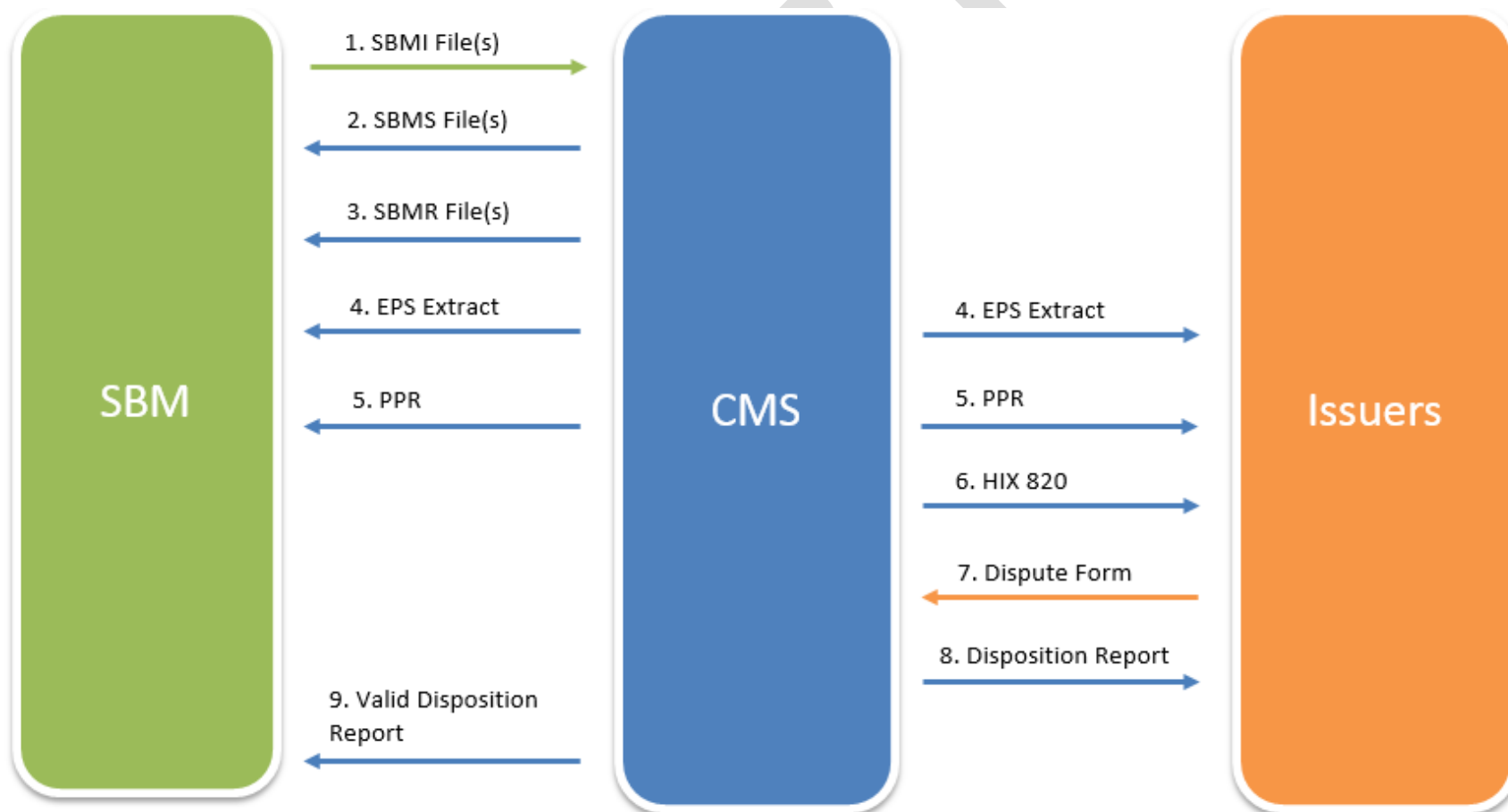


Overview of State Based Marketplace Policy Based Payment Files

This document provides an overview of each of the files CMS plans to send and receive to and from issuers and State Based Marketplace (SBM)s to facilitate SBM policy-based payments (PBP). The flow chart below depicts each of the files in expected chronological order for any given payment cycle. The chart that follows provides the name, file type, a description, the sending and receiving trading partners, and the transmission date(s) for each of the files. If available, each file has a link to its respective technical documentation where more detailed information about the file can be found. If the link is not available, that is because the file specification has not yet been finalized.



Step	Name of File	File Type	Description	Sent by	Sent to	Transmission Date
1	State-based Marketplace Inbound (SBMI) File	XML	- Includes policy-level enrollment data sent from SBM to CMS. - Used by CMS to populate the enrollment and payment system (EPS) which is used as a basis for payments to issuers. - Used to collect demographic enrollment data for reporting. - SBMs may send an SBMI by SBM, issuer, or issuer file set each month.	SBMs	CMS	Due to CMS by the 1 st of the month (resubmissions by the 10 th) as a basis of payments for the upcoming payment cycle
2	State-based Marketplace Status (SBMS) File	XML	- Sent to the SBM to notify them that an SBMI file has been received and is being assessed or has been rejected. - CMS sends the SBMS if the SBMI is not well formed, fails file level schema validation, fails file information validation, or will be delayed in processing.	CMS	SBMs	Continuously as SBMIs are processed
3	State-based Marketplace Response (SBMR) File	XML	- Sent to the SBM after an individual SBMI file submission, facilitating SBM analysis of SBMI warnings and rejections for future corrections. - The Interim SBMR is the first response file sent to SBMs after the records in the SBMI are processed. It includes all policy-level errors and warnings and has an in progress status. - The final SBMR is the second CMS response file sent to SBMs when CMS approves or rejects the SBMI. This file reports the SBMI file processing summary information and final processing status of approval or rejection.	CMS	SBMs	Continuously as SBMIs are processed

Step	Name of File	File Type	Description	Sent by	Sent to	Transmission Date
4	Enrollment Payment System (EPS) Extract	XML	• Extract of CMS EPS database that serves as a snapshot (that includes a complete history for a coverage year) of the policy-level enrollment data. This data will serve as the basis for APTC and advance CSR payments for the current payment cycle. • It will also include information about any policy-level errors or warnings that were generated from the most recent submission of the SBMI file in the current payment cycle. • CMS sends to issuers one month before payments are processed. • Can be used by issuers to determine when enrollment reconciliation with the SBM is needed and to anticipate possible payment disputes with CMS.	CMS	SBMs, Issuers	18 th -20 th (month preceding payments)
5	Preliminary Payment Report (PPR)	Pipe separated values (PSV)	• Includes payment information for the APTC and advance CSR payments to be issued in the following week by CMS, prior to any cross program netting. • Includes financial information and summary information about the policies. • Used as a basis for a payment dispute to CMS. Payment disputes to CMS must reference the PPR or 820. • This information should align with the enrollment data on the EPS Extract sent in the previous month and provides financial information prior to any cross program netting. The financial information after cross program netting is then shown on the 820.	CMS	SBMs, Issuers	14-18 th (month of payments)

Step	Name of File	File Type	Description	Sent by	Sent to	Transmission Date
6	HIX 820 Link to HIX820 Companion Guide in REGTAP	X12	- Includes official amounts of APTC and advance CSR payments made by CMS to SBM issuers for policy-based payments issued in the prior week. - Payment disputes to CMS must reference the PPR or 820. - This information includes financial information received in the PPR sent earlier in the month, after cross program netting.	CMS	Issuers	27-29 th (month of payments)
7	SBM Issuer Payment Dispute Form Link to Payment Dispute Form in REGTAP	Pipe separated values (PSV)	- SBM issuers must use this form to dispute APTC and advance CSR payments received from CMS. - Allows Issuers to identify missing payments and to dispute coverage start date and end date, total premium, APTC amount, and advance CSR amount for any payment they receive. - Disputes must reference a specific PPR or 820.	Issuers	CMS	Continuously
8	Disposition Report	Pipe separated values (PSV)	- Report is only created when an issuer submitted a dispute form. - Lists each dispute submitted by the issuer along with CMS assigned disposition and detail codes. - Disposition codes label the disputes in broad categories to describe the status of the dispute (e.g. Complete- Timing Issue, In-Process) - Detail codes give further information about the specific nature of the dispute and recommended steps to resolve the dispute.	CMS	Issuers	Sent to issuers within one business day after form submission.

Step	Name of File	File Type	Description	Sent by	Sent to	Transmission Date
9	Valid Disposition Report	Pipe separated values (PSV)	- CMS will filter the Disposition Report described above to include only disputes that resulted in a true discrepancy between CMS and the issuer's policy-level enrollment data. - Gives SBMs the ability to view discrepancies between issuers' policy-level enrollment data and the payments they received to aid the SBM to issuer reconciliation process.	CMS	SBMs	Continuously as disputes are submitted.