

Marketplace Payment Processing

December 6, 2013

Payment Policy and Financial
Management Group



Agenda

- Session Guidelines
- Session Purpose
- Payment Process Overview
- Payment Process Phases
- Enrollment & Payment Data Template
- Keys to Success & Next Steps
- Questions
- Resources
- Closing Remarks



Session Guidelines

- This is a 90-minute webinar session.
- Documented Q&As will be posted in the coming weeks.
- For questions regarding content, contact the CMS Help Desk by email at: CMS_FEPS@cms.hhs.gov or by phone at: (855) 267-1515.
- For questions regarding logistics and registration, contact the Registrar at: (800) 257-9520.

Intended Audience

- Consumer Operated and Oriented Plan (CO-OP) Program
- Stand Alone Dental Plans (SADP)
- Federally-Facilitated Marketplace (FFM) Issuers
- State Based Marketplaces (SBMs)
- SBM Issuers
- Small Business Health Options Program (SHOP) Issuers



Payment Process Overview

Payment Process Overview

- CMS will be using a temporary payment process for payment of APTC and CSR in the initial months.
- We believe this is the best option to make timely payment to issuers.
- We are committed to ensuring that issuers receive timely payments on behalf of enrollees.
- CMS will reconcile these payments to confirmed enrollment data when available.



Payment Process Overview (cont.)

- CMS will make estimated payments to issuers beginning in January 2014 based on data provided by submitters by the December deadline (discussed in this presentation).
- CMS developed an Enrollment and Payment Data Template (template) that should be submitted during testing and production. This presentation will cover all the necessary steps involved.
- Submitters include FFM issuers, SBM issuers, or an SBM on behalf of its issuers. Not all SBMs will submit data to CMS; in some states, SBM issuers are the submitter.



Payment Process Overview (cont.)

Goals for this presentation include:

- To describe the process for paying Marketplace issuers advance payments of the premium tax credit (APTC) and cost sharing reduction (CSR) advance payment amounts beginning in January 2014.
- To discuss the technical support and communications process between CMS and submitters during the data submission process.
- To provide information on the timeline and data needed from submitters for CMS to generate estimated payments.



Payment Process Overview (cont.)

- CMS has developed an Enrollment and Payment Data Template (template) for submitters.
- Data submitted via the template will include:
 - issuer identification information
 - aggregate premium amounts
 - aggregate APTC and advance CSR payment amounts
 - aggregate FFM user fee amount
 - aggregate enrollment group and enrollee counts to date
- CMS will validate the data submitted for reasonableness.
- CMS will make estimated payments to the payee group on the best available data at the time of submission.



Payment Process Phases

Phases of the Payment Process

Training

- CMS provides information on data submission requirements, data elements and file format, and timeline for data submission.

Testing

- Submitters submit test data files.

Production

- Submitters send production data, CMS performs extract and evaluates the data for reasonableness.

Payment

- Treasury makes APTC/CSR payments and CMS generates summary payment reports for issuers and SBMs.



January 2014 Payment/Collections Timeline

Date	Event
Dec. 2, 4, and 6	Webinar(s) with issuers and SBMs to describe process (file format and process to submit file)
Dec. 2 – 10	Technical support to issuers and SBMs regarding data extract Issuers and SBMs submit test data to CMS
Dec. 10	Test data submission deadline (issuers and SBMs)
Dec. 10 – 15	CMS reviews test data and communicates with issuers and SBMs where necessary
Dec. 16 – 20	Issuers and SBMs submit production data to CMS
Dec. 20	Deadline for issuers and SBMs to submit requested data to CMS for January payment
Dec. 21 – 24	CMS performs data validation checks and provides feedback to issuers and SBMs
Dec. 26 – 30	Issuers and SBMs may resubmit data as requested by CMS
Jan. 1 – 20	Accounting & processing payment through Treasury as required by FMFIA
Jan. 21 – 24	Treasury makes payments to issuers
January 31	CMS sends summary payment report detailing plan level payment amounts to issuers



Submitter Instructions

Phase I – Training and Outreach

- CMS needs a point of contact (in case data are not submitted correctly or values are out of range)
- For this process, CMS will use the points of contact submitted on financial information forms collected during our vendor management process.
 - If you would like an additional or alternative contact, please cc that person on your test template submission and note the additional contact in the body of the email.



Submitter Instructions

Phase I – Training and Outreach (cont.)

- CMS recommends that subject matter experts from the submitting entity attend the following **User Group Sessions** for updates on this process:
 - Technical Support for Testing Data –Dec. 9th: 4 p.m. – 5 p.m. ET
 - Technical Support for Production Data –Dec. 16th: 4 p.m. – 5 p.m. ET
 - Additional user groups – tentative dates: Dec. 23rd, 26th, and 30th
- Submitters may send specific questions and comments on the data template to the following email box: MarketplacePayments@cms.hhs.gov



Submitter Instructions

Phase II - Testing

- **On December 4, 2013**, point of contact (POCs) at submitting entities received an email from MarketplacePayments@cms.hhs.gov which included a test data template (in Microsoft Excel) with detailed instructions for populating the template.
- Submitters must follow those detailed instructions to test their ability to extract and submit the most up-to-date effectuated enrollment data.
- Submitters must send this data for testing by COB **December 10, 2013** via email to MarketplacePayments@cms.hhs.gov

Submitter Instructions

Phase III - Production

Between December 11 and 16, 2013

- POCs at submitting entities will receive an email communication from CMS indicating whether the test file submission was successful or not.
- If the test file had errors, CMS will notify issuers of errors and ask for a resubmission.
- Once successful, submitters will be ready to move to production.

Submitter Instructions

Phase III – Production (cont.)

- On December 16, 2013, submitters begin extracting final effectuated enrollment data through December 15, 2013 to populate the production data template. If an issuer cannot generate the data timely in order to meet the December 20, 2013 deadline using an earlier cutoff date is permissible.
- All production data templates must be submitted by **December 20, 2013** in order to receive January payments.

Note: this “as of” date may vary by submitter.



Submitter Instructions

Phase IV - Payment

After all data has been validated, CMS will use the QHP-level information submitted to calculate aggregated estimated payments by payee group and submit the payment amount to the Department of Treasury for payment by **January 25, 2014**.



Submitter Instructions

Phase IV – Payment (cont.)

- On **January 31, 2014**, CMS will send a Summary Payment Report to payees detailing the amounts transferred to each issuer in the payee group.
- SBMs will also receive an informational Summary Payment Report detailing payment amounts transferred to their issuers.



Resubmission of Prior Month Data

- We anticipate that beginning with February's payment cycle, submitters will need to provide current data on effectuated enrollments for February as well as updated data for January based on newly effectuated enrollments or changes to enrollments that were not processed by the December 20 submission deadline.
- We are planning a separate training later in December or early January to address this topic.



Enrollment & Payment Data Template

Enrollment & Payment Data Template

- All issuers, or an SBM who elects to send data to CMS on behalf of its issuers, must complete and submit the data template.
- CMS will not be able to make payments to issuers if their designated submitter has not fulfilled the data template submission requirements.

Key Definitions

- **Issuer ID**
 - 5 digit issuer identifier assigned by HIOS.
- **QHP ID**
 - 16 digit unique QHP identifier. Includes 14 digit standard component ID, plus the 2 digit variant ID and is otherwise known as the HIOS Plan ID.
- **Enrollment group**
 - Enrollment group is defined as all members enrolled in a QHP who receive coverage and are linked by the Exchange Assigned Policy ID.
- **Effectuated enrollment**
 - Any enrollment in which the amount the enrollment group is responsible to pay toward the total premium amount has been paid in full by the enrollment group.

Enrollment & Payment Data Template (cont.)

Enrollment and Payment Data Template													
Submission Date:		Payment Month:			Submission Status:								
		January-14			Test								
State	9 Digit Issuer TIN	5 Digit HIOS Issuer ID	16 Digit QHP ID	Total Premium amount by QHP ID for effectuated enrollments	Total APTC amount by QHP ID for effectuated enrollments	Total CSR amount by QHP ID for effectuated enrollments	Total User Fee amount by QHP ID	Total # of effectuated enrollment groups by QHP ID	Total # of effectuated enrollment groups receiving APTC by QHP ID	Total # of effectuated enrollment groups receiving CSR by QHP ID	Total # of effectuated members by QHP ID	Total # of effectuated members receiving APTC by QHP ID	Total # of effectuated members receiving CSR by QHP ID
							\$ -						
							\$ -						
							\$ -						
							\$ -						



- The data template contains 14 columns with required QHP data elements and a top row with three (3) additional data elements.
- Each row in the data template should contain data for **one (1) QHP**.



Enrollment & Payment Data Template (cont.)

Submission Date

- Date of Enrollment and Payment Template submission.
- Enter the date that the template is being submitted to CMS, using a MM/DD/YYYY format.

Payment Month

- Month in which submitted data will be paid to issuers.
- Enter the month that follows the submission month (e.g., December submission will be paid in January).

Submission Date:	<input type="text"/>	Payment Month:	January-14
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Enrollment & Payment Data Template (cont.)

Enrollment and Payment Data Template	
Submission Status	TEST
	Test
	Production - Initial Submission
	Production - Resubmission 1
	Production - Resubmission 2
	Production - Resubmission 3



Choose TEST or PRODUCTION from the dropdown menu. Only PRODUCTION data will be used for payment.

Enrollment & Payment Data Template (cont.)

State Code

- Two (2) letter state code in caps.
- Choose the appropriate state code from the drop-down menu.



16 Digit QHP ID

- 16-digit unique QHP identifier. Includes 14-digit standard component QHP ID, plus the 2-digit variant ID (known as the HIOS Plan ID).
- For each QHP offered, document the 16-digit unique identifier without the use of spaces or special characters.
- Each 16 -digit QHP identifier should only be used once throughout the entire table.



State	9 Digit Issuer TIN	5 Digit HIOS Issuer ID	16 Digit QHP ID

9 Digit Issuer TIN

- Issuer's 9-digit taxpayer identification number assigned by the IRS.
- Enter the issuer's 9-digit taxpayer identification number for each QHP identified.



5 Digit HIOS Issuer ID

- 5-digit issuer identifier assigned by HIOS.
- Enter the issuer's 5-digit HIOS identification number.



Enrollment & Payment Data Template (cont.)

Total Premium Amount for Effectuated Enrollments by QHP ID

- The total premium amount for the health coverage by 16-digit QHP ID for all effectuated enrollments within that plan.
- An effectuated enrollment is defined as any enrollment in which the total individual responsibility amount has been paid in full by the enrollee.
- Sum the total premium amounts for all effectuated enrollment groups and enter this amount for each plan ID listed.

Total Premium amount by QHP ID for effectuated enrollments	Total APTC amount by QHP ID for effectuated enrollments

Total APTC Amount for Effectuated Enrollments by QHP ID

- APTC toward the total premium amount for effectuated enrollments within a 16-digit QHP ID.
- Total the actual APTC amount that is expected for all effectuated enrollments within each plan, and document it in this column.



Enrollment & Payment Data Template (cont.)

Total CSR Amount for Effectuated Enrollments by QHP ID

- The total monthly advance CSR amount the issuer can expect to receive for all effectuated enrollments within a 16-digit QHP ID.
- An effectuated enrollment is defined as any enrollment in which the total individual responsibility amount has been paid in full by the enrollee.
- Total the CSR amount that is expected for all effectuated enrollment groups within each plan ID, and document it in this column.

Total CSR amount by QHP ID for effectuated enrollments	Total User Fee amount by QHP ID
	\$ -

Total User Fee Amount by QHP ID

- The total FFM user fee amount the issuer can expect to incur for participation in the Federally-facilitated Marketplace.
- This amount will display automatically for FFM issuers once the premium amount is inserted in Column E.
- FFM user fees are calculated as 3.5% of total premium collected.
- FFM user fees are not assessed for SBM issuers



Enrollment & Payment Data Template (cont.)

Total # of Effectuated Enrollment Groups by 16 Digit QHP ID

- Total number of effectuated enrollment groups associated with a QHP ID.
- An effectuated enrollment is defined as any enrollment in which the total individual responsibility amount has been paid in full by the enrollee.
- Sum the number of effectuated enrollment groups associated with each plan and enter the number in this column.

Total # of effectuated enrollment groups by QHP ID	Total # of effectuated enrollment groups receiving APTC by QHP ID	Total # of effectuated enrollment groups receiving CSR by QHP ID

Total # of Effectuated Enrollment Groups Receiving APTC by QHP ID

- Total number of effectuated enrollment groups associated with a plan ID that will receive APTC payments.
- Sum the number of effectuated enrollment groups associated with a plan ID, that will receive APTC payments, and enter the number in this column.

Total # of Effectuated Enrollment Groups Receiving CSR by QHP ID

- Total number of effectuated enrollment groups associated with a plan ID that will receive CSR payments.
- Sum the number of effectuated enrollment groups associated with a plan ID, that will receive CSR payments, and enter the number in this column.



Enrollment & Payment Data Template (cont.)

Total # of Effectuated Members by QHP ID

- Total number of members by QHP ID within effectuated enrollment groups.
- An effectuated enrollment is defined as any enrollment in which the total individual responsibility amount has been paid in full by the enrollee.
- Sum the total number of members within effectuated enrollment groups associated with each QHP ID and enter the number in this column.

Total # of effectuated members by QHP ID	Total # of effectuated members receiving APTC by QHP ID	Total # of effectuated members receiving CSR by QHP ID

Total # of Effectuated Members Receiving APTC by QHP ID

- Total number of members by QHP ID within effectuated enrollment groups who receive APTC.
- Sum the total number of members who will receive APTC within effectuated enrollment groups associated with each QHP and enter the number in this column.

Total # of Effectuated Members Receiving CSR by QHP ID

- Total number of members by QHP ID within effectuated enrollment groups who receive CSR.
- Sum the total number of members who will receive CSR within effectuated enrollment groups associated with each QHP and enter the number in this column.





Keys to Success & Next Steps

Keys to Success:

- **Communication:** Submitter's point of contact must be available throughout submission windows to resolve issues
- **Testing with Submitters:** Submitters should send a test file with data extracted from their systems within the requested timeline. This allows:
 - submitters the opportunity to develop procedures for data extraction/aggregation and submission to CMS
 - CMS the opportunity to process data, review data and generate a payment file
- **Timely data submission:** CMS will need to have submitter data NO LATER THAN December 20th for payment to occur in January.

Next Steps

- **Next steps:**
 - Begin completing and submitting the test templates

Resource List

- CMS email for submissions and questions:
MarketplacePayments@cms.hhs.gov
- **Important Dates:**
 - Deadline to submit test data – December 10, 2013
 - Deadline to submit production data – December 20, 2013

Technical Support

- CMS is committed to providing submitters technical support throughout this process including:
 - FAQs are posted to <https://www.REGTAP.info>
 - Weekly User Groups
 - Marketplace Payments email box
 - All materials are posted to <https://www.REGTAP.info> in the REGTAP Library under “Payments – Monthly Payment Cycle”

Questions?

To submit questions by webinar:

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

Resources

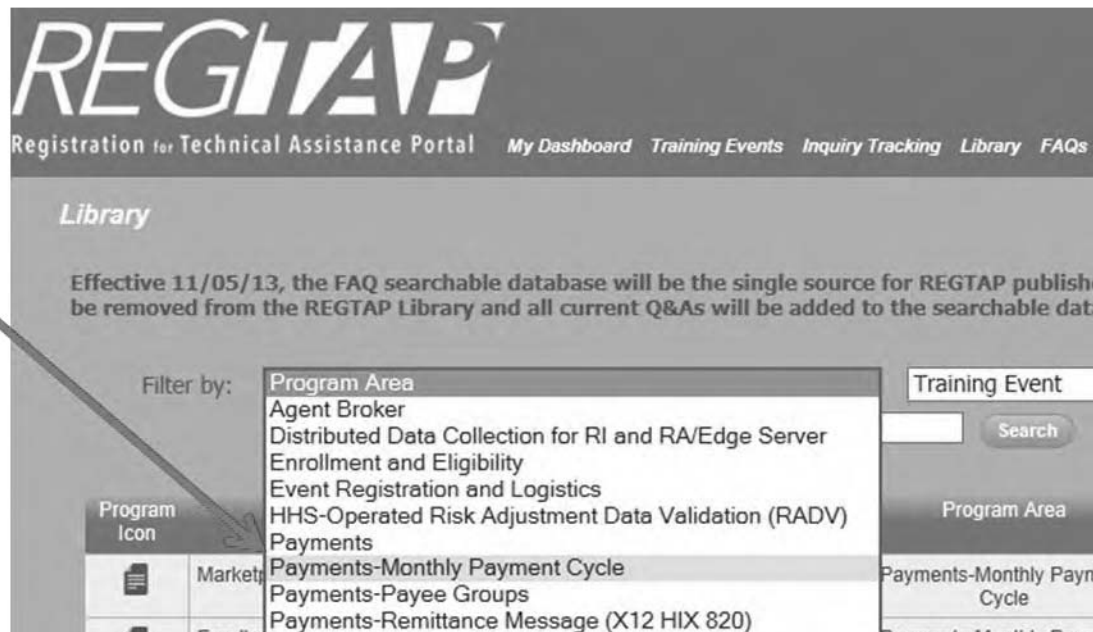
Resource	Resource Link
U.S. Department of Health & Human Services	http://www.hhs.gov/
Centers for Medicare & Medicaid Services (CMS)	http://www.cms.gov/
The Center for Consumer Information & Insurance Oversight (CCIIO) web page	http://www.cms.gov/ccio
Consumer website on Health Reform	http://www.healthcare.gov/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



Document Location

- The Enrollment and Payment Data Template is available in the REGTAP Library at <https://www.REGTAP.info>
- Do not use this version of the template for submission, use password protected version you received directly from CMS

Under Program Area, select “Payments – Monthly Payment Cycle.”



FAQ Database on REGTAP

My Dashboard



The new FAQ Database allows users to search FAQs by FAQ ID, Keyword/Phrase, Program Area, Primary and Secondary categories, and Publish Date.

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

FAQ Search

FAQ ID

Keyword/Phrase

Program Area
Select All
Agent Broker
Distributed Data Collection for RI and RA/Edge Server
Enrollment and Eligibility
Event Registration and Logistics

Primary Category

Secondary Category

Publish Date
Start Date 22 End Date 22

Primary and Secondary Category search available only when one (1) Program Area is selected.



Closing Remarks

