

New Medicare/Medicaid Mandatory Reporting For NonSubscribers

Enforcement Begins January 1, 2011



A new federal law 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 January 1, 2011. There are no exceptions.

Now the good news: Anchor Claims Management can handle all the work for you after your company complete 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 January 1, 2011. The two requirements you must meet are:

1. Between now and January 1, 2011, **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 January 1, 2011 (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. 543.

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.anchor-risk.com

definitions and instructions on how to register (see page 3 & 4)

FREQUENTLY ASKED QUESTIONS (see page 5)

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 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)
(if you do not know your NAIC number, you can go to www.naics.com . There you can select the “Code Search tab”. Under the Keyword search input your general business type. Multiple codes will be listed, select the code that best identifies your type of business. Of note: this code search will produce a six-digit number. For completing the RRE application only enter the first five numbers of your Code.)
 - 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. 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 2nd stage of 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 Report 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.

Frequently Asked Questions about Medicare Registration

What happens after I register and receive my RRE number?

Medicare will then send you a PIN number in the mail (they will not email, only comes in the mail, addressed to the attention of the Authorized Representative). Upon receipt, you will need to email the RRE and PIN number to Anchor (rreinfo@combinedgroup.com). Anchor will then complete the 2nd stage of the registration process.

Do I have to do anything else after I submit my RRE and PIN number to Anchor?

YES. After Anchor completes the 2nd stage of registration. Medicare will send an email with an attachment. The attachment is called a Profile Report. The Authorized Representative **MUST** sign the 4th page of this document and return it to Medicare.

I completed the registration, but Medicare sent me an email stating that my company is “not in production”

This means that your company representative has not signed and returned the Profile Report. This document is sent via email to the Designated RRE representative of your company. Until Medicare receives the signed report, a company will not be put into “production”.

Do I have to register every year with Medicare?

No. One time registration only. However, there will be a yearly update/review process. Medicare will send each RRE a Profile Report every year. They are only making sure there have been no changes to the Profile Report. If you need to change any information and/or update, simply denote the changes and return to Medicare. If you have no changes, you still need to reply to Medicare, by returning the Profile Report and indicate “all information current and accurate”.

Medicare sent me a notice indicating that I need to complete a mandatory survey, do I complete the survey or does Anchor?

The survey has to be completed by you. Anchor can not complete the survey. If any assistance is needed and/or information, please contact us.