

# New Mexico Health Insurance Exchange

Carrier Integration with NFP  
Health's Financial  
Management System

Reconciliation Process Review

May 2021

# Overview

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- Key Discussion Points
  - Define and discuss the Reconciliation process
  - Define Carriers responsibilities:
    - Send 999 files for each 834 EDI
    - Report processing issues against the daily 834 transactions
    - Report discrepancies against the monthly 834 Audit
    - Report discrepancies against the monthly 820
  - Define Exchange responsibilities:
    - Using reconciliation, the Exchange will track, triage, and resolve all enrollment discrepancies

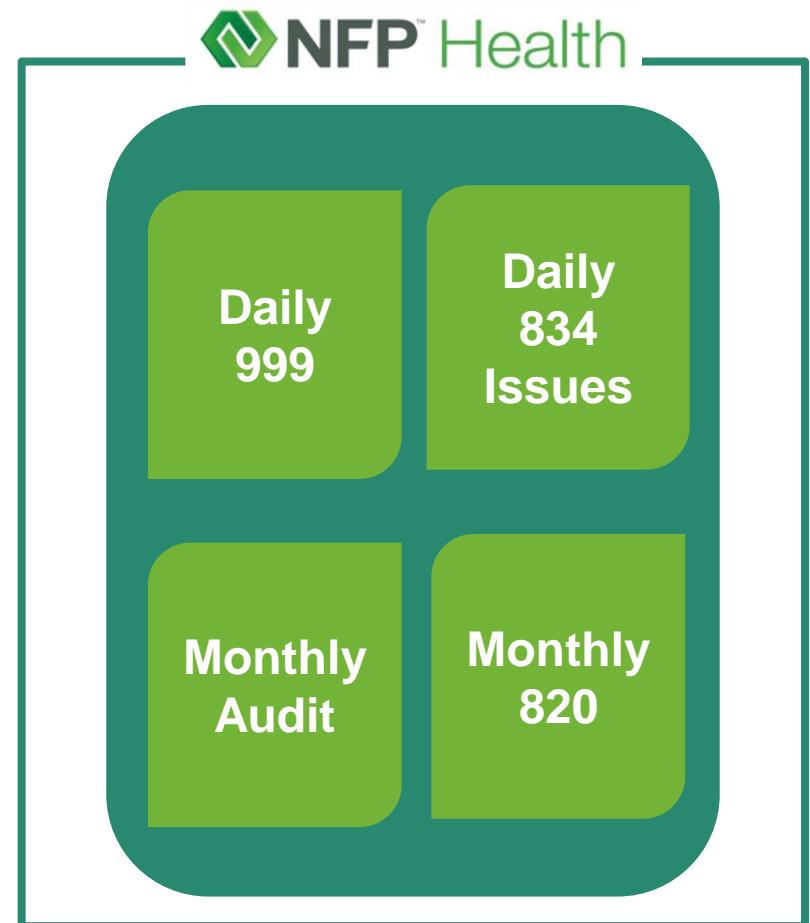
# Files Overview

| File Type                                | Carrier    | File Direction             | Frequency  |
|--|------------|----------------------------|--|
| 834 EDI                                  | All        | Exchange to Carrier        | Daily (Mon- Fri)   |
| <b>999 Daily*</b>                        | <b>All</b> | <b>Carrier to Exchange</b> | <b>Daily (Mon- Fri)</b>                                  |
| <b>834 EDI Issues File*</b>              | <b>All</b> | <b>Carrier to Exchange</b> | <b>Daily (Mon- Fri)</b>                                  |
| 834 EDI (Audit)                          | All        | Exchange to Carrier        | Monthly, on 5 <sup>th</sup> of the month                 |
| <b>999 Audit*</b>                        | <b>All</b> | <b>Carrier to Exchange</b> | <b>Monthly</b>   |
| <b>834 EDI (Audit) Discrepancy File*</b> | <b>All</b> | <b>Carrier to Exchange</b> | <b>Monthly, between 5th-10<sup>th</sup> of the month</b> |
| 820 EDI                                  | All        | Exchange to Carrier        | Monthly  |
| <b>820 Discrepancy File*</b>             | <b>All</b> | <b>Carrier to Exchange</b> | <b>Monthly</b>   |

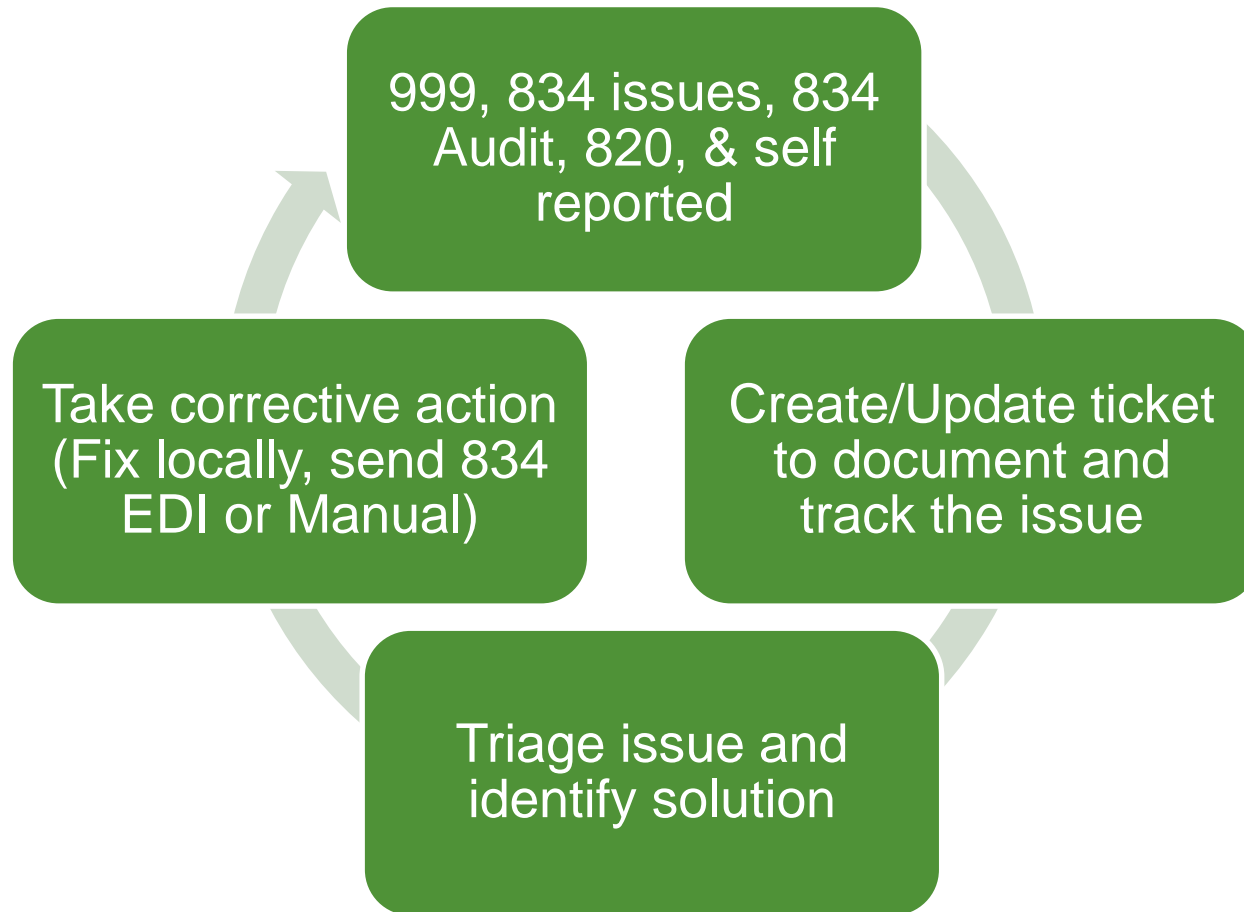
# Reconciliation Files

Reconciliation depends upon four sets of Carrier inputs

- **Daily 999 EDI File(s)**
  - File level validation (format and codes) for the 834 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, document any issues with processing transactions, and share the issues report back with the Exchange.
- **Monthly 834 Audit Discrepancy File**
  - Audit level validation – this is how Carriers report enrollment, demographic, and other data discrepancies.
    - Carriers compare the 834 audit monthly file, document any discrepancies, and share the report back with the Exchange.
- **Monthly 820 Discrepancy File**
  - Carriers process the 820 file and compare payments in the file against their records and generate a discrepancy report.



# Reconciliation Flow



# Stakeholder Benefits

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## Consumer

- Reliable and verifiable issue resolution makes for a good experience on the Exchange.

## Carrier

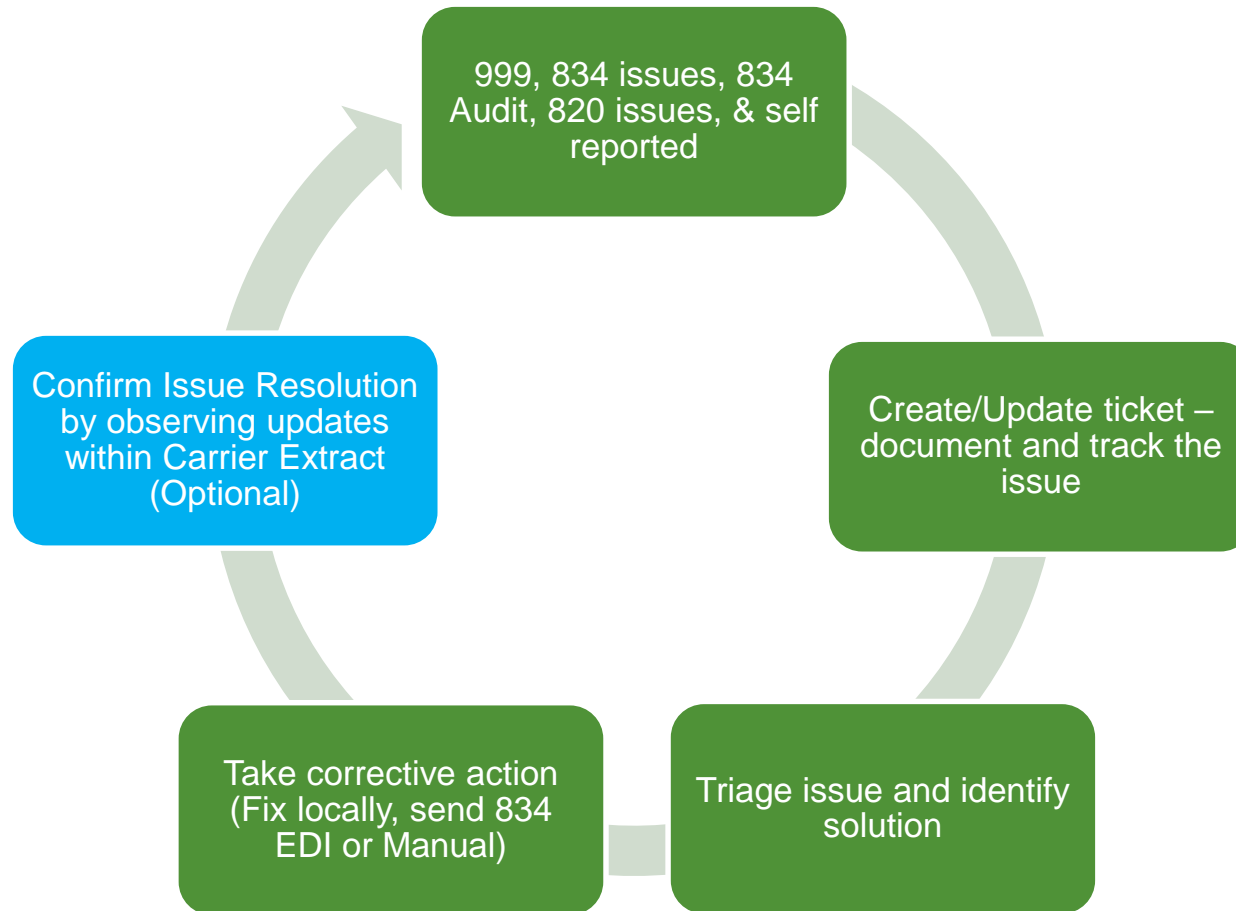
- Carriers will be able to independently reconcile enrollments, and this will ensure that all of the carrier's enrollment records were loaded in their enrollment/claims system.
- Synchronized enrollment records (between Carrier and Exchange) ensure financial alignment.

## Exchange

- Targeted effort to review and resolve all issues and discrepancies from all EDI files.
- Accurate and synchronized enrollment across Exchange and Carrier systems.

# RCNI/Enrollment Extract – Optional

Even though 834 Audit File will be the main reconciliation driver, Carriers are still highly encouraged to create and send the RCNI/Enrollment extract to the exchange. This is an optional but vital step that would allow for faster issue resolution confirmation and reduce the need for other enrollment questions.



# Next Actions

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- NFP will send out the following:
  - This presentation
  - Reconciliation Guide
  - 834 Issue Sample
  - 834 Audit Discrepancy Sample
  - 820 Discrepancy Sample
- Questions outside of this forum can be emailed to [NMReconciliationSupport@nfp.com](mailto:NMReconciliationSupport@nfp.com)



# Questions

