# Commercial Repayment Center Portal (CRCP)
# High-Level Overview

April 21, 2021

# Presentation Overview

- Benefits of Using the CRCP
- How to get started
- ID Proofing and Multi-Factor Authentication
- Basic CRCP Functions
- Future Enhancements
- Resources to Assist You

# Benefits of Using the CRCP

- Web-based application to assist in managing your recovery cases

- Functionality includes the ability to:
  - View demand information
  - Submit defenses
  - View defense history
  - Make electronic payments
  - View electronic payment history
  - View case financial information
  - View and print letters
  - Go Paperless

# Getting Started

- Users must be authorized to access the CRCP https://www.cob.cms.hhs.gov/CRCP/

- Before users can be authorized, the registration process must be completed
  - PIN Request
  - Account Setup

- Authorized Representative completes PIN Request

- Account Manager completes Account Setup

- Account Designee granted access by Account Manager

# Multi-Factor Authentication (MFA)

- Certain information is masked / hidden in the CRCP

- Logging in with MFA Allows you to
  - View unmasked Medicare beneficiary PHI/PII
  - View and print letters



Multi-factor authentication

Step 1
password

Step 2
proof

Step 3
access

Trust?

Yes    No

Access
Granted

# Multi-Factor Authentication (MFA) (2)

- Without MFA
  - Masked Medicare ID
  - Unable to view/print letters

| Defense Select All / Deselect All Open Cases ☐ | Case ID | Medicare ID | Beneficiary First Name | Beneficiary Last Name | Case Amount | Case Status | Date Closed | Case Viewed |
|---|---|---|---|---|---|---|---|---|
| ☐ | C1234560001 | *****1234A | Mike | Lansing | $4,400.00 | Open | | No |

# Multi-Factor Authentication (MFA) (3)

- With MFA
  - Unmasked Medicare ID
  - Can view/print letters

## Case Information

The information displayed on this page is related to Case ID: 111111111 which is included on Demand Letter ID: 123456789. To search for a different Case ID included in this Demand, click **Previous** to return to the Demand Detail page.

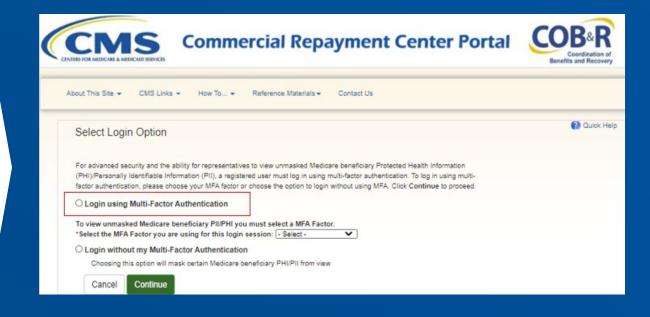Please note: The information displayed on these pages is current as of: 12/09/2013.

### Case Details

| Beneficiary Information | |
| --- | --- |
| **Beneficiary Name:** | Joe W. Smith |
| **Medicare ID:** | 567899099A |
| **Insurance Group ID:** | A122345678 |
| **Insurance Policy ID:** | Not on File |

| Demand Information | |
| --- | --- |
| **Total Demand Amount:** | $51,100.45 |
| **Case Demand Amount:** | $2,300.99 |
| **Case Outstanding Balance:** | $490.76 |
| **Case Status:** | Demand Issued |
| **Date Closed:** | 11/12/2018 |

# ID Proofing and MFA Process

# MFA Login Process

# Account Listing

# Account Detail

# Accessing a Demand

- You will be able to:
  - See general information
    - Number of cases included
    - Date of the demand
    - Status of the demand
  - Make a payment
  - Submit a defense

# View Case Information

- CRCP provides you with the ability to View:

  - Case Status

  - Financial Summary Information

  - Electronic Payment History

  - Defense Submission History

- Can also View and Print Letters

# Open Debt Report

# Account Detail (2)

# Open Debt Report (2)

# Go Paperless

# Account Detail (3)

# Go Paperless (2)

# Go Paperless Account Responsibilities

Account Manager for the Account is responsible for:

- Maintaining an active email address

- Updating email addresses when needed

- Logging in regularly to the CRCP to review correspondence

- The other account designees assigned to the account

# TINs Associated to Account ID

# Go Paperless Indicator

# Sample Email

From: DoNotReply@cob.cms.hhs.gov
Sent: Monday, May 3, 2021
To: <insert "To Recipient(s)">

CC: <insert "CC Recipient(s)">

Subject: 05/03/2021 - New Correspondence on CRCP for Account ID: 111111

Dear Account Manager,

The CRC generated new correspondence associated to the account listed below. You may view this correspondence after logging in using Multi-Factor Authentication (MFA) at the following CRCP URL: https://www.cob.cms.hhs.gov/CRCP/. Note: Please confirm internally that all CC recipients have received this e-mail and make any necessary updates to e-mail addresses on the CRCP.

**Account ID:** 1111111, United Health Care

## Demand

| Letter ID | Case ID | Correspondence Type |
|-----------|---------|---------------------|
| 86123452 | #######-##-###### | Defense Decision |
| 86123453 | #######-##-###### | Medicare's Demand Letter |
| 86123454 | #######-##-###### | Notification of Decision Response |
| 86123455 | #######-##-###### | Medicare's Intent to Refer to Treasury Letter |

# Letter Notifications

# Account Detail (4)

# Letter Notifications (2)

User Options ▾    Account Settings ▾    About This Site ▾    CMS Links ▾    How To... ▾    Reference Materials ▾    Contact Us    Log off

## Letter Notifications

❓ Quick Help

Letter notification e-mails issued to Account ID:11111 are available for the past 30 business days only. You may view letter images at any time from the Letter Activity Tab of the Case Information page. Click the E-mail icon to view the letter notification e-mail. Click the View Letters link to view/print the correspondence added to the account. Note: You must be logged in with MFA to view and print the letters.

| E-mail Date | E-mail | | Letters |
|-------------|--------|--------------|---------|
| 05/03/2021  | 📄     | View Letters |         |
| 05/05/2021  | 📄     | View Letters |         |
| 05/07/2021  | 📄     | View Letters |         |
| 05/12/2021  | 📄     | View Letters |         |
| 05/13/2021  | 📄     | View Letters |         |
| 05/14/2021  | 📄     | View Letters |         |
| 05/17/2021  | 📄     | View Letters |         |
| 05/18/2021  | 📄     | View Letters |         |
| 05/19/2021  | 📄     | View Letters |         |
| 05/20/2021  | 📄     | View Letters |         |
| 05/21/2021  | 📄     | View Letters |         |
| 05/24/2021  | 📄     | View Letters |         |
| 05/26/2021  | 📄     | View Letters |         |
| 05/27/2021  | 📄     | View Letters |         |
| 05/28/2021  | 📄     | View Letters |         |

Previous

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# Letters for E-Mail Date

# Future Enhancements

- Debts Referred to Department of Treasury

  - Current status of debt

  - Treasury referral date

  - Treasury case number

- Receive Email Updates

# Resources to Assist You

- [CRCP Training Curriculum](#)

- CRCP User Guide
  - Available under the 'Reference Material' menu option of the CRCP Application

- For assistance with CRCP registration or technical issues, contact the EDI Department:

  1-646-458-6740

# Resources to Assist You Cont.

- [Coordination of Benefits & Recovery](#)

- [GHP Recovery](#)

# Questions & Answers

**Title: CRCP High-Level Overview**

Welcome to the Commercial Repayment Center Portal (CRCP) high-level overview presentation.

**Slide 1: Presentation Overview**

This presentation will focus on the benefits of using the CRCP, how to get started, advantages to completing ID Proofing and using Multi-Factor Authentication to log in, basic functions available to you, including some recent enhancements, future enhancements, and resources to assist you.

**Slide 2: Benefits of Using CRCP**

The CRCP is a web-based application designed to be a self-service tool to exchange information between the Commercial Repayment Center (CRC) and identified Group Health Plan (GHP) debtors. The CRCP includes functionality for employers/Other Plan Sponsors, insurers, and Third-Party Administrators (TPAs) to resolve their GHP debt with Medicare.

The CRCP allows users to view demand information, submit defenses, view defense history, make electronic payments, view electronic payment history, view financial summary information, view and print demand letters and other letters associated to a case, and choose to receive Medicare correspondence electronically via a new 'Go Paperless' option.

**Slide 3: Getting Started**

CRCP users must be authorized to access the portal. Before a new user can become authorized, the employer/insurer entity must complete the registration process on the CRCP, which can be accessed using the CRCP application login link displayed on the slide. This process involves 2 steps: PIN Request and Account Setup. These steps must be completed by 2 different people. The PIN Request must be completed by the person named as the Authorized Representative. The Account Setup must be completed by the person named as the Account Manager. Each account can have up to 200 account designees and those designees must be invited by the Account Manager.

For more detailed information on these processes, please see the "PIN Request" and "Account Setup" CBTs. For more information on how the Account Manager adds Account Designees and how an individual will set up their login ID and password as an Account Designee, please see the "Account Designee Maintenance" and "Account Designee Access" CBTs which are all available on CMS.gov. You can also reference the CRCP User Guide within the portal application.

**Slide 4: Multi-Factor Authentication (MFA)**

Once you (as the Account Manager or Account Designee) have created your login ID and password, you can access the CRCP. To protect the beneficiary's information, certain information is masked or hidden in the CRCP.

As part of the recent enhancements to the CRCP, CMS has implemented Multi-Factor Authentication. What this means for you is that now if you would like to be able to view unmasked Medicare beneficiary Protected Health Information (PHI)/Personally Identifiable Information (PII) and be able to view and print letters, you can do so by completing the ID Proofing and Multi-Factor Authentication (MFA) process on the CRCP.

Please note that if you are a registered Medicare Secondary Payer Recovery Portal (MSPRP) user and have previously completed the MFA process on that application you will not need to go through the process again for the CRCP.

## Slide 5: MFA: Masked Medicare ID

Logging into the CRCP with MFA is optional. When you are not logged in with MFA, the beneficiary's Health Insurance Claim Number (HICN) or Medicare Beneficiary Identifier (MBI) displayed in the *Medicare ID* field, will continue to be masked. This means the first 5 positions of the Medicare ID will be hidden from view with asterisks. In addition, you will not have the benefit of being about to view and print letters if you have not logged in with MFA.

## Slide 6: MFA: Unmasked Medicare ID

When you are logged in with MFA you will see more complete case information. When the HICN or MBI display in the *Medicare ID* field it will be unmasked. In addition, users who log in using their MFA credentials will be able to view and print any letter that has been issued by the contractor.

It is important to note that the key piece of the MFA process is the completion of the identity proofing process.  Because MFA will allow users to view sensitive PHI and PII it is critical that CMS be able to identify exactly who is accessing this information. CMS uses Experian Credit Services to assist in completing the identity proofing. While we understand that people may be concerned about providing personal information it should be noted that it does not get stored on the CRCP and will not impact your credit history.  You must complete identity proofing in order to use MFA services.

## Slide 7: ID Proofing and MFA Process

If you choose to complete the ID Proofing process, you will be asked to provide current personal information and confirm your identity by responding to questions created by Experian Credit Services on the Identify Verification Questions page.

If Experian can confirm the answers to your questions, you will be considered ID Proofed.  After you have successfully completed the ID Proofing process, you will need to register and activate a factor (Voice Call and/or SMS Text Messaging) to complete the multi-factor authentication process.  You will use the activated factor to login to the CRCP using MFA.

Please note that if you unable to remotely identity proof, instructions to contact Experian to verify via your information via phone will be provided in the application. If that is also unsuccessful further instruction will be provided to you. For more information on the ID Proofing and MFA process on the CRCP, please view the CBT on CMS.gov or the CRCP User Guide available within the portal.

## Slide 8: MFA Login Process

When you log in to the CRCP after completing the ID Proofing and MFA process, you will be provided with the option to log in using your MFA factor or to log in without your MFA factor. Users who have not completed the ID Proofing and MFA process will not be provided with this option. The first page MFA users will see after login will be the *Select Login Option* page. Again, if you want to view unmasked information in the CRCP and/or view and print letters, you must choose the Login using Multi-Factor Authentication option.

**Slide 9: Account Listing**

Once you have successfully logged into the CRCP, you will see the *Account Listing* page. The Account IDs listed on this page are the accounts you are associated with. If you have one account, you will see only one Account ID. You can simply click the Account ID you want to work with.

**Slide 10: Account Detail**

The *Account Detail* page will then display for the selected Account ID. The links on this page will redirect you to the various pages in the CRCP. This is the main page that you will work from in the CRCP, and it has the following options:

- Demand Listing is used to view demands and case information and to submit defense documentation.
- Request Letter Access is used to request to associate data related to a Demand or Defense letter you received from the CRC that is not currently available on the portal for the selected Account ID.
- Open Debt Report allows the Account Manger to view the status of all open debts associated to the Account ID with an Accounts Receivable amount greater than zero.
- Go Paperless allows the Account Manager to choose to have letter notification emails sent instead of hardcopy letters being mailed to the recovery address associated to the account. Letters can be viewed and printed from the CRCP for users who login using MFA.
- Letter Notifications is used by "Go Paperless" accounts to view and print letter notification emails and letters for the account.

We will be talking more about these options in a bit.

**Slide 11: Accessing a Demand**

The CRCP allows you to access demands. You will be able to see general information about the demand (the number of cases included in a demand, the date of the demand and the status of a demand). You are also able to initiate a payment or submit a defense.

**Slide 12: View Case Information**

Another advantage of the CRCP is that you can view information for each recovery case included in a demand. You can view the case status, financial summary information, electronic payment history, and defense submission history. You can also view and print letters if you have logged in using multi-factor authentication.

**Slide 13: Open Debt Report**

In January, the Open Debt Report was added as another convenient feature of the CRCP. This new report allows the Account Manager to view a listing quickly and easily of all cases that have an Accounts Receivable amount greater than zero. This report can also be exported to Excel.

**Slide 14: Account Detail: Open Debt Link**

To view this listing, the Account Manager can click the "Open Debt Report" link on the *Account Detail* page.

**Slide 15: Open Debt Report: Cases**

The *Open Debt Report* page appears. This report shows the current status of the debts associated to the account and the remaining balances. Use the "Export to Excel' button if you wish to export and save the report.

**Slide 16: Go Paperless**

Does your desk look like this? It doesn't have to because the newest feature of the CRCP is the Go Paperless option.

This new option allows the Account Manager to opt into a Paperless setting for the Account ID. This option stops paper mailings reducing the amount of paper you handle, documents to be scanned, and it helps the environment as well.  It also allows you to easily see all your new account correspondence in one place.

When the decision is made to opt-in to the Paperless functionality, all correspondence will then be viewed on the CRCP.

Using this new feature allows you to be notified by email that there is new correspondence available in the CRCP. These e-mails will be sent to the Account Manager. Any Account Designees will be automatically copied on these email and the Account Manager also has the option to enter one additional individual or a distribution list to also be copied on the notification email.

**Slide 17: Account Detail: Go Paperless Link**

Once the Account Manager chooses the "Go Paperless" option, all correspondence will continue to be available electronically until such time that the Account Manager opts out of the Paperless functionality. Opting out can be done at any time. To initiate the "Go Paperless" action, the Account Manager can click the "Go Paperless" link on the *Account Detail* page.

**Slide 18: Go Paperless Page**

The *Go Paperless* page will then display. The Account Manager will select the "Go Paperless" check box and can also enter an additional individual or a distribution list in the optional "Paperless E-mail Address" field on this page.  Again the "Paperless E-mail," allows for one additional email to be copied on the notification email along with the Account Manager and designees.

If you need to update this additional email address you can do so at any time by returning to this screen to delete or update.

Note that once you opt in to the paperless option you will begin to receive letter notification emails and stop receiving mailed letters within 5-10 business days of the opt-in date.

**Slide 19: Go Paperless Account Responsibilities**

The Account Manager for an account that has chosen the "Go Paperless" setting is still ultimately responsible for the account. This includes maintaining and updating email address for the account, regularly logging in to view correspondence on the CRCP and being responsible for the other designees assigned to the account.

It is important that you make sure you are following the account activity in the CRCP and acting accordingly on demands. Not receiving an email does not constitute a valid defense reason.

Please also note that the Account Manager may need to Request Letter Access if the account is still receiving letters for demands/cases they do not yet have access to in the CRCP. Subsequent letters for those demands/cases will then be paperless.

**Slide 20: TINs Associated to Account ID**

It is also important to note that the "Go Paperless" option impacts mailings to all TINs associated to the Account ID for which it was selected. Once an Account Manager opts to Go Paperless, they should review the account's associated TINs. You can do so by clicking the Account Settings drop-down and select the "View Associated TINs" link. The *TINs Associated to Account ID* page will display.

If the associated TIN information is not correct, please contact an EDI Representative at the Benefits Coordination & Recovery Center (BCRC) for assistance. EDI Representatives can be reached at: (646) 458-6740.

**Slide 21: Go Paperless Indicator**

All accounts that have selected the Go Paperless option can easily be identified by the Go Paperless green leaf image that will display next to the Account ID on all pages where the Account ID is displayed.

It should be noted that new accounts can also select the Go Paperless option during the account setup process.

**Slide 22: Sample Email**

This is a sample of what the Go Paperless email notification will look like. The email will provide basic information like the Account ID, Letter ID, Case ID and Correspondence Type.

As a tip be sure to mark these as being from a trusted sender so that you avoid them accidentally going into a junk folder. It should also be noted that if an Account Manger email does bounce back as undeliverable an email will go out to the Account Representative and Account Designees indicating that the email needs to be checked and updated if needed.

**Slide 23: Letter Notifications**

Let's now look at how to view/print letters once you receive a paperless letter notification. Remember that you must be logged in with MFA in order to use this feature.

## Slide 24: Account Detail: Letter Notifications Link

Account Managers and Account Designees who have accessed an Account ID that is in a "Go Paperless" setting currently or had previously requested "Go Paperless" and have since opted out, can view, download, and print letter notification emails and letters by selecting the "Letter Notifications" link on the *Account Detail* page. Letter Notifications will be available in CRCP for 30 business days after the opt-out date.

## Slide 25: Letter Notifications Page

The *Letter Notifications* page displays. Letter notification emails will be available for the past 30 business days. Click the E-mail icon to view the letter notification email. Click the "View Letters" link to view a list of the letters added to the account for the email date.

Please note the even though the letter images will only be accessible from this page for the past 30 days, you may view (and print) letter images at any time from the *Letter Activity* Tab of the *Case Information* page.

## Slide 26: Letters for E-Mail Date

After clicking the "View Letters" link from the *Letter Notifications* page, the *Letters for E-Mail Date* page appears.

All account images for the email date will display. If you have logged in with Multi-Factor Authentication, you will be able to view, print, and save the letters. Click the "Associated Image" link to view/print individual correspondence. To save multiple/all documents to a folder, click the Select Letter check box/Select All link. When all letters have been selected, click Continue.

Please note that for the purposes of interest accrual and referral to treasury timeframes it is the date on the letter that matters not the date that the email is received by you. So again, it is important that you are logging in regularly to view your correspondence.

## Slide 27: Future Enhancements

CMS has additional enhancements planned for the CRCP. In the future, for debts that have been referred to the Department of Treasury, you will be able to view the current status of the debt, the date the debt was referred to Treasury, and the Treasury case number.

Information will be posted to the Coordination of Benefits and Recovery Overview What's New page on CMS.gov when the enhancements become available. To get notifications of updates sent to your inbox you can enter your email in the "Receive E-Mail Updates" box at the bottom of any CMS.gov page and select which topics you would like to receive updates on.

## Slide 28: Resources to Assist You

As mentioned previously, we have a full curriculum of training materials on the CRCP available on CMS.gov.

A user guide is also available to help you understand how to use the application. This guide is available under the 'Reference Material' menu option of the portal and can be accessed without being

logged into the CRCP. Simply select Accept on the Login Warning page, then select the Reference Material section at the top of the Login screen and then select the user guide.

If you need assistance during registration or with technical issues, contact the Benefits Coordination and Recovery Center's EDI Department.

## Slide 29: Resources to Assist You (Cont.)

There are additional training materials on Coordination of Benefits and recovery topics on the Coordination of Benefits & Recovery (COB&R) pages of CMS.gov.

Specifically, the GHP Recovery pages on CMS.gov provide details on the Group Health Plan recovery process. You will be able to review information on the steps of each process and timeframes (such as when the demand is sent and when a case will be referred to the Department of Treasury).

## Slide 30: Questions & Answers

NA

## Acronyms

| | |
|---|---|
| BCRC | Benefits Coordination & Recovery Center |
| CMS | Centers for Medicare & Medicaid Services |
| COB&R | Coordination of Benefits & Recovery |
| CRCP | Commercial Repayment Center Portal |
| EDI | Electronic Data Interchange |
| GHP | Group Health Plan |
| HICN | Health Insurance Claim Number |
| MBI | Medicare Beneficiary Identifier |
| MFA | Multi-Factor Authentication |
| PHI | Protected Health Information |
| PII | Personally Identifiable Information |
| PIN | Personal Identification Number |
| RRE | Responsible Reporting Entity |
| TIN | Tax Identification Number |
| TPA | Third-Party Administrator |