

## ***New Medicare/Medicaid Mandatory Reporting For NonSubscribers***

**Enforcement Begins July 1, 2009**



A new federal law that took effect July 1, 2009 requires all businesses that have any type of liability insurance for work-related injuries register with the Department of Health and Human Services and report regularly on job-related injuries, beginning September 30, 2009. There are no exceptions.

Now the good news: Anchor Claims Management can handle all the work for you after your company completes a simple online registration form. Current Anchor Claims Management clients will get this mandatory reporting service free. For companies not currently clients, we offer some very attractive and affordable choices. Here's what you need to know.

**Who Is Affected?** All companies with liability insurance, including:

- Self-Insurance
- No-Fault Insurance
- Workers' Compensation

**What Is this About?** New reporting requirements, per Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007 (MMSEA), which will begin to be enforced on July 1, 2009. The two requirements you must meet are:

1. Between now and September 30, 2009, **register online** with the Medicare Coordination of Benefits Contractor (COBC) to get a "Responsible Reporting Entity" number, and
2. **Begin filing reports** to transmit medical payment information for injured employees to the Centers for Medicare and Medicaid Services September 30, 2009 (details below).

**Can We Outsource this Work?** You may outsource the reporting, but only an authorized representative of your company may register your company as a Responsible Reporting Entity through the online process.

**What Is a Responsible Reporting Entity (RRE)?** In general, an RRE is any insurance carrier or self-insured employer that makes payment to a claimant or representative of the claimant, whether on a first-party or third-party claim, and whether or not a third party reimburses the self-insured entity. Although an RRE may contract with an unrelated third party (such as a TPA) to prepare and file the mandatory reports under MMSEA, each RRE must register with the COBC.

Your company will be responsible for reporting all payments made to or on behalf of your employee's injury benefit claim (within your self-insured retention) regardless if the actual payments are made by you or not.

**What Happens If We Don't File?** Failure to comply with these mandatory MMSEA reporting requirements can result in **fines of \$1,000 per day, per claimant.**

**Can Anchor Claims Management Do this for Us?** Absolutely! Once your company has registered online and received its RRE number, you can leave the rest to us.

- If you currently are an Anchor Claims Management client, we will provide this new required reporting service **at no additional cost.**
- If your company is not now a client, we offer three attractive options: 1) we will negotiate a flat fee with you, or, 2) if it works better for you, we will process claims at \$10 each, or, 3) you may decide to turn your claims work over to Anchor Claims Management and get this as part of our regular service.

Let Anchor Claims Management make this a complete nonevent for your company. We are claims specialists set up to handle every aspect of this new government reporting requirement. To get all the details, please contact Byron McBride at 800-275-3193, ext. 841.

**What's Next?** Register online using the instructions on the following pages. Registration is MANDATORY, whether your company has had an employee work-related injury or not. **You must register.**

The CMS link for registration can be found on [www.combinedgroup.com](http://www.combinedgroup.com) and/or [www.anchor-claims.com](http://www.anchor-claims.com)

## **ANCHOR SOLUTIONS**

## Mandatory Registration Process to Obtain a Responsible Reporting Entity (RRE) Number

1. Each company must assign an authorized representative, who is an employee or director of the company, to complete and submit the registration for the company. By law, Anchor Claims Management **cannot** act as the authorized representative or apply for your RRE number.
2. A company may choose to register as a single entity or multiple entities. If all claims for multiple entities are reported under one entity, then it can register multiple entities under one entity. In addition, a company can register under different lines of insurance it carries (i.e., group health, general liability, nonsubscriber). If the company chooses to register multiple entities or for multiple lines, each entity or line must register and obtain a Section 111 Reporter ID Number for that entity or insurance line.
3. To register, go to [www.Section111.cms.hhs.gov](http://www.Section111.cms.hhs.gov) and click on “New Registration.”
4. Complete the registration form, being prepared to provide the following information:
  - a. The company name and address (must match the IRS, TIN or EIN)
  - b. The TIN or EIN for the company
  - c. The authorized representative contact information (name, job title, business address, phone, fax & e-mail)
  - d. The NAIC Company code (“None” if the company does not have one)
  - e. On “REPORTER TYPE,” select “Liability Ins/No-Fault/Workers’ Compensation” (DO NOT SELECT GHP)
  - f. Parent company information, if applicable (name, address, EIN/TIN and NAIC Company code)
  - g. If claims for a subsidiary company will be included in parent company’s reporting then the subsidiary company’s information, as set out in (a) and (b) above and the subsidiary’s NAIC company code
5. Then hit “SUBMIT.”
6. The registration form is then validated by the Coordination of Benefits Contractor, which is a non-government entity employed by the Centers for Medicare and Medicaid Services. This validation process may take 5-10 business days. Once validated, the COBC will send to the authorized representative by US Mail an RRE ID number and a personal identification number (PIN).
7. **Immediately email** RRE ID number and PIN number to Anchor Claims Management at [rreinfo@combinedgroup.com](mailto:rreinfo@combinedgroup.com). Even though we cannot be a part of the RRE ID number application process, we are allowed to assist in this stage of the application process. At this point, Anchor Claims Management will become your account manager and will complete the registration for your company.
8. After Anchor Claims Management completes the registration process, the COBC will email a profile report to the company’s authorized representative. **The authorized representative must review, sign and return the profile agreement to the COBC.**

9. The COBC then will send an email to the authorized representative and to Anchor Claims Management advising both parties that they are now allowed to begin transmitting data and file information.
10. After you have completed steps 1-9, the registration with CBOC is done.

## DEFINITIONS

**Authorized Representative:** A person in the company (or RRE) organization authorized to enter into an agreement with Centers for Medicare and Medicaid Services. He or she has ultimate accountability for the RRE's compliance with Section 111 reporting requirements:

- Cannot be a user of the Coordination of Benefits Secure Website
- Cannot be an agent or account manager of the RRE
- May perform initial registration, but will not be provided a login ID
- Will designate an agent or account manager to complete account set up tasks and transmit data on behalf of the RRE
- Must approve account set up by signing the profile agreement/report

**Account Manager:** The individual or agency that controls the administration of an RRE's account and manages the overall reporting process. In this case, that is Anchor Claims Management.

- Can upload and download claims information and data files to the COBSW on behalf of the RRE
- Manages the RRE's profile, including the selection of data transfer method

**Account Designee:** This is the third-party information technology entity that Anchor Claims Management will partner with to transmit the claims data from our internal claims system to COBSW.