

NMHIX – 820 Companion Guide Review

- Attendees Gathering 1:00 – 1:05 PM (MDT)
- Presentation Start 1:05 (MDT)
- Questions addressed after presentation

For questions please use the chat function in Zoom.

New Mexico Health Insurance Exchange

Carrier Integration with NFP
Health's Financial
Management System

820 Companion Guide Review

September 2020

Overview and Upcoming Meetings

- Today, September 8 – 820 Companion Guide Review
- Wednesday, September 30 – Reconciliation Processes
- Tuesday, October 6 – Data Migration from Healthcare.gov and Renewal Process as a State Based Exchange.
 - Data migration and testing with CMS
 - Renewal process and timeline for 2021 (Plan Year 2022),
 - Carrier and SBE notifications
 - Review responses to questions from 8/18 meeting
- Tuesday, October 20
 - Plan Management Module
 - Carrier Onboarding and Testing
- Future Meetings
 - Transition activities with CMS
 - Other topics?

Look for invitations this week.

Overview

- Background – The New Mexico Health Insurance Exchange (NMHIX) has elected to move from the Federally Facilitated Exchange (FFE) for individuals to a State Based Exchange (SBE), which means enrollments will come from NMHIX as opposed to the FFE
- Premium Remittance – The most prominent change to carriers in this project is that the exchange will bill and collect premium payments for coverage. The exchange will aggregate that premium to each carrier monthly and report it in the EDI 820 format. This presentation discusses the 820 companion guide we have created for this purpose.
- What's not included? – this presentation is narrowly focused, and we will discuss also what is not covered today, and when and how it will be covered

Background

NMHIX has engaged Optum and NFP Health to build, deploy and operate a State Based Exchange for individuals beginning with policy year 2022. The Exchange will include eligibility determination, enrollment and billing, payment collection, and integration with carriers.

Today's topic will focus on the 820 EDI payment file that will be sent from NMHIX to the carriers.

- New Mexico Individual Exchange Companion Guide will be provided at the conclusion of this meeting
- The premium collection, aggregation and delivery to carriers via the 820 will streamline enrollment and billing reconciliation. For example, carriers will receive EDI add transactions for enrollments for which groups have already paid.

Remittance Process

- Members will be making payments to the exchange for their January 2022 coverage beginning November 1, 2021. Members will continue to make payments to their carrier for coverage months prior to 2022
- Payments will be applied to unpaid coverage months – oldest to newest
- Applied payments will be aggregated once per month
 - NMHIX will wire a single ACH payment to each carrier
 - EDI 820 will itemize payments at the policy coverage month level
- The 820/834 discrepancy process will be discussed at the 9/30 Reconciliation meeting

Payment Example

- Subscriber enrolls as a single subscriber into a single plan
- Payment is made (**PAY**) for March 2021 coverage and remitted to carrier

| | |
|---|---|
| ENT*1~ | Sequence Number |
| NM1*IL*1*Jackson*Peter*J***C1*700000000385~ | Subscriber Name / Exchange Subscriber ID |
| REF*38*12345NM0050002-01~ | Issuer/Carrier Plan ID |
| REF*POL*12345~ | Exchange Policy ID |
| RMR*ZZ* PAY **520.59~ | Payment Amount |
| DTM*582****RD8*20210301-20210331~ | Coverage Period for Payment |

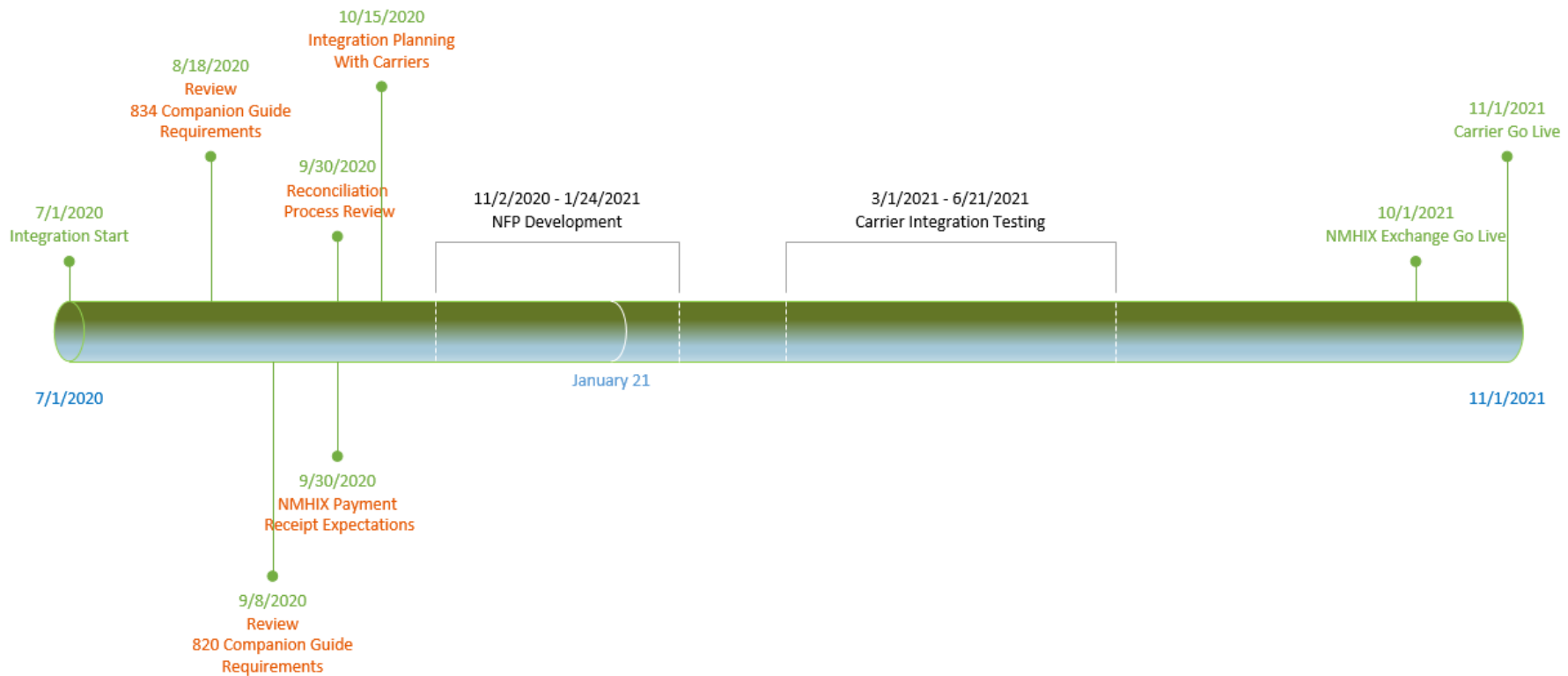
Adjustment Example

- Subscriber gets married, which adjusted the March 2021 premium retroactively. This results in adjustment for March coverage (**ADJ**) to offset the previous payment, followed by a new payment (**PAY**) that was made for the new coverage.

| | |
|---|--|
| ENT*1~ | Sequence Number |
| NM1*IL*1*Jackson*Peter*J***C1*700000000385~ | Subscriber Name and Exchange Subscriber ID |
| REF*38*12345NM0050002-01~ | Issuer/Carrier Plan ID |
| REF*POL*12345~ | Exchange Policy ID |
| RMR*ZZ* ADJ **520.59~ | Adjustment Amount (payment reversal) |
| DTM*582****RD8*20210301-20210331~ | Coverage Period for Adjustment |
| ... | |
| ENT*2~ | Sequence Number |
| NM1*IL*1*Jackson*Peter*J***C1*700000000385~ | Subscriber Name and Exchange Subscriber ID |
| REF*38*12345NM0050002-01~ | Issuer/Carrier Plan ID |
| REF*POL*12345~ | Exchange Policy ID |
| RMR*ZZ* PAY **940.78~ | New Payment Amount |
| DTM*582****RD8*20210301-20210331~ | Coverage Period for Payment |

Schedule (EDI - High Level)

NMHIX Carrier Integration Timeline



Next Actions

- NFP will send out 820 Companion Guide
- Questions outside of this forum can be emailed to NM.Carrier.Support@nfphealth.com

Questions

