy from 1/1 to 12/31

Reinstatements

Member Scenario

- Issuers are expected to submit only subscriber level data within IC834 reinstatements

MGPID: 00123456

1/1 **Span 1** 7/31

8/1 **Span 2** 12/31

Creation Date: August 3
- **Scenario:**
 - Consumer enrolls during Open Enrollment for coverage effective 1/1 (Span 1)
 - On August 3, the consumer then enrolls a dependent creating a new segment with 2 members starting 8/1 (Span 2)
 - Policy inadvertently terminated via IC834 due to other reasons (MRC TERM-OTH) with end date of 9/30
- **Attempt 1:** Issuer sends IC834 reinstatement transaction including both subscriber- and dependent-level information with BenefitBeginDate of 1/1
 - Issuer receives a **TR** with **E147 “Reinstatement Transaction”** and **E159 “Dependent/Member shall not be included in Policy Level”**
 - In order to reinstate coverage for non-subscriber members alone, Issuers should continue to leverage the Recon or ER&R process
- **Attempt 2:** Issuer sends IC834 reinstatement transaction with eligible subscriber information with BenefitBeginDate of 1/1
 - Issuer receives a **TA** and the policy is effectuated from 1/1 – 12/31

Reinstatements

BenefitBeginDate Scenario

- Reinstatements transactions are accepted via IC834 if the Issuer provides values to activate the policy back to its original period of coverage (entire calendar year)
- Issuers sending IC834 reinstatements **must use** the initial start date for the policy
 - **NOTE:** Issuers are **not** permitted to update policy start dates (BenefitBeginDate) through IC834 for any transaction



- **Scenario:** Issuer sends an IC834 reinstatement transaction for eligible policy wherein Benefit Begin Date is:
 - Missing or;
 - Is later than the FFM Coverage Start Date for the eligible policy (IC834 BenefitBeginDate = 5/1)
- Transaction is rejected with E147 “Reinstatement Transaction,” E046 “Not Matching,” E139 “Exchange Assigned,” E135 “Invalid Policy ID,” E157 “Coverage Start Date”

Warnings

Overview

- **FFM processing** may result in a transaction that is accepted with a warning:
 - The transaction does not pass additional business rules but the FFM updates the associated policy
 - All other critical fields are present
- Warning BAA Error codes
 - If an IC834 ([Effectuation](#)) file is sent where the enrollment group size does not match latest policy segment: [W003](#)
 - If an IC834 ([Maintenance](#)) is sent with Issuer Assigned IDs that do not match the current information in the FFM: [W135](#), [W136](#), [W137](#), [W140](#)
 - If an IC834 ([Maintenance](#)) is sent and the action results already match current information on file: [W142](#)
 - If an IC834 ([Maintenance](#)) is sent and the action results do not match current information on file: [W143](#)

Warnings

Warning Codes - Maintenance

BAA Error Codes			Outcome
Code	Warning Reason	Element in Error	
W146	Maintenance transaction		Maintenance IC834 transaction sent where IC834 value for Issuer Assigned Policy ID does not match the FFM value. Policy is updated with IC834 value.
W140	Issuer Assigned		
W135	Policy ID	Issuer Assigned Policy ID	
W143	Action Results DO NOT Match Current Information on File		
W146	Maintenance transaction		Maintenance IC834 transaction sent where IC834 value for Issuer Assigned Subscriber ID does not match the FFM value. Policy is updated with IC834 value.
W140	Issuer Assigned		
W136	Subscriber ID	Issuer Assigned Subscriber ID	
W143	Action Results DO NOT Match Current Information on File		
W146	Maintenance transaction		Maintenance IC834 transaction sent where IC834 value for Issuer Assigned Member ID does not match the FFM value. Policy is updated with IC834 value.
W140	Issuer Assigned		
W137	Member ID	Issuer Assigned Member ID	
W143	Action Results DO NOT Match Current Information on File		

Warnings

Maintenance - Scenario

- **Scenario:** Issuer sends a IC834 Maint with a 01/null/NO CHANGE combination for the Subscriber
- **Issue:** The submitted Issuer Assigned Subscriber ID (REF*ZZ) does not match the value in the FFM system
- **Result:**
 - FFM accepts* the transaction and updates the Issuer Subscriber ID
 - Generates and sends BAA warnings
 - W146 “Maintenance Transaction”
 - W140 “Issuer Assigned”
 - W136 “Subscriber ID”
 - W143 “Action Results do not match current information on file”

* Assuming no other errors

Issuer Outbound (IC834 Maint)

```
ISA*00*      *00*      *ZZ*576601  *ZZ*CMSFFM
GS*BE*12345MI0112012*MI0*20150825*1035*228*X*005010X220A1~
ST*834*1111112*005010X220A1~
BGN*00*1111112*20150825*103538*ET***2~
QTY*TO*2~
N1*P5*John*FI*123456789~
...
INS*Y*18*001*NULL*A***AC~
REF*0F*1234567890~
REF*17*1234567890~
REF*ABB*3001568835
REF*23*2904511823
REF*ZZ*2234567890
...
DTP*303*D8*20170803
...
N1*75*ADDL MAINT REASON
REF*17*NO CHANGE
DTP*007*D8*20150901
LX*10
LE*2700
SE*96*1111111
GE*1*227~
IEA*1*000000148
```

Warnings

Troubleshooting

- If your IC834 transactions receive warning codes, use the following to troubleshoot:
 - Warning BAA
 - Verify the data based on the BAA
 - FFM IC834 PO Detailed Report
 - This report contains information for each transaction sent to the marketplace to assist with correcting the field in error

Exchange_Plcy_Id_F FM_VAL	Exchange_Policy_Id_ Ic834_Value	Exchange_Assigned_Sub scriber_Id_FFM_Value	Exchange_Assigned_Sub scriber_Id_Ic834_Value	TRANS_UPDT_STUS	BAA_ERR_CDS
				Accepted	W003, etc.

- **CMS recommends Issuers to review any IC834s associated with warning codes, whenever possible to ensure that the appropriate values are stored in the FFM.**
- If correction is determined necessary, an Issuer can resubmit the file in the following ways:

Resubmit IC834	Submit via Recon	Submit via ER&R
✓	✓	

IC834 Resources

Documents and Reference Materials

- [CMSzONE - Inbound 834 Dedicated Site](#)
 - IC834 Presentations
 - OP834T File Specifications
- [ASC X12 834 Companion Guide](#)
 - Latest available version of the Enrollment Companion Guide
 - Covers the software build that impacts the ASC X12 834 Transaction for FFM Individual Market and FF-Shop Market
- [CMS Issuer Technical IC834 Workgroup Presentations](#)
 - Archived slide decks from the weekly Thursday calls
- [M834 Operations Manual](#)