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Coordination of Benefits and Recovery

MSPRP Electronic Payment High Level Overview

Effective April 1, 2019

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Presentation Topics

- Background Information
- How to submit electronic payments on the MSPRP
  - Types of payments accepted
- How to view your Electronic Payment History on the MSPRP

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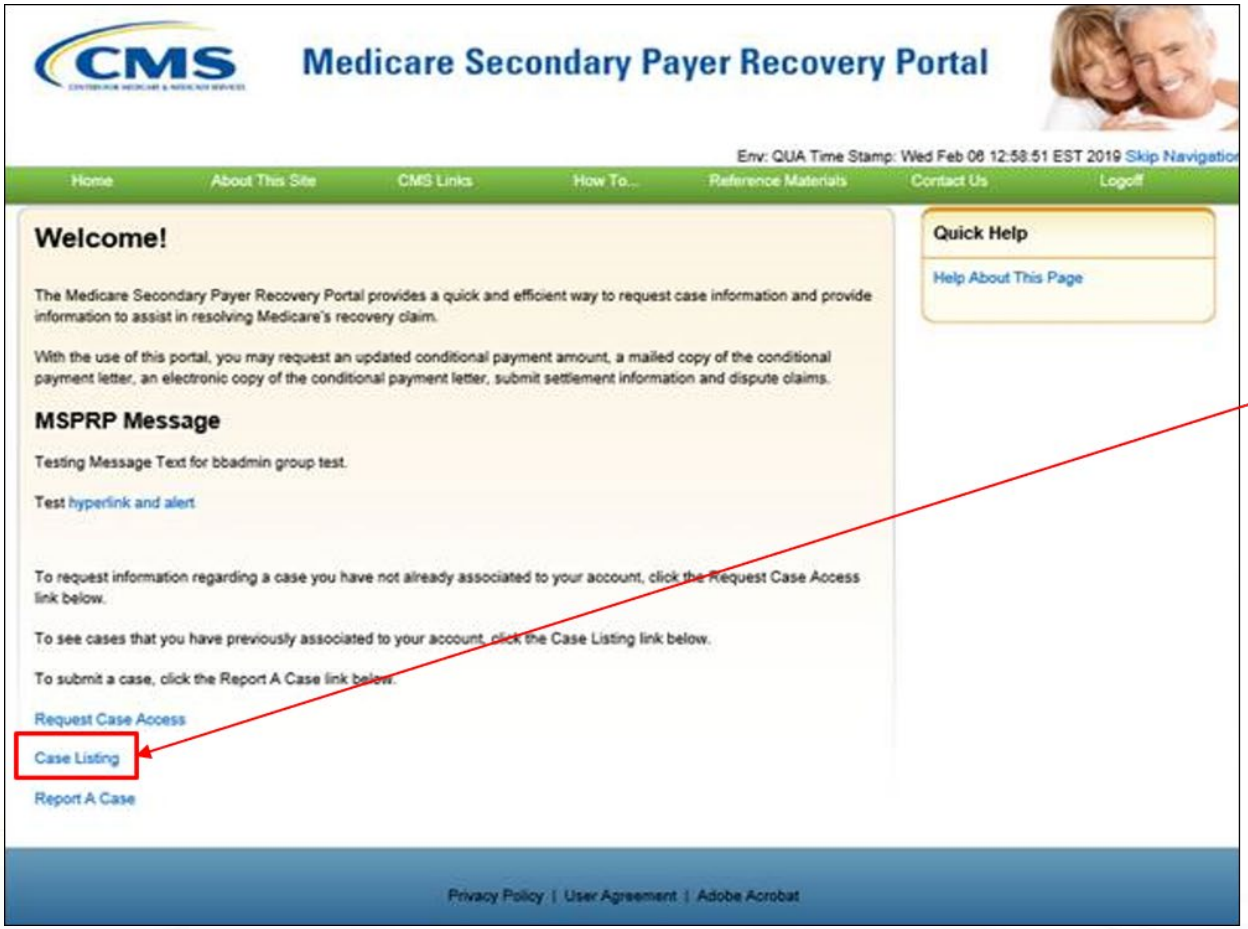
Background Information

- Currently, Medicare Secondary Payer Recovery Portal (MSPRP) users can use the MSPRP to manage recovery cases but submit payment outside of the portal.
- Checks are mailed to and processed by the Benefits Coordination & Recovery Center (BCRC) and the Commercial Repayment Center (CRC).
- As of Monday, April 1, you will be able to submit payments for demands for Non-Group Health Plan (NGHP), which include liability insurers (including self-insured entities), no-fault insurers, and workers' compensation entities, via the MSPRP and to track that the payment is accurately applied.
- No additional user access/authorization will be required.

How to Initiate Payment

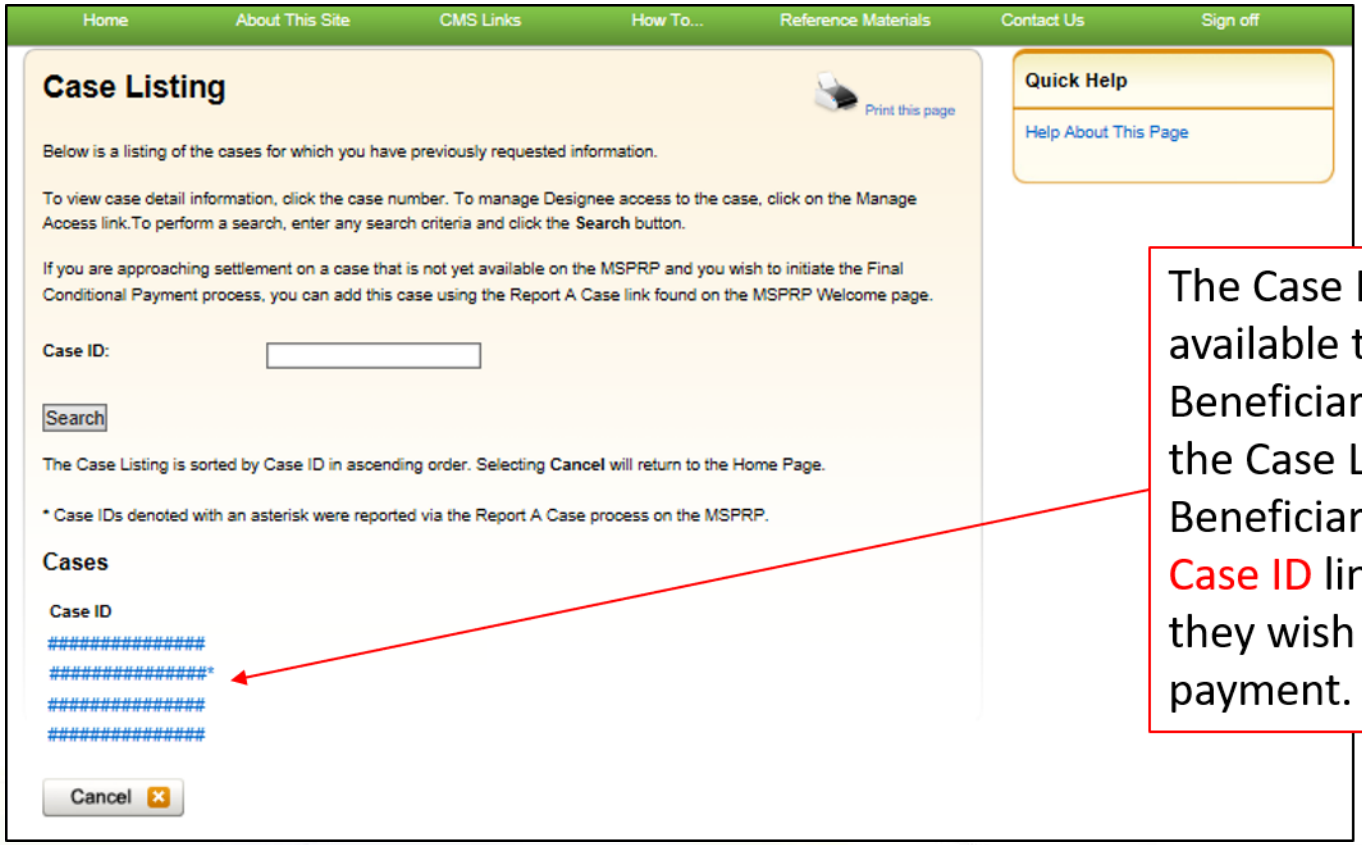
Welcome Page - Beneficiary



From the MSPRP Welcome Page, the Beneficiary will select the Case Listing link to access their case listings page.

How to Initiate Payment

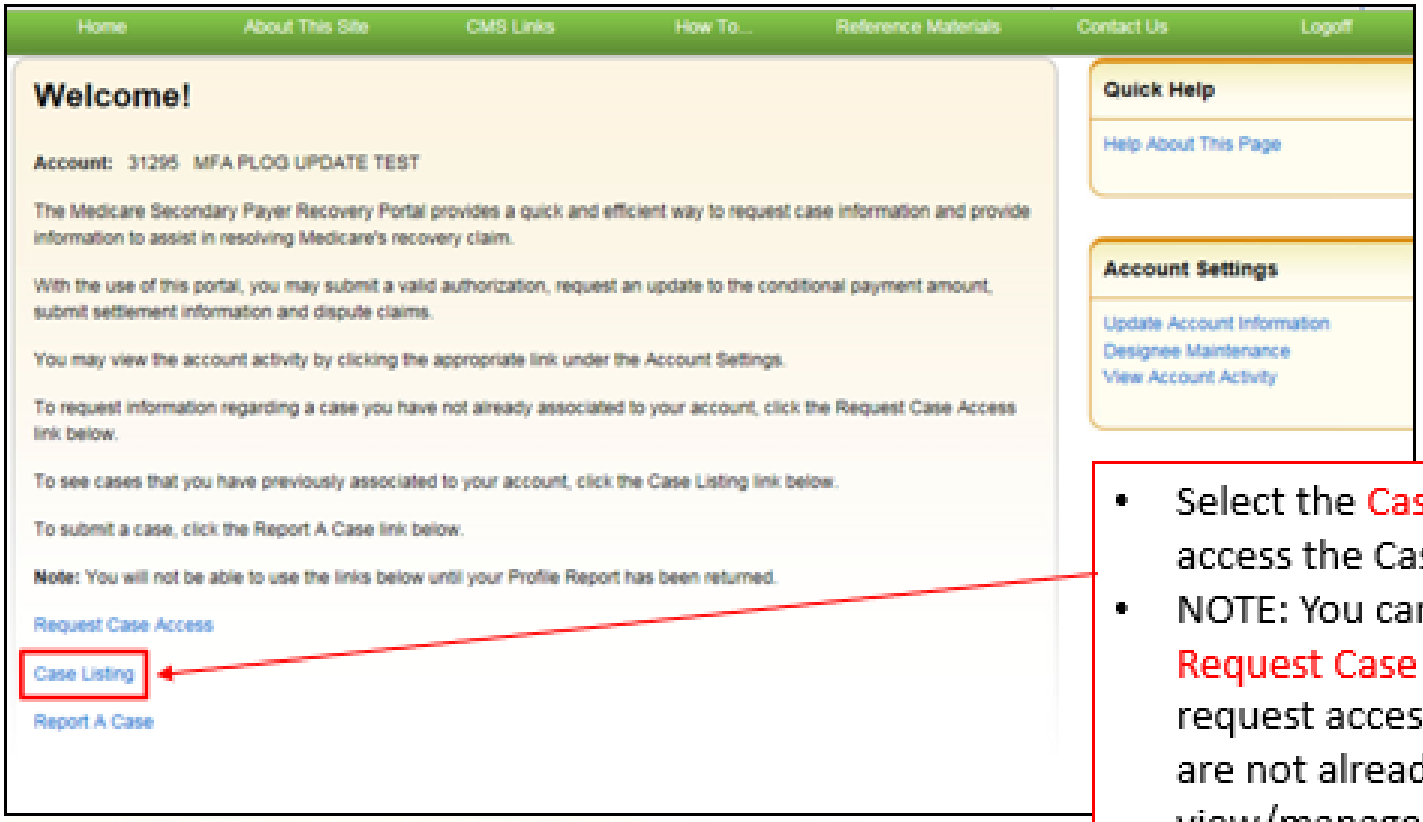
Beneficiary Case Listing Page



The Case IDs that are available to the Beneficiary will display on the Case Listing Page. The Beneficiary will select the Case ID link to the case they wish to review for payment.

Electronic Payment Process

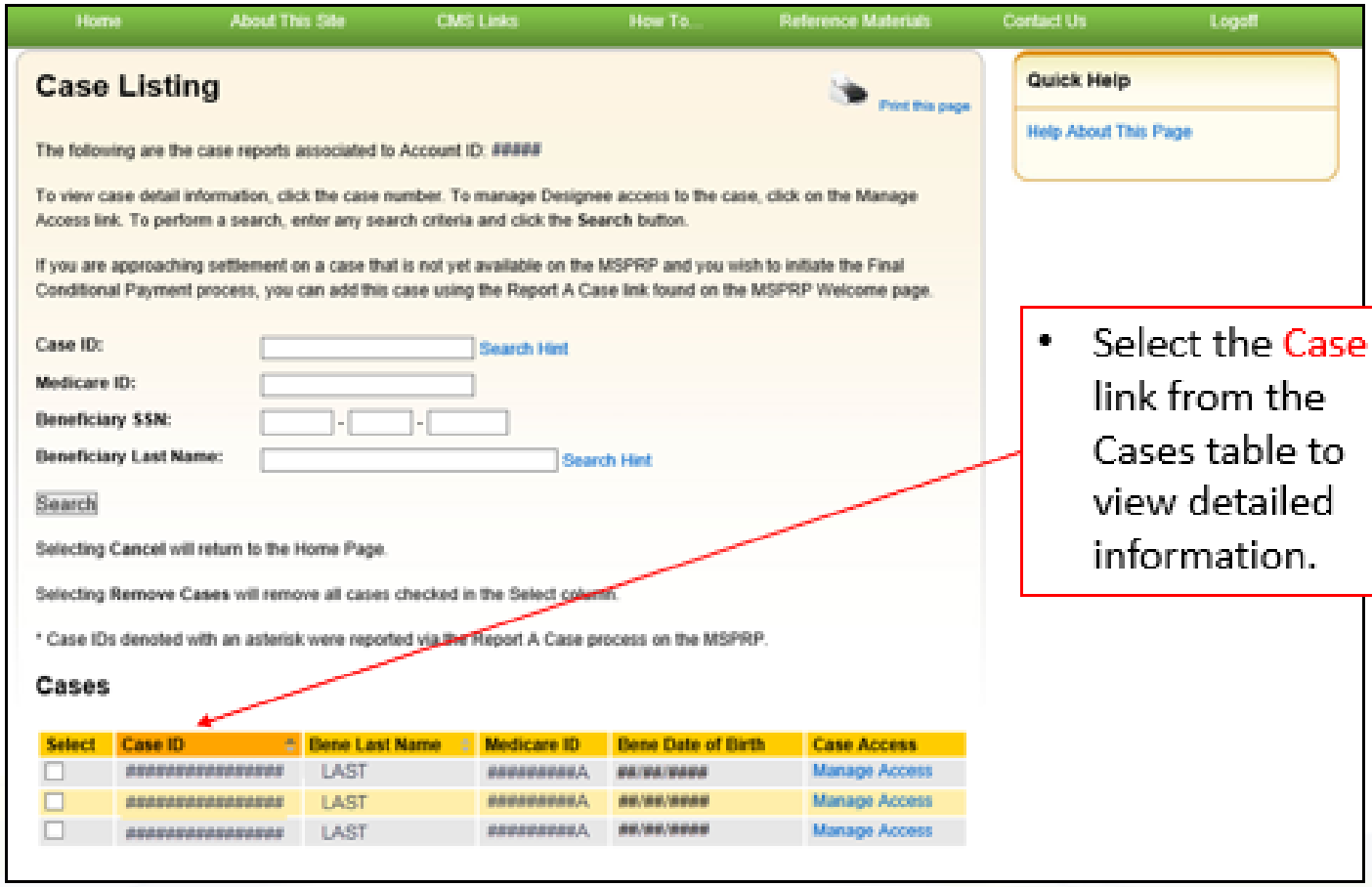
Welcome Beneficiary Rep., Insurer, Attorney



- Select the Case Listing link to access the Case Listing Page.
- NOTE: You can use the Request Case Access link to request access to a case you are not already authorized to view/manage.

Electronic Payment Process

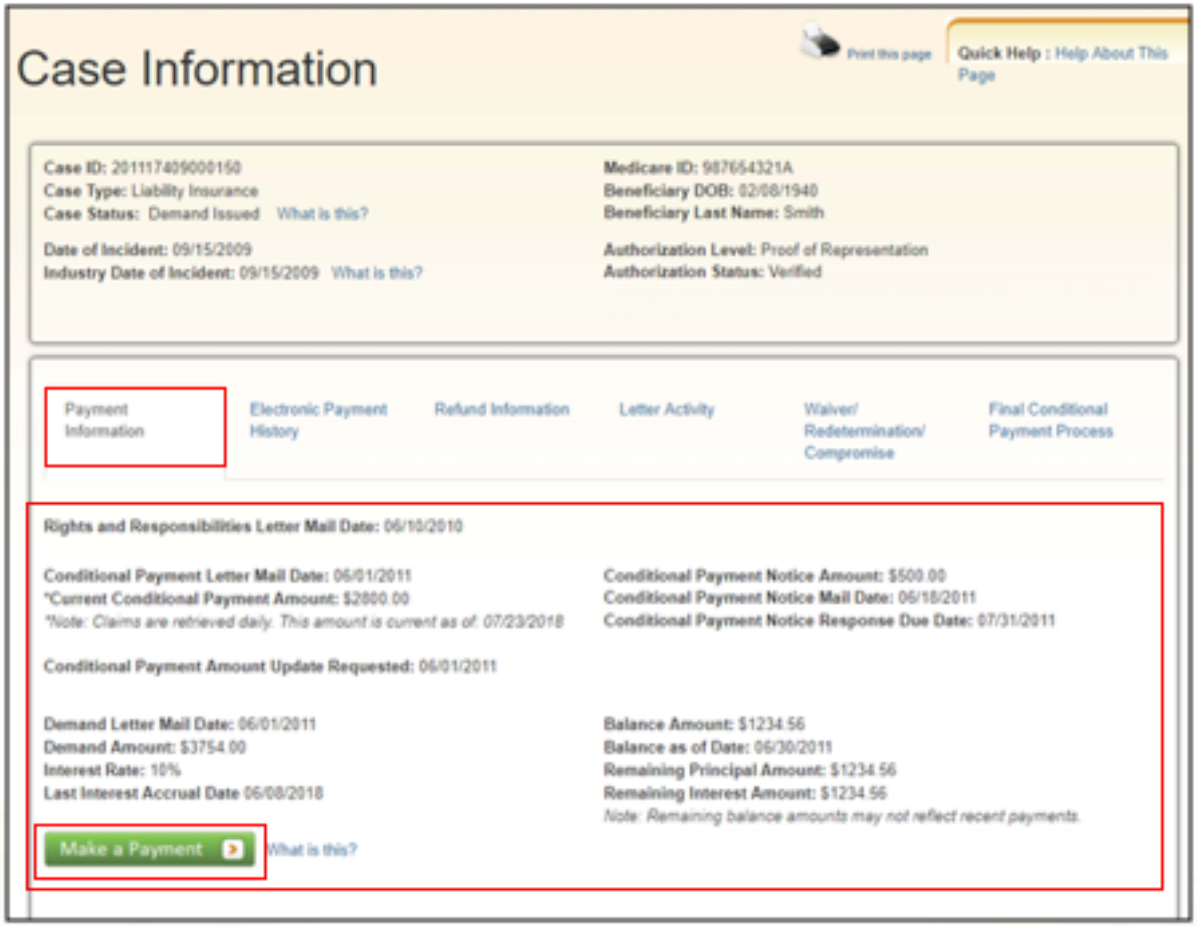
Beneficiary Rep., Insurer, Attorney Case Listing Page



- Select the Case ID link from the Cases table to view detailed information.

Electronic Payment Process

Case Information Page

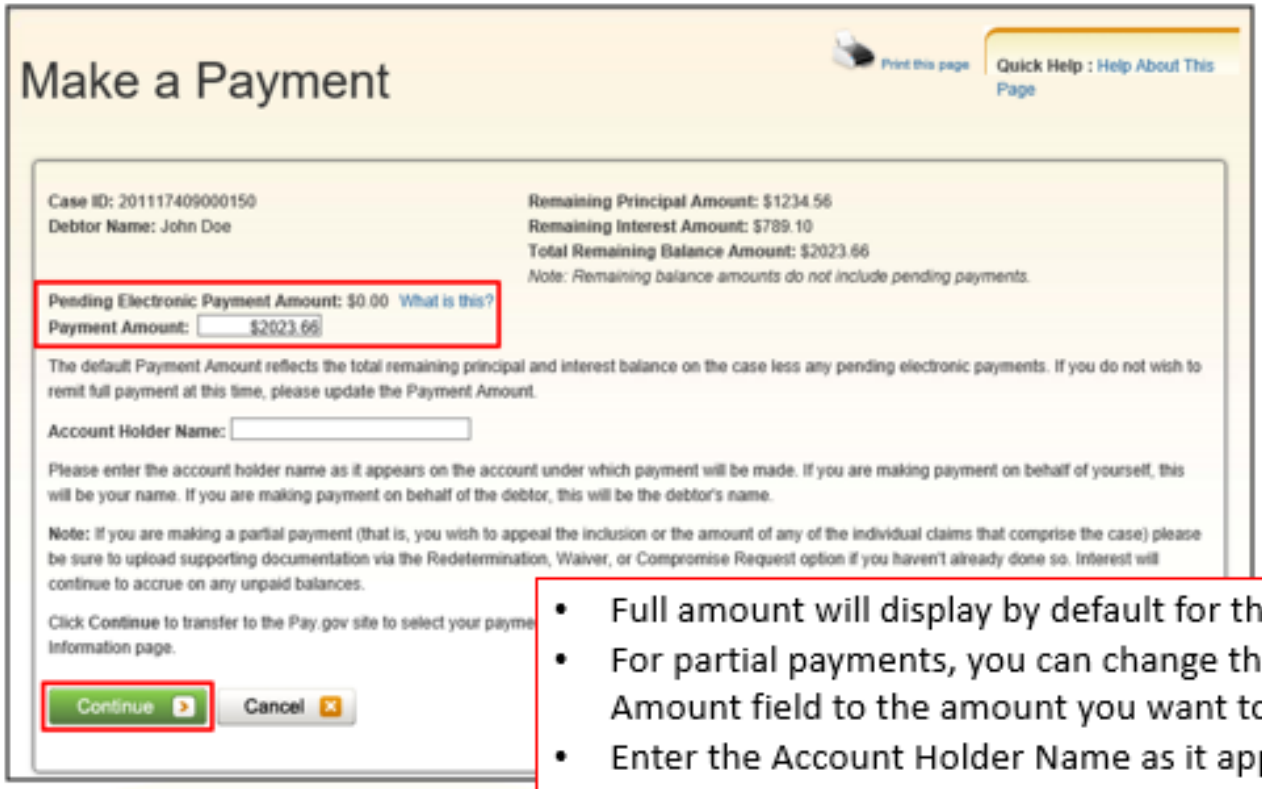


- From the Payment Information tab, you can select the Make a Payment button in the lower left-hand corner.
- The Balance Amount reflects the remaining principal and interest balance on the case.

*Note: If the demand Balance Amount minus any pending electronic payments is zero, you will not be able to make a payment.

Electronic Payment Process

Make a Payment Page



- Full amount will display by default for the Case ID selected.
- For partial payments, you can change the amount in the Payment Amount field to the amount you want to pay.
- Enter the Account Holder Name as it appears on the account under which payment will be made.
- Click Continue to continue with the payment process.
- Click Cancel to return to the Case Information page.

Transitioning from MSPRP to Pay.gov

- Once you click Continue on the Payment Verification screen in the MSPRP you will be taken automatically to Pay.gov
- The Pay.gov screen will open in a new internet browser window
  - If the window does not appear, please check your pop-up blocker settings.
- Once the Pay.gov transaction is completed you will be returned to the MSPRP

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What is Pay.gov?

- Pay.gov is a secure, online payment system run by the Department of Treasury that lets individuals and businesses make non-tax related payments to the federal government.
- The MSPRP seamlessly interfaces with Pay.gov
- Pay.gov is easy to use
- Pay.gov allows you to use a variety of payment methods
- There is no fee to use Pay.gov

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Acceptable Payment Methods

The following types of payment methods are accepted on Pay.gov for MSPRP demands:

- Direct payment from Checking or Savings accounts
- Debit Card
- PayPal – must be linked to a bank account, not a credit card

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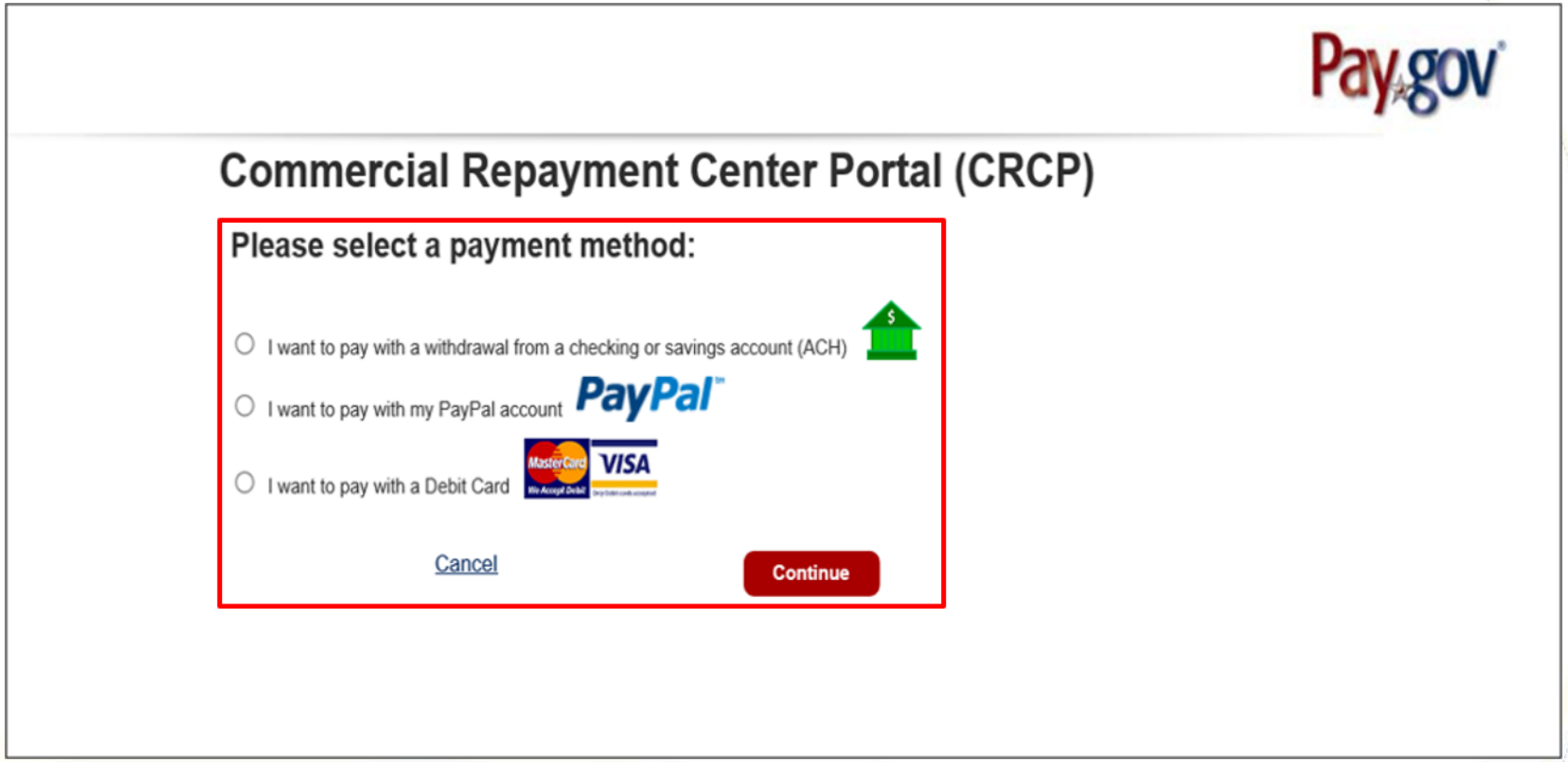
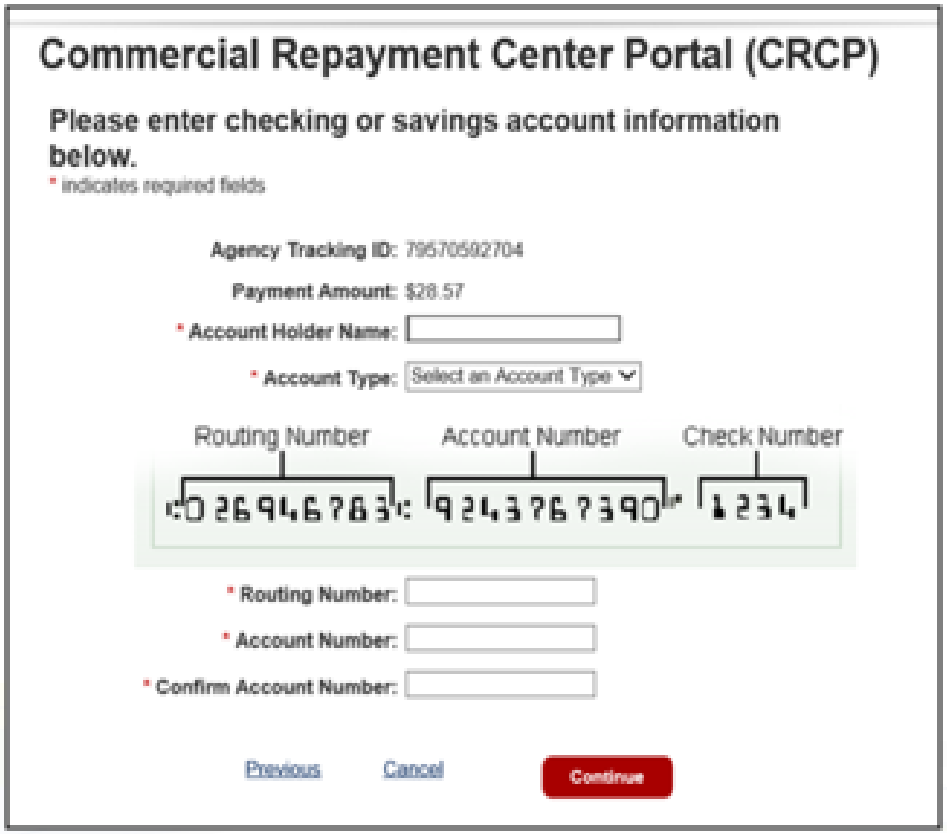
Select a Payment Method



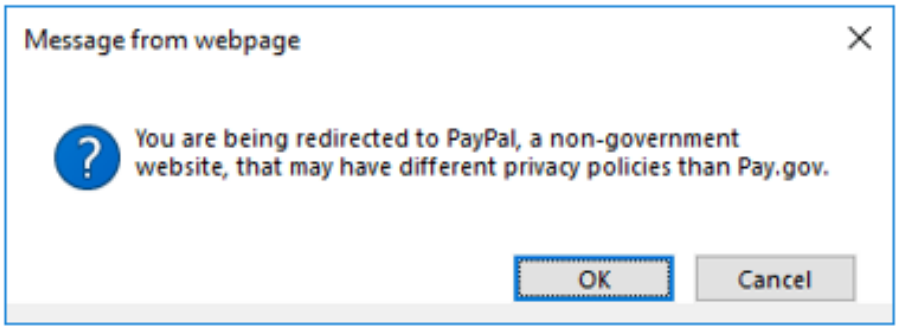
Enter Payment Information – Checking or Savings account

Checking/Savings

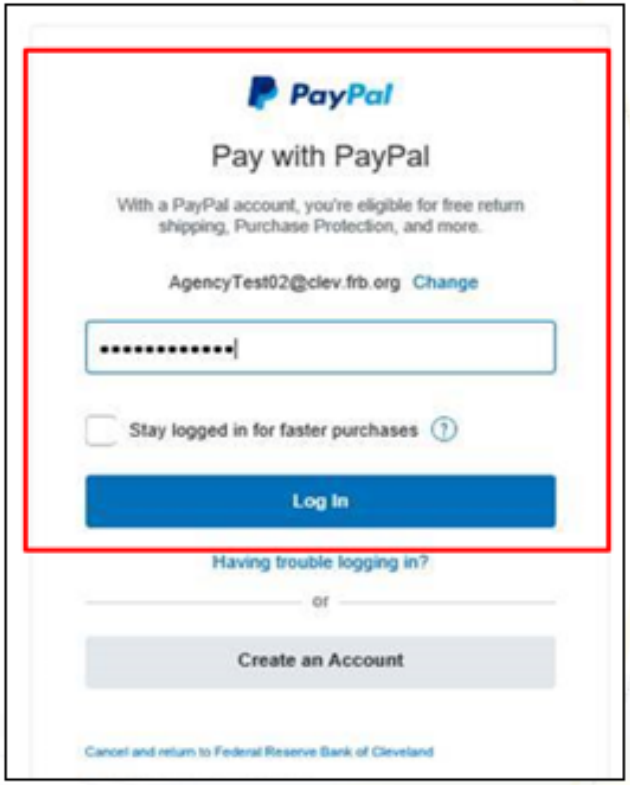


*Note: If you enter invalid data such as an incorrect routing or bank account number, you will get an alert asking you to verify the account information and resubmit the payment.

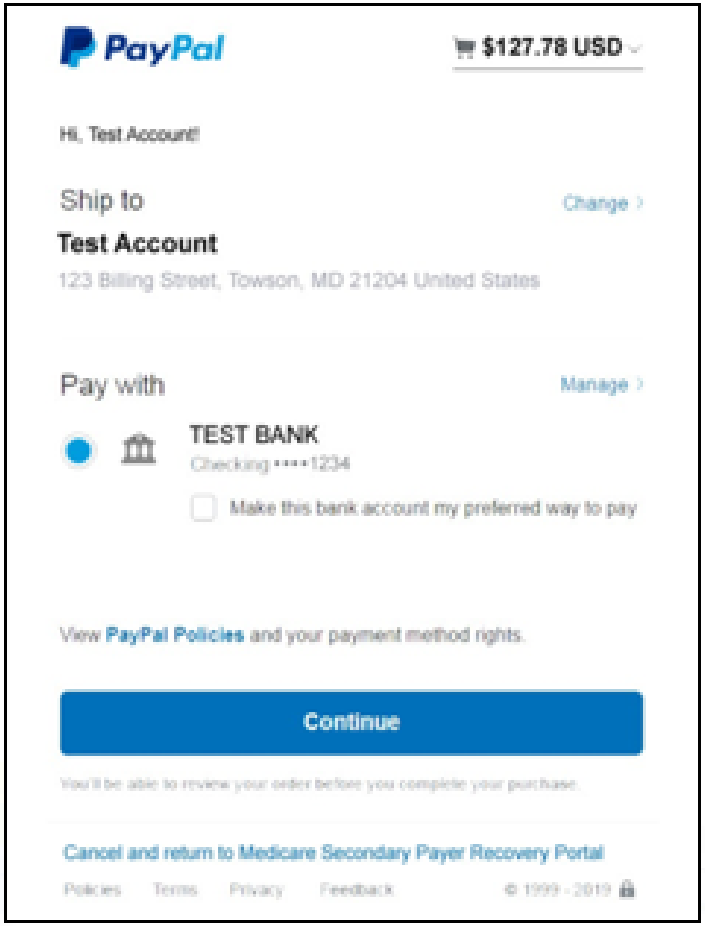
Enter Payment Information – PayPal



PayPal



Enter Payment Information – PayPal (Cont.)



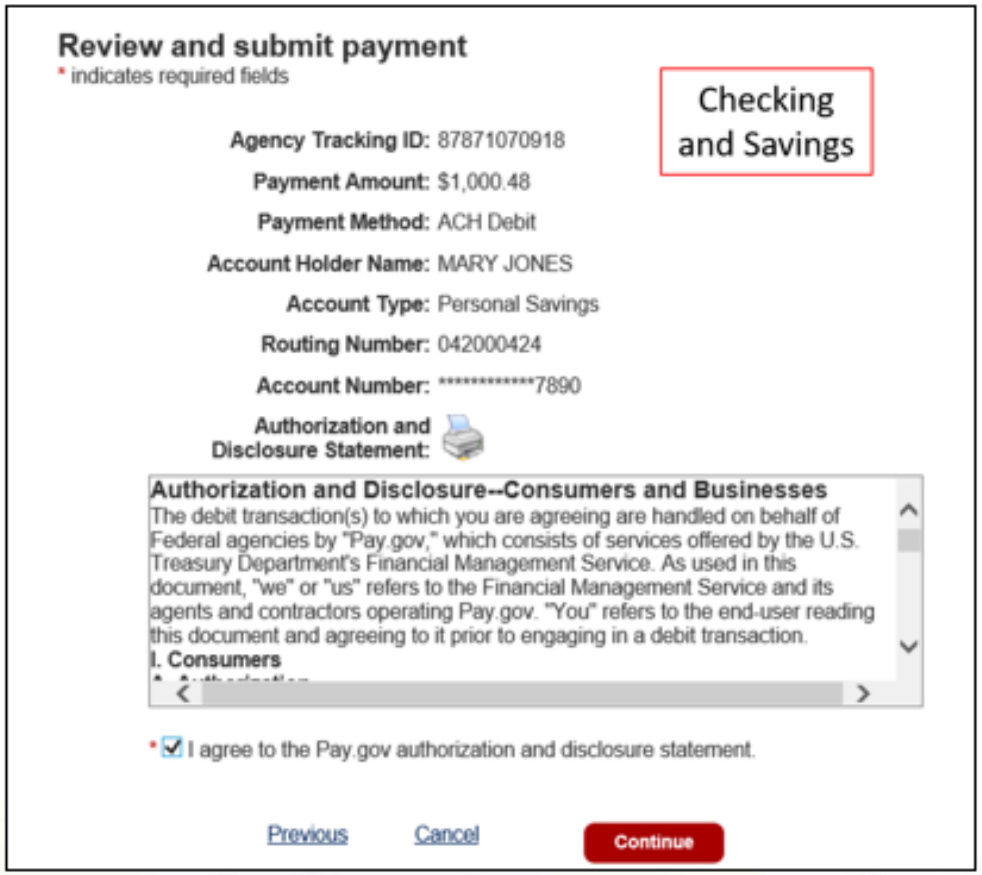
Once you enter your log in details, the PayPal screen will show the payment amount previously entered in the MSPRP.
*Note PayPal accounts must be linked to a bank account and not a credit card.

Enter Payment Information – Debit Cards

Debit Card

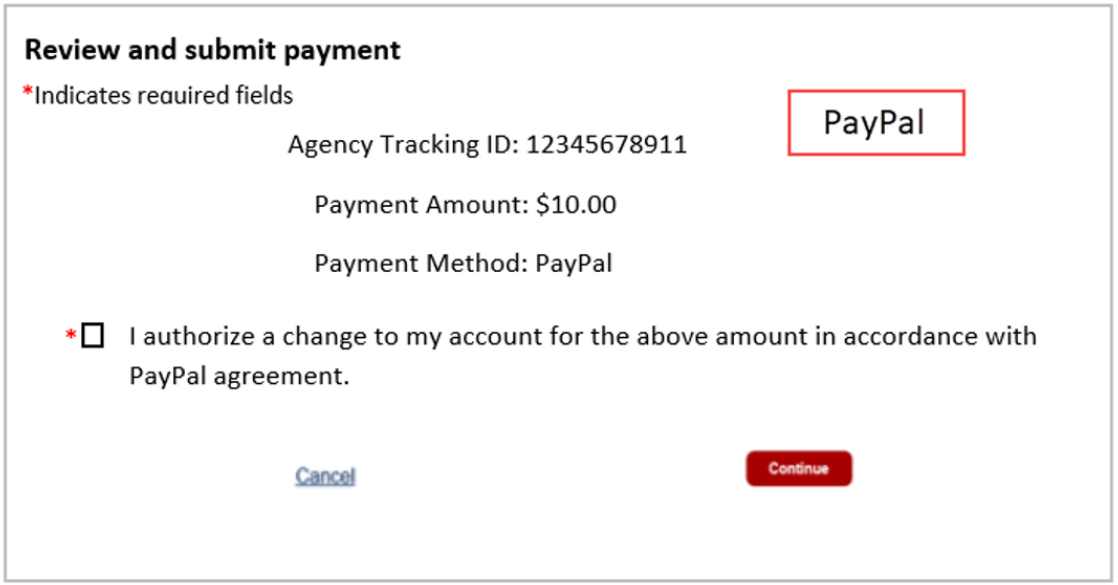
*Note: Debit Cards will be declined if the maximum amount of $24,999.99 is exceeded.

Review and Submit Payment



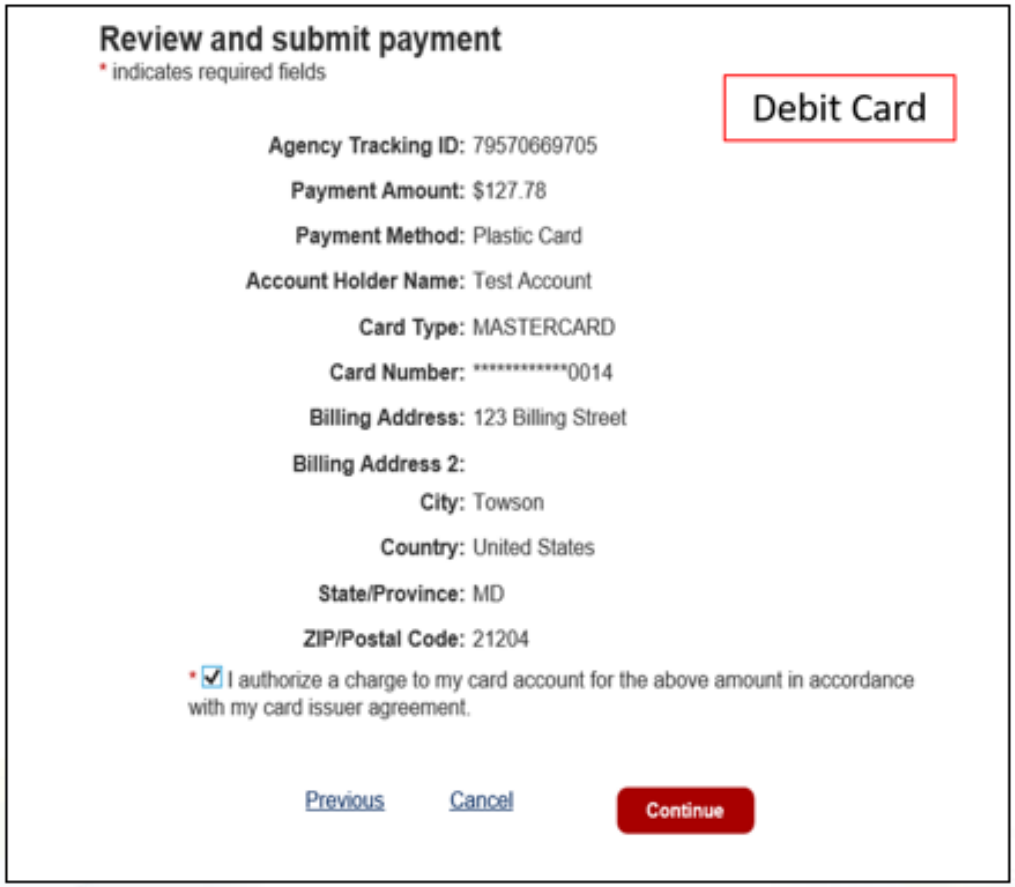
- Review all information before clicking Continue to submit the payment.
- Select Previous to edit incorrect information.
- Select Cancel if you need to discontinue the payment process.

Review and Submit Payment (2)



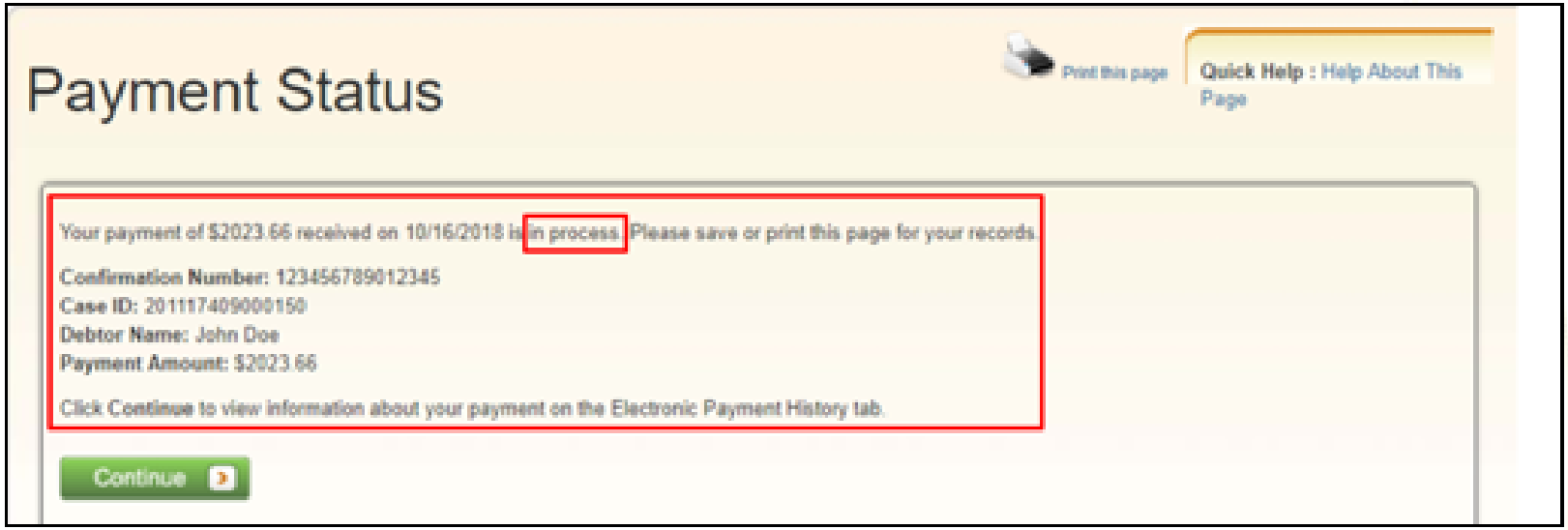
- Review all information before clicking Continue to submit the payment.
- Select Previous to edit incorrect information.
- Select Cancel if you need to discontinue the payment process.

Review and Submit Payment (3)



- Review all information before clicking Continue to submit the payment.
- Select Previous to edit incorrect information.
- Select Cancel if you need to discontinue the payment process.

Payment Status– In Process



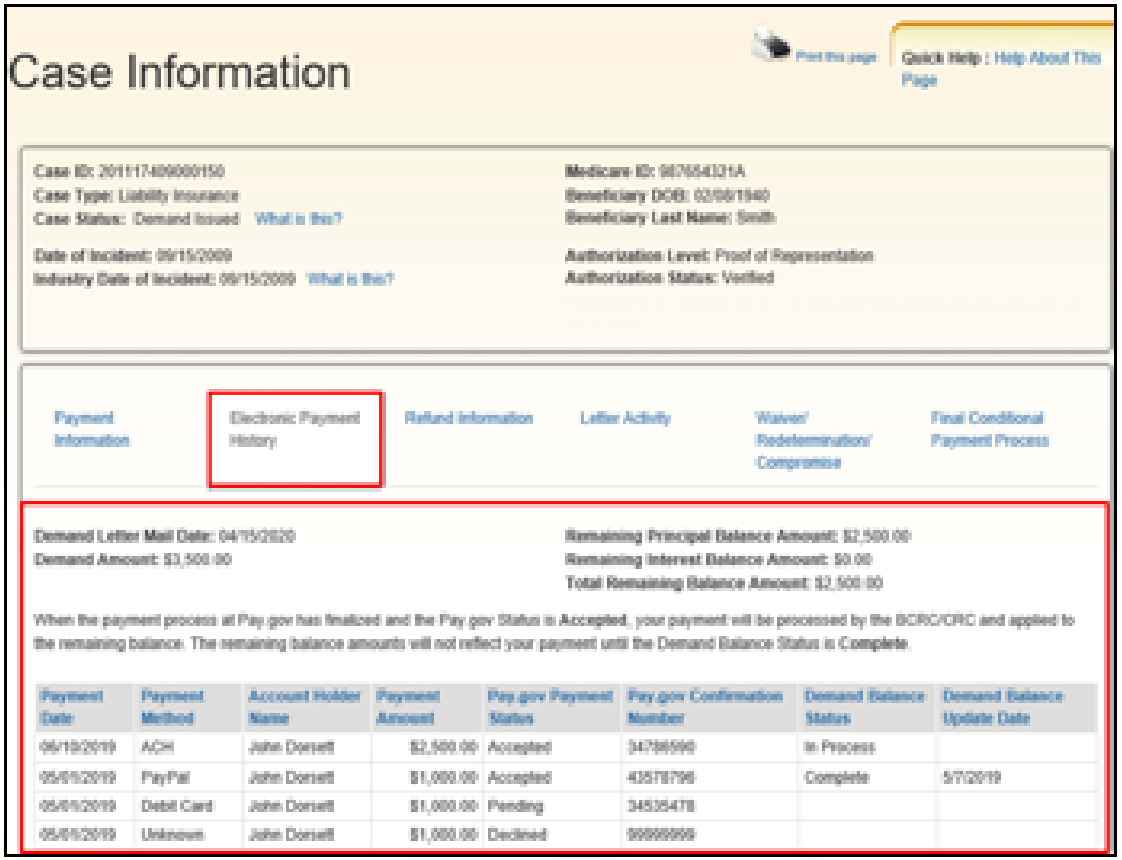
- The Payment Status page will display and alert you to the payment status.
- If the payment was submitted successfully, a confirmation number, Case ID, Debtor Name and the payment amount will auto populate on this page.
- Continue will return you to the Case Information Page. There you can view information about your electronic payment, or previous electronic payments, on the Electronic History Tab.

Payment Status- Declined

If the payment declined:

- A confirmation number, Case ID, Debtor Name and the payment amount will still auto populate on this page.
- The payment amount will show $0.00.
- Confirm the information was entered correctly or check with your financial institution.
- By clicking Continue, you will return to the Case Information page where you can try again.

Electronic Payment History



- The Electronic Payment History Tab will show the history of electronic payments including the Payment Date, Payment Method, Account Holder Name, Payment Amount, Payment Status and an updated Demand Status with corresponding date.
- Note: The Electronic Payment History Tab will only display payments made electronically.

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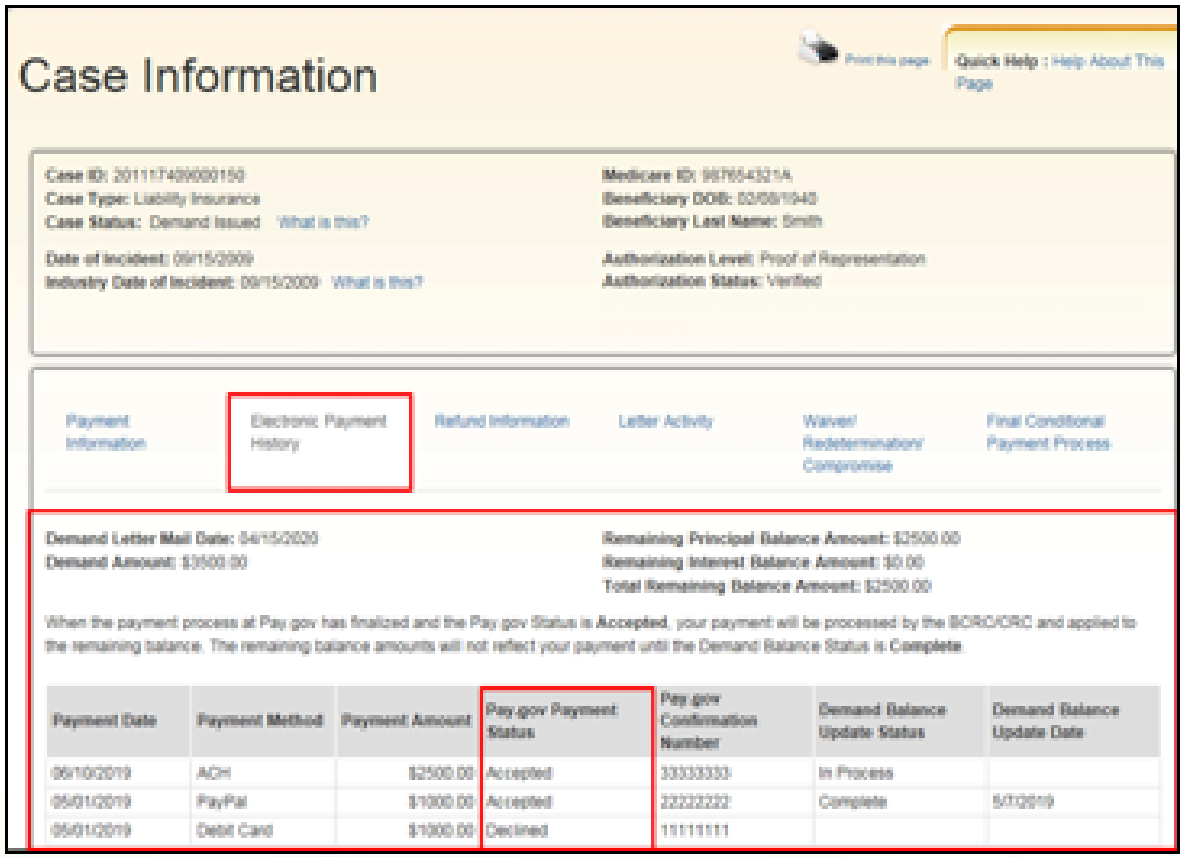
Electronic Payment History Status



- The Status field will display "Accepted" if the payment was successful or "Declined" if the payment was unsuccessful.
- For payments still in process, the status will display as "Pending" and will update once the payment has been processed by the bank.

Payment Processing Information

- Payment processing time is 1-3 business days on average
- Processing time will vary by institution
- On your statement you will see a payment was made to “HHSCMS”

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Resources

- If you experience issues with Pay.gov, please close your browser and clear your cache. If the issue continues and is only happening when you are in Pay.gov, please contact Pay.gov Customer Service.
  - **Pay.gov Customer Support**: Open Monday through Friday, 7:00 AM to 7:00 PM Eastern Time – Closed US Government Holidays
  - **Phone**: 800-624-1373 (toll free, select Option #2)
  - **Email**: pay.gov.clev@clev.frb.org
- For any CRCP issues, please contact EDI Department: 1-646-6740

Additional Resources

- Information in this presentation can be referenced by the MSPRP User Manual found at the following link:

  https://www.cob.cms.hhs.gov/MSPRP

Slide 1: MSPRP Electronic Payment High Level Overview (Notes Summary)

Slide 2: Presentation Topics

During this presentation, we will provide information about the upcoming enhancement to the MSPRP which will allow you to submit electronic payments. This will include information on how to submit your electronic payments, and accepted forms of payment. We will also show you how to view your Electronic Payment History on the MSPRP.

Slide 3: Background Information

- Currently, Medicare Secondary Payer Recovery Portal (MSPRP) users can use the MSPRP to manage recovery cases but submit payment outside of the portal.
- Checks are mailed to and processed by the Benefits Coordination & Recovery Center (BCRC) and the Commercial Repayment Center (CRC).
- As of Monday, April 1, you will be able to submit payments for demands for Non-Group Health Plan (NGHP), which include liability insurers (including self-insured entities), no-fault insurers, and workers' compensation entities, via the MSPRP and to track that the payment is accurately applied.
- No additional user access/authorization will be required.

Slide 4: How to Initiate Payment Welcome Page – Beneficiary

From the MSPRP Welcome Page, access to cases is similar for Beneficiary and Beneficiary Representatives. We will start with the Case Listing information for the Beneficiary. From the Welcome Page, the Beneficiary will select the case listing link to access their case listings page.

Slide 5: How to Initiate Payment Beneficiary Case Listing Page

The Case IDs that are available to the Beneficiary will display on the Case Listing page. The beneficiary can select the link to the case they wish to review for payment.

Slide 6: Electronic Payment Process Welcome Beneficiary Rep., Insurer, Attorney

For Beneficiary Representatives, Attorneys, and Insurers, you will also select the Case Listing link on the Welcome Page to access the Case Listing page.

NOTE: You can use the Request Case Access link to request access to a case you are not already authorized to view/manage.

Slide 7: Electronic Payment Process Beneficiary Rep., Insurer, Attorney Case Listing Page

From the Case Listing Page, select the Case ID link from the Cases table to view detailed information.

Slide 8: Electronic Payment Process Case Information Page

From the Case Information Page, the steps followed to make a payment by the Beneficiary or the Beneficiary Representative, Attorney or Insurer are the same. Once a case is chosen, the case detail will display. From the Payment Information tab, you can select the Make a Payment button in the lower left-hand corner if the case has been demanded. The Balance Amount reflects the remaining principal and interest balance on the case.

*Note: If the Balance Amount minus any pending electronic payments is zero, you will not be able to make a payment.

Slide 9: Electronic Payment Process Make a Payment Page

The "Make a Payment" page will display. The full amount will display by default. If you wish to make a partial payment, then you should enter the amount you want to pay in the Payment Amount field. Enter the Account Holder Name as it appears on the account under which payment will be made. If you are making a payment on your behalf, this will be your name, otherwise, this will be the account holder's name. Click Continue to complete the payment process. If cancel is selected, you will return to the Case Information page without saving any payment amount entered.

Slide 10: Transitioning from MSPRP to Pay.gov

Once you click continue from the payment verification screen in the MSPRP, a new internet browser window will open to take you to Pay.gov. If the window does not appear, please check your pop-up blocker settings. Once your transaction in Pay.gov is completed, you will return to the MSPRP. Now lets talk more about Pay.gov.

Slide 11: What is Pay.gov?

As mentioned previously, the MSPRP will interface with Pay.gov, which is a secure, online payment system run by the Department of Treasury. Pay.gov is easy to use, allows multiple forms of payment and there is no fee for using Pay.gov.

Slide 12: Acceptable Payment Methods

The following types of payment methods will be accepted on Pay.gov:

- Direct payment from Checking or Savings account
- Debit Card and
- PayPal which must be linked to a bank account, not a credit card.

Slide 13: Select a Payment Method

Once you have clicked Continue on the Payment Verification screen in the MSPRP, the Pay.gov page will appear in a new window.

From here you will select a payment method.

You will be able to select

- I want to pay with a withdrawal from a checking or savings account,

- I want to pay with my PayPal account, or
- I want to pay with a Debit Card.

Once the payment method has been selected, Click Continue. If you wish to cancel and be returned to the MSPRP, click Cancel.

Slide 14: Enter Payment Information – Checking or Savings account

The Pay.gov enter payment information page will display for the method selected with the payment amount previously entered in the MSPRP auto populated. Please confirm the amount populated at this time. For Checking or Savings account, enter the required information and click Continue. If you wish to cancel the payment process, click Cancel. If you wish to change the payment method, click Previous to select a different payment method.

*Note: If you enter invalid data such as an incorrect routing or bank account number, you will get an alert asking you to verify the account information and resubmit the payment. Your routing and account number can be found on the bottom of your check or you can contact your financial institution for this information.

Slide 15: Enter Payment Information – PayPal

PayPal users will be routed to the PayPal login screen after agreeing to the message that "You are being redirected to PayPal, a non-government website, that may have different privacy policies than Pay.gov." If you chose the wrong option and would like to choose a different option, click Cancel.

Slide 16: Enter Payment Information – PayPal (Cont.)

Once you have logged into PayPal, the payment amount entered in the MSPRP will be prefilled, please verify that the amount is correct. You may only use a PayPal account that is linked to a bank account. Credit card payments will not be permitted. To return without making payment, click the "Cancel and return to the Commercial Repayment Center Portal" link at the bottom of the page.

Slide 17: Enter Payment Information – Debit Cards

For debit cards, again you will enter the required information and click Continue. The payment amount will be prefilled with the amount you noted on the MSPRP. Please verify that the amount is correct. Note: A debit card will be declined if the maximum amount of $24,999.99 is exceeded. You can use the Previous link to go back to the previous Pay.gov screen or Cancel to return to the MSPRP.

Slide 18: Review and Submit Payment

For all transaction types, once you enter the required information and click Continue, you will be taken to a Review and Submit Payment screen. This example is for Checking and Savings payments.

You will be able to verify all information before clicking Continue to submit the payment. If any information was entered incorrectly, you can select the Previous link to edit the entered information and then continue back to the Review page on this slide. Once you click Continue, your payment will be sent to process and you will return to the MSPRP. If you need to discontinue the payment process for any reason, click Cancel.

Again, please ensure all your information is correct and that you are ready to submit your payment as this will be your last chance to edit or cancel.

Slide 19: Review and Submit Payment (2)

The PayPal Review and Submit Payment screen will have the same options to click Continue to submit your payment or Cancel to discontinue the payment process. You will need to check the box prior to clicking Continue to authorize a charge to your account for the amount in accordance with your PayPal agreement.

Slide 20: Review and Submit Payment (3)

The Debit Card Review and Submit Page will also allow you to review the information before continuing to submit your payment. Click Cancel to discontinue the payment process and Previous if you need to make changes before submitting. Please ensure all your information is correct and that you are ready to submit your payment as this will be your last chance to edit or cancel.

Slide 21: Payment Status – In Process

Once back at the MSPRP, the Payment Status page will display. If the payment was submitted successfully, a confirmation number, Case ID, Debtor Name and the payment amount will auto populate. Select Continue to return to the Case Information page. You can view information about your electronic payment, or previous electronic payments, on the Electronic History Tab on that page.

Slide 22: Payment Status- Declined

If the payment declined:

- A confirmation number, Case ID, Debtor Name and the payment amount will still auto populate but the payment amount will show $0.00.
- Details regarding the reason for a declined payment will not be available in the MSPRP
- Verify that the information entered was correct or check with your financial institution.

By clicking Continue, you will return to the Case Information page where you can review the information and try again.

Slide 23: Electronic Payment History

When you return to the Case Information page, the case details will display.

The Electronic Payment History tab will show the history of electronic payments including the Payment Date, Payment Method, Account Holder Name, Payment Amount, Payment Status and an updated Demand Status with corresponding date. Note: The Electronic Payment History Tab will only display payments made electronically.

Slide 24: Electronic Payment History Status

The Status field will display “Accepted” if the payment was successful or “Declined” if the payment was unsuccessful. For payments still in process, the status will display as “Pending” and will update once the payment has been processed by the bank.

Slide 25: Payment Processing Information

Average payment processing time is 1-3 business days. However processing times vary by institution. Payments will be shown on your statement as being paid to "HHSCMS."

Slide 26: Resources

If you experience issues with Pay.gov, please close your browser and clear your cache. If the issue continues and is only happening when you are in Pay.gov, please contact Pay.gov Customer Service.

Pay.gov Customer Support: Open Monday through Friday 7:00 AM to 7:00 PM Eastern Time - Closed US Government Holidays

Phone: 800-624-1373 (toll free, select Option #2)

Email: pay.gov.clev@clev.frb.org

Slide 27: Additional Resources

This concludes our CRCP Electronic Payment overview.

Information in this course can be referenced by using the CRCP User Manual found at the following link: https://www.cob.cms.hhs.gov/MSPRP.