



Electronic Payments on the Medicare Secondary Payer Recovery Portal (MSPRP) and Commercial Repayment Center Portal (CRCP) Frequently Asked Questions and Answers

As of April 1, 2019, authorized users who manage recovery cases in the MSPRP for Non-Group Health Plan (NGHP) cases and the CRCP for Group Health Plan (GHP) cases are able to submit payments electronically via the MSPRP or CRCP. Below are answers to frequently asked questions.

Question 1: Am I required to use the new electronic payment option to pay GHP or NGHP debt, or can I continue to repay Medicare with a paper check?

Answer 1: The electronic payment option is an enhancement to the MSPRP and CRCP to provide additional options for users to reimburse Medicare. Paper checks remain an accepted form of payment. Please carefully review your demand letter for important information, including the appropriate mailing address, if you intend to submit a check by mail.

Question 2: Is the electronic payment option limited to specific users of the MSPRP or CRCP?

Answer 2: No, all users of the MSPRP or the CRCP are able to make payments electronically on any case the user is authorized to access. No separate new user access or authorization is required. If you are not a current user of the MSPRP or CRCP, instructions for requesting new user access and access to specific cases can be found in the MSPRP and CRCP User Manuals.

Question 3: Can I make a payment if I have not received a demand letter?

Answer 3: Electronic payments may only be made on cases where a demand letter has been issued. If the case is eligible for electronic payment, the Make a Payment button will be available.

Question 4: I would like to use the electronic payment option to make a payment with an account that's in a corporate or trust's name rather than my own. How do I do this?

Answer 4: Authorized users of corporate or trust bank accounts, PayPal accounts, and debit cards are able to make payments on behalf of that entity. When you are directed to Pay.gov to enter your payment information, you must enter the correct account holder's name in the appropriate fields (for example, "XYZ Victims Compensation Fund"). Be sure to confirm the account details (including the account name) on the Review and Submit Payment page before clicking 'Continue' to make a payment.



Question 5: The demand I received includes claims that I do not wish to pay. Can I make a partial payment or am I required to pay my debt in full?

Answer 5: A partial payment is accepted electronically; however, a redetermination request or a defense should be submitted for the claims not being paid. If a redetermination request or a defense is not submitted and favorably evaluated, and payment is not made in full, interest will continue to accrue on any remaining balance.

Question 6: Is the information submitted via the electronic payment process secure?

Answer 6: Financial information is neither collected nor stored in the MSPRP or CRCP; financial information is only processed through Pay.gov. Pay.gov uses the latest industry-standard methods and encryption to safely collect, store and transmit information you submit. Account numbers are encrypted and masked with asterisks (*) when displayed

Question 7: What type of payment methods are acceptable via the electronic payment process?

Answer 7: The following payment methods are acceptable:

- Savings or checking account (also referred to as “ACH”),
- Debit cards (plastic cards linked to a bank account), and
- PayPal (must be linked to a bank account, not a credit card).

Please note that credit card payments are not accepted.

Question 8: When paying Medicare using the electronic payment process, what are the limits on payment amounts?

Answer 8: The Pay.gov collection limits are:

- Checking or Savings account (ACH) - \$99,999,999.99 (or the limit set by your financial institution)
- PayPal - \$10,000.00
- Debit card - \$24,999.99

For savings/checking account or PayPal payments, you will receive an error in Pay.gov if the amount exceeds the limit set by your financial institution/PayPal or the amount above, whichever is lower. You may wish to consult your financial institution if making a large payment.

For debit card payments, the payment may be declined in Pay.gov if the amount exceeds the limit determined by your financial institution or the amount above, whichever is lower. You may wish to consult your financial institution if making a large payment.

If you receive an error or payment is declined, you can cancel the payment in Pay.gov to return to the MSPRP or the CRCP to edit the payment amount.



Question 9: Once I make a payment to Medicare, when will my payment be charged to my account?

Answer 9: Payments will be charged to the account the next business day. Holidays may affect when a charge appears on your bank statement.

Question 10: How will I know if my payment was processed successfully?

Answer 10: Confirmation will be received via the MSPRP or CRCP that a payment was successful on the Payment Status page. It is recommended that you print the Confirmation page for your records. For checking or savings payments, the initial confirmation will show that the request for payment was sent to your financial institution successfully. After the payment has completed according to your financial institution's schedule, the status of the payment will be available on the Case Information Electronic Payment History tab.

Question 11: While making a payment, my internet connection was disrupted. What should I do?

Answer 11: If you experienced a problem while making an electronic payment and did NOT reach the Payment Status page in the MSPRP or CRCP, your payment was not submitted successfully, and your account has not been charged. Please restart your web browser, log into the application, and try again to make your payment. If you continue to experience problems, please contact the Benefits Coordination and Recovery Center's (BCRC) Electronic Data Interchange (EDI) Department at 1-646-458-6740.

Question 12: How will my payment appear on my bank statement or PayPal statement?

Answer 12: Payments will appear on statements as "Payment HHSCMS".

Question 13: If I accidentally paid more than I intended, how do I request a refund?

Answer 13: If you submitted a redetermination request or a defense and receive a favorable decision, or initiated payment higher than the demanded amount, the excess funds will be refunded via a check (barring specific situations for GHP cases where the excess funds may be applied to another open case).

Question 14: Will refunds be issued electronically?

Answer 14: At this time, all refunds will be issued via a check.



Question 15: If I already have an account with Pay.gov, can I use that user ID and password to pay my MSP debt?

Answer 15:

No, users must log in via the MSPRP or CRCP to electronically pay MSP debt. This allows CMS to appropriately allocate payments to the correct cases/claims.

Question 16: If I have issues or questions with this process, who do I contact?

Answer 16: Please contact the BCRC EDI Department at 1-646-458-6740.

Question 17: What additional resources are available to help me with the electronic payment process?

Answer 17: The User Manuals for the MSPRP and CRCP include information related to electronic payments. They can be found on the MSPRP and the CRCP under Reference Materials. Please use the following links:

- [MSPRP User Manual](#)
- [CRCP User Manual](#)

Training slides can also be found on the CMS.gov website at the following links:

- NGHP cases – [Medicare Secondary Payer Recovery Portal](#) page
- GHP cases – [Commercial Repayment Center Portal](#) page