Agenda

• Minimum Function: Enrollment
• Enrollment Reconciliation
• Financial Support Programs
  – APTC and CSR Eligibility and Enrollment
  – APTC and CSR Payments
Minimum Function: Enrollment

QHP Selection
- Qualified individuals (QI) can compare plans and select a Qualified Health Plan (QHP) on the Exchange website

Data Transmission
- The Exchange sends enrollment information in the 834 format to QHP issuers and to HHS*

Acknowledge and Enroll
- The QHP acknowledges receipt of enrollment information in the 999 transaction format**
  - QI pays initial premium
  - The QHP enrolls the QI and sends confirmation

Reconcile
- The QHP, the Exchange and HHS reconcile enrollment records each month

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*The ASC X12 form 834 transaction is the HIPAA-compliant Benefit Enrollment and Maintenance Transaction. Its purpose is to electronically transmit enrollment and dis-enrollment information between entities, for example, employers and health insurance plans.

** A 999 is an automated acknowledgment that the 834 was received and processed (or not able to be processed).
Enrollment Reconciliation

• **Final rule requires the Exchange to reconcile with QHP issuers no less than on a monthly basis.**
  
  – To identify and resolve any enrollment and advance payment of the premium tax credit (APTC)/Cost-Sharing Reductions (CSR) discrepancies between Exchange and QHP records
  
  – During initial implementation phase, reconciliation may need to happen more frequently
• The Exchange simultaneously transmits enrollment information, including APTC and advance CSR amounts:
  – To the QHP issuer to effectuate coverage and implement APTCs and CSRs, and
  – To HHS to process and make monthly advance payments to QHP issuers
• The Exchange will reconcile enrollment information, including APTC and advance CSR amounts, with QHP issuers and HHS no less than on a monthly basis
In the *Actuarial Value and Cost-Sharing Reductions Bulletin* of February 24, 2012, HHS describes the intent to propose:

- To make monthly advance CSR payments based on approved issuer estimates
- To reconcile advance CSR payments made to actual cost-sharing reduction amounts at the end of the benefit year

HHS also plans to make monthly APTC payments to QHP issuers

Treasury is responsible for reconciliation of the premium tax credit
Future guidance will continue to provide information about the Exchange enrollment function, specifically pertaining to:

- Enrollment Transactions
- Enrollment Periods
- Enrollment Reconciliation
- APTC and CSR payments