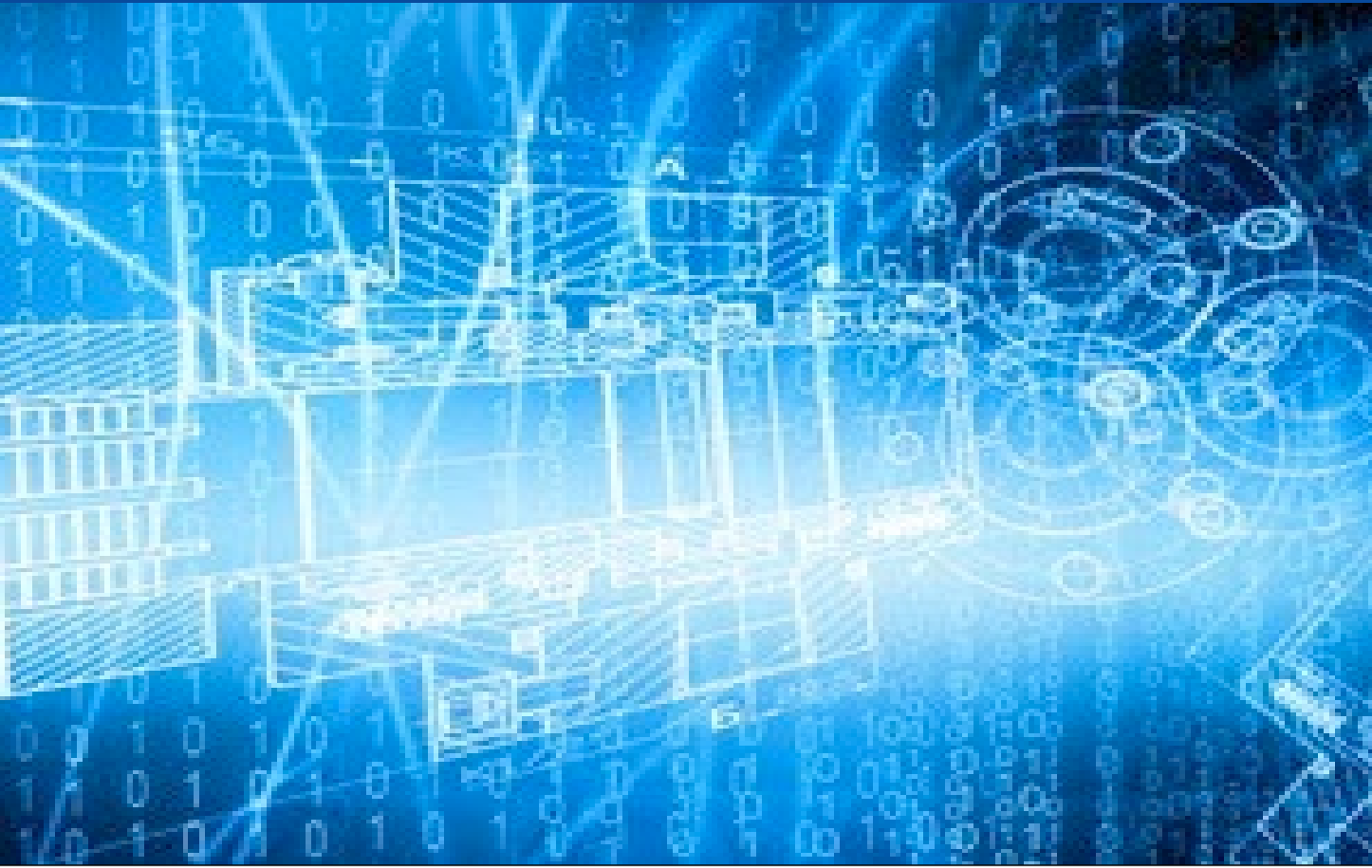




Death Periodic Data Matching (PDM) Update for Issuers



**Consumer Information & Insurance Oversight
(CCIIO)**

March 06, 2023

<https://regtap.info/FFENR.php>

The information provided in this presentation is not intended to take the place of the statutes, regulations, and formal policy guidance that it is based upon. This material summarizes current policy and operations as of the date it was uploaded to REGTAP. Links to certain source documents may have been provided for your reference. We encourage persons taking the course to refer to the applicable statutes, regulations, and other interpretive materials for complete and current information.

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Death PDM: Background

- The FFE will mail notices notifying estates that our records show that the enrollee is deceased and if the enrollee doesn't respond to the notice within 30 days, then the Exchange will end their coverage and financial assistance retroactively to their date of death.
- If an enrollee is correctly identified as deceased, **no further action is required from the deceased enrollee or their estate**
 - If the decedent received APTC/CSR to help pay for Exchange coverage, then early the following year the estate will receive the decedent's 1095-A form to use for their federal income tax return.

IMPORTANT: Currently, the Exchange is only conducting Death PDM for enrollees in single-member applications who are identified as deceased.

Death PDM Transactions

If a current enrollee has been verified to be deceased through the Death PDM process, and has not responded to noticing sent by CMS, the following code combinations will be sent on an Outbound 834 to the Issuer to identify the policy as Terminated or Cancelled by the FFM.

IF Maintenance Type Code (INS03)	AND Maintenance Reason Code (INS04)	AND Maintenance Reason Code (2750 Loop)	THEN Transaction Type (derived by the FFE)
024	03	TERM-PDM <i>or</i> CANCEL-PDM	TERMINATED <i>or</i> CANCELLED

* *Note:* Death PDM estate notices will *only* be sent via the United States Postal Service and will not be posted electronically to consumers' Exchange accounts.

What You Should Know and How to Help (Cont.)

If consumers contact you upon receiving a Death PDM estate notice...	...you should refer consumers to...
and want to change the termination date for a deceased enrollee's Exchange plan	the Marketplace Call Center.
because they are not deceased	the Exchange's special support line AND the Social Security Administration.

Other Resources

- Comprehensive Slide Deck on Death Periodic Data Matching:
https://www.regtap.info/reg_librarye.php?i=2967
- Help page for consumers/estates receiving Death PDM warning notices: <https://www.healthcare.gov/help/estate>
- HealthCare.gov instructions on ending Exchange coverage:
<https://www.healthcare.gov/reporting-changes/cancel-plan/>
- Sample Death PDM notices:
<https://marketplace.cms.gov/applications-andforms/notices.html>