

# NMHIX – Carrier Reconciliation Review

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- Attendees Gathering 1:00 – 1:05 PM
- Presentation Start 1:05
- Question 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

Reconciliation Process Review

September 2020

# Overview

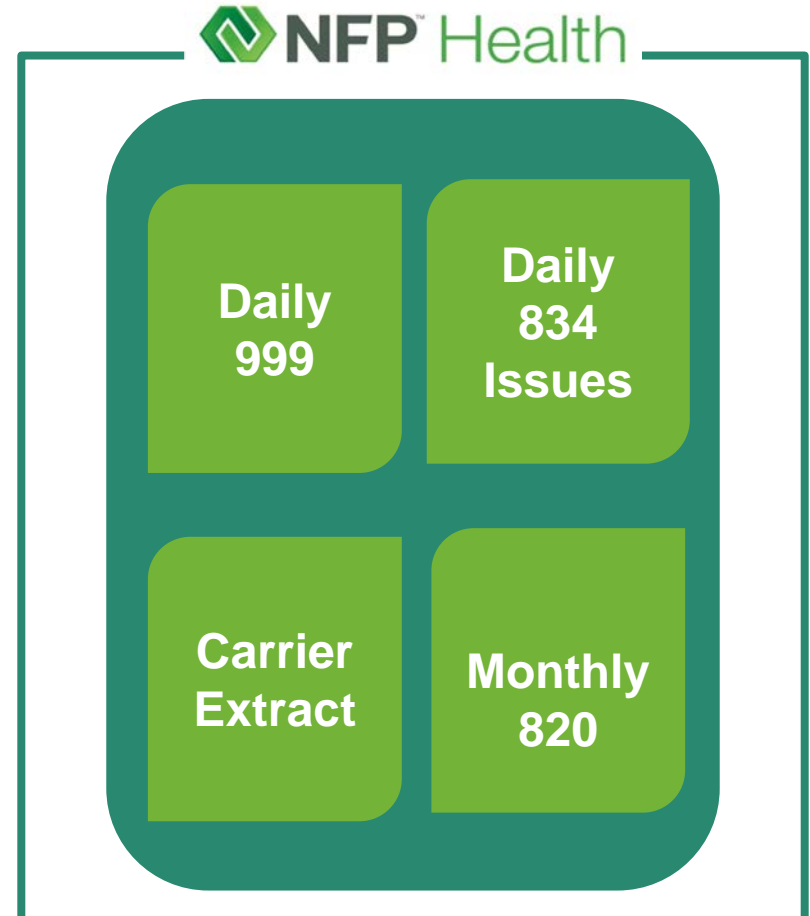
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- Background – The New Mexico Health Insurance Exchange (NMHIX) has elected to move from the Federally Facilitated Exchange (FFE) for individuals to a state-based exchange, which means enrollments will come from NMHIX as opposed to the FFE
- Key Discussion Points –
  - Define and discuss Continuous Reconciliation
  - Define Carriers responsibilities:
    - provide enrollment extracts in the RCNI format (minimum weekly)
    - report processing issues against the daily 834 transactions (business daily)
    - report discrepancies against the 820 (monthly)
  - Define Exchange responsibilities:
    - Using continuous reconciliation, the Exchange will pro-actively identify, track, triage, resolve, and validate resolution for enrollment and billing discrepancies.
  - Discuss Carrier review period

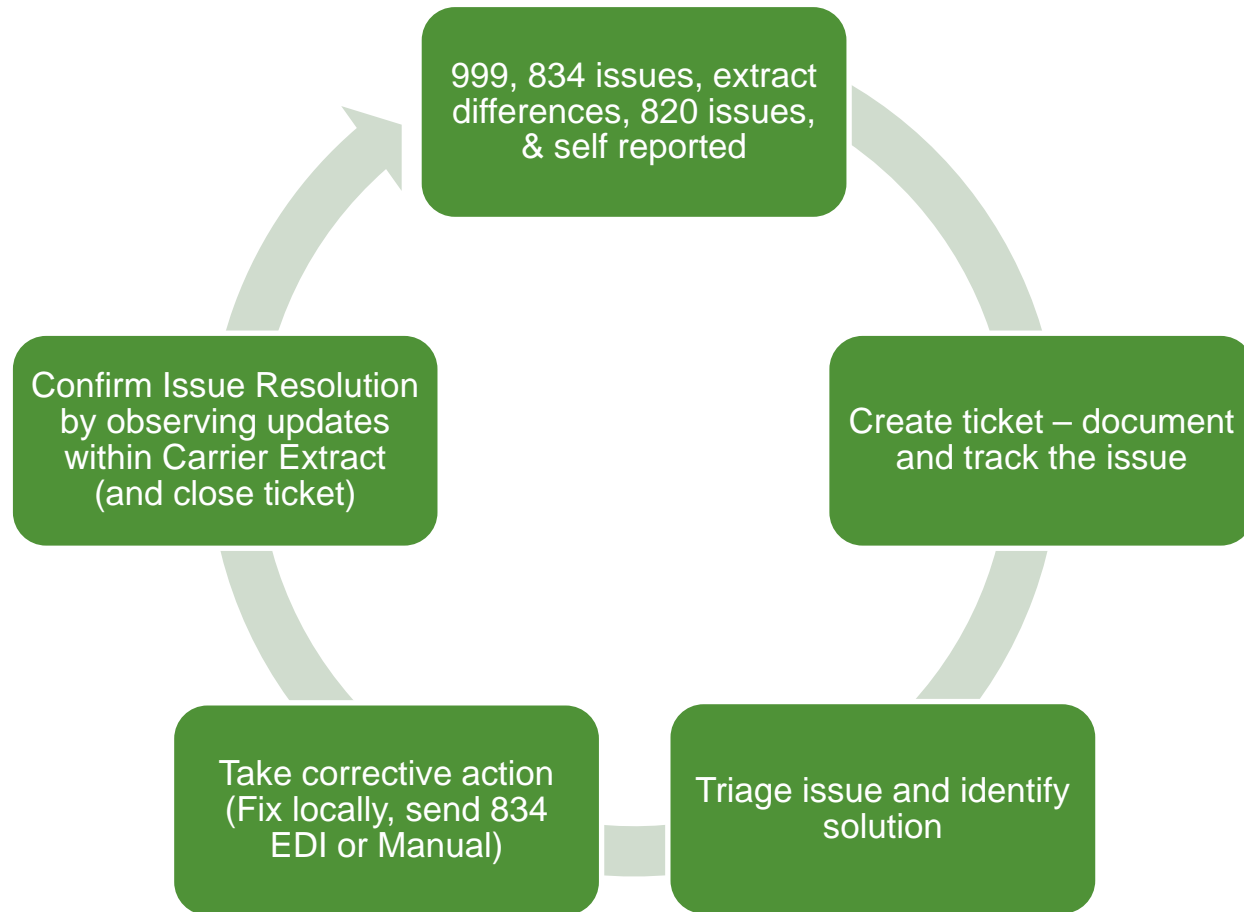
# Continuous Reconciliation

Continuous reconciliation depends upon four sets of Carrier inputs

- **Daily 999 EDI File(s)**
  - File level validation (format and codes) for the 834 business daily file (covered in the 834 companion guide)
- **Daily 834 Issues File**
  - Transaction level validation - this is how Carriers report issues with specific transactions
    - Carriers process the 834 business daily file, documents any issues with processing transactions, and shares the issues report back with the Exchange.
- **Carrier Extract (RCNI)**
  - Carrier sends an extract (a snapshot of their enrollment data), daily or weekly. Automation is used to compare the data set provided and identify discrepancies. We also use these extracts to validate issue resolution.
- **Monthly 820 Files**
  - Carriers compare the payments in the file against their records and generate a discrepancy report.



# Continuous Reconciliation Flow



# Stakeholder Benefits

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## Consumer

- Fast, reliable, verifiable issue resolution makes for a good experience on the Exchange

## Carrier

- Least amount of burden possible (provide recurring extracts) enables highest enrollment accuracy achievable
- Reduced engagement with the Exchange as the Exchange can self-serve for issue discovery and resolution verification.
- Synchronized enrollment between Carrier and Exchange ensures billing and financial accuracy.

## Exchange

- Providing the extract allows the Exchange to provide holistic continuous reconciliation services, reducing effort for Carriers and increasing consumer satisfaction.
- Accurate, synchronized enrollment across Exchange and Carrier systems

# Carrier Review Period

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Although the Exchange believes that the continuous reconciliation provides tremendous value to all stakeholders and reduces the burden on participating Carriers, we recognize that this is new and wish to provide Carriers an opportunity to review the material and confirm their ability to accommodate this request. Operational Production of the file would need to be in place by October 2021.

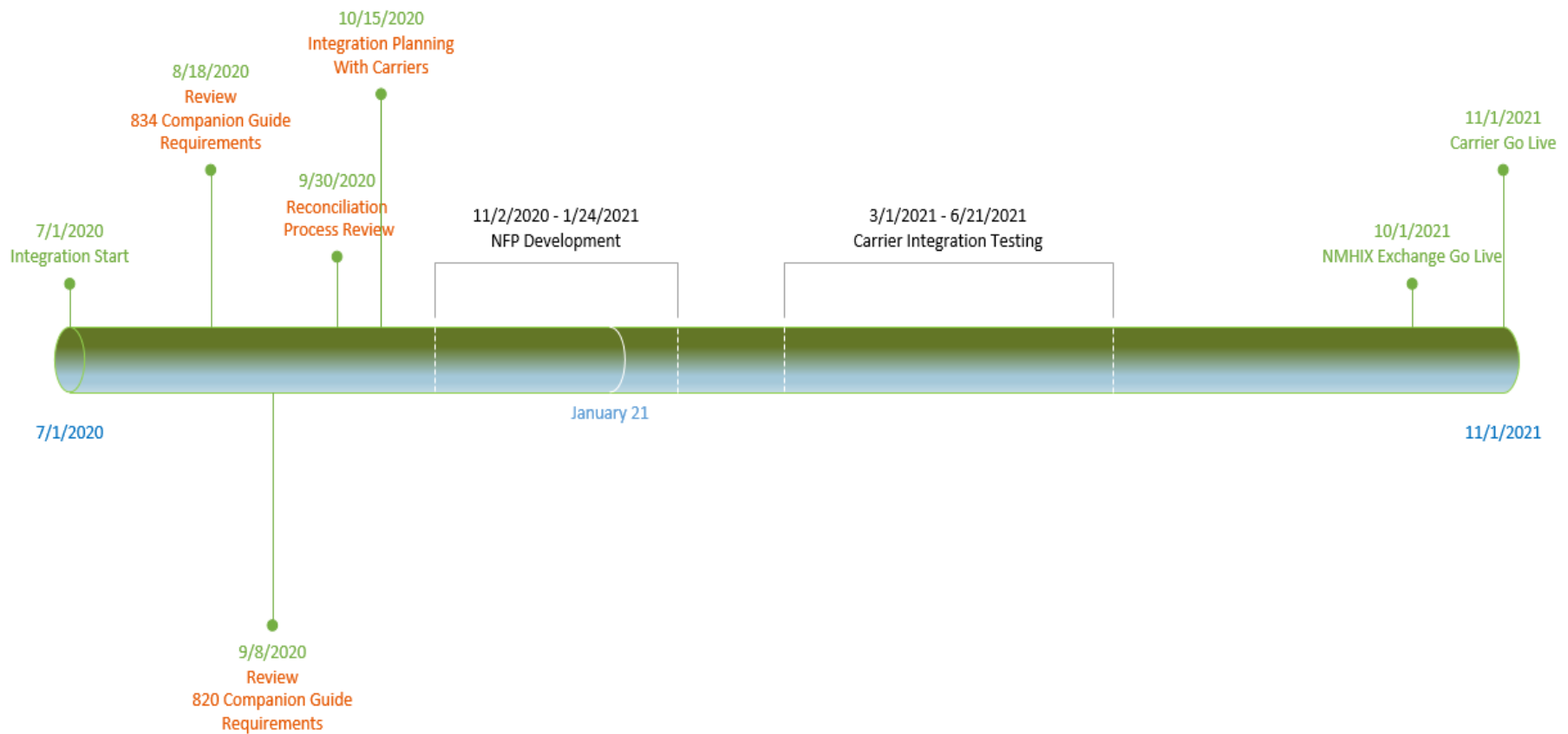
This buy-in from all participating Carriers is critical as our Reconciliation process must be the same for all participating Carriers. In the absence of being able to have 100% of Carriers provide recurring Extracts we would expect to fall back to the traditional monthly 834 Audit file produced by the Exchange, placing the discrepancy identification responsibilities with the Carriers and reducing our cycles from continuous, or 52 times per year (weekly), to periodic, or 12 times per year (monthly).

## Carrier review period details

- October 1 thru October 16 (2020) – Carriers conduct independent review of the provided Carrier Extract format
  - By October 16, 2020, each Carrier should send an email to [NM.Carrier.Support@nfphealth.com](mailto:NM.Carrier.Support@nfphealth.com) and communicate one of the following:
    - confirm ability to provide this weekly extract in the requested format (Operational start date by October 2021)
- OR
- confirm you have concerns about accommodating and request a 1:1 meeting to discuss further

# Schedule (EDI - High Level)

## NMHIX Carrier Integration Timeline





# Next Actions

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- NFP will send out the following
  - This presentation
  - Carrier NM HIX Enrollment Extract Format
  - 834 Sample (Daily 834 Discrepancy)
  - 820 Sample (Monthly 820 Discrepancy)
- Carriers
  - Complete review and respond accordingly by October 16, 2020
- NFP will receive the review responses and follow up with the Carriers, as needed, scheduling any requested 1:1 meetings between October 16 and October 28, 2020.
- beWellnm will Communicate the outcome of the review by October 30, 2020
- Questions outside of this forum can be emailed to  
[NM.Carrier.Support@nfphealth.com](mailto:NM.Carrier.Support@nfphealth.com)

# Questions

