



CLER Common Reconciliation Hints for Carriers

This job aide has been created to share valuable information related to the reconciliation process. Source data, helpful hints, as well as common reconciliation scenarios are provided to assist you in reducing the number of FEHB discrepancies. The reconciliation process is critical to ensure that carriers receive the proper premium payments and that enrollees are properly reflected on the carriers' records for accurate provision of services or claims payment.

A discrepancy code indicates an error occurred during the edit process. A record that has no discrepancies is considered reconciled. The table below lists discrepancy codes for CLER.

STEPS TO PREVENT ENROLLMENT DISCREPANCIES

Enrollment changes that do not require Standard Form (SF) 2809

Enrollees are responsible for communicating to carriers about certain changes to existing Self and Family enrollments that do **not** affect premium withholdings. These include:

- addition of certain dependents (such as natural children);
- addition of a spouse; and
- Removal of a spouse due to death or divorce when more than one other family member continues on the enrollment

Carriers do not need a completed SF 2809 Health Benefits Election Form or any agency verification in these situations. If you have questions concerning the validity of a change, you may ask the enrollee for proof of the event permitting the change. For example, you may request a copy of the marriage certificate when adding a spouse to an existing Self and Family enrollment.

If you are not satisfied with the proof provided by the enrollee, you may contact the enrollee's employing office or retirement system for assistance.

Enrollment changes that require the (SF) 2809

Employing offices are responsible for processing **all** enrollment changes that affect premium withholdings, e.g., changes in plan and/or option or changes from Self Only to Self Plus One or Self and Family, and vice versa. In these situations, the Carrier will receive either a completed paper SF 2809 from the employing office or an OPM-Macon Data Hub electronic transmittal. Carriers must **not** accept these types of changes directly from enrollees.

A carrier cannot make a unilateral change in enrollment type simply because a change is warranted. For example, a father has a Self and Family enrollment that covers only himself and

his son. The carrier cannot unilaterally change the father's enrollment type from Self and Family to Self Plus One. Also, when his son turns 26, the Carrier cannot change the enrollment to Self Only. Instead the carrier should send the "Notice of Issue With Family Enrollment" letter to the enrollee suggesting that the enrollee go to his/her employing office to change the enrollment as appropriate.

Common CLER Errors

160 - Enrollee on Carrier Record but no Payroll Office Record

found – Error occurs when the carrier reported this enrollee as being under a payroll office but the office reported no record for this enrollee. Most of these errors are social security number related and the Payroll Office should confirm the number.

Helpful Hint: Pull up the enrollee by name search.

A '160' error occurs when a record reported by a carrier is not matched by any record reported by Federal agencies. Once the Carrier verifies that the error is not caused by a discrepancy in the social security number (SSN), steps must be taken to resolve the discrepancy **as no payroll office is reporting the payment of premiums for the enrollee**. Carriers can verify that the payroll office of record is not submitting premiums for the enrollee by running a "Report 13". The Report 13 will list all enrollees for whom the payroll office is transmitting premiums and under which enrollment code. If a carrier has 160 error records with a 'Fail Count' of **2** and the carrier has attempted but has been unable to obtain resolution of the discrepancies from the appropriate employing agencies, the carrier may send these individuals, a "Notice of Intent to Disenroll" letter. The "Notice of Intent to Disenroll" letter **MUST** be sent should the fail count reach 3 with no resolution.

This authorization to send these "Disenrollment" letters does not relieve a carrier of the responsibility of first trying to resolve the discrepancies with the appropriate employing office. The carrier must bring these records to the agency's attention because the agency may not see a carrier's 160 error code records.

161 - Enrollee on Carrier Record but reported under different payroll office

– Error occurs when an enrollee changes payroll offices and the gaining payroll office does not process a transfer-in SF 2810

To reconcile this error, the Carrier must run a Report 12 to determine which payroll office is paying the premium.

Reconciliation for 161 Errors

Carriers are encouraged to change an enrollee's payroll office number when the payroll office number the carrier has on record no longer matches what is being reported to CLER by the current payroll office. This is a CLER 161 error code record. The carrier can make this change with a Fail Count of 1 or higher.

In this case, run a Report 12. This report will list all payroll offices reporting the enrollee and will reflect which payroll office is actually sending the premium. Change the payroll office number to the payroll office sending premium. For the effective date of the payroll office number change, run a Report 13 to determine in which pay period the payroll office began reporting premiums for the enrollee.

164 - Enrollee on Payroll Office and Carrier Records but Enrollment Codes Do Not Match – Error occurs when receiving carrier has a different enrollment code than what is reported by payroll office.

Reconciliation for 164 Errors

Carriers will contact the payroll office on record to determine correct enrollment code. For example, the payroll office has reported code 105, but Carrier reported 104. The Carrier should contact the Payroll office and request that a code change to 104 be submitted or submit original enrollment reflecting that 105 is correct. Carriers may also run a Report 13 to determine the amount of premium transmitted to assist the Carrier in determining the correct enrollment code.

Carriers may also send “Notice of Assistance Letter” to enrollees to clarify coverage. CLER 164 error code records indicate that a carrier still covers an enrollee but the enrollment code may have changed, e.g., from Self Only to a Self Plus One or Self and Family enrollment and vice versa, or changing options within the health plan. This letter can be sent out with a Fail Count of 2 or higher. A sample of this letter entitled is attached.

CARRIER CORRECTIVE ACTION RESPONSE CODES

Carrier corrective action response codes are entered into CLER by carriers to record agreement with and completion of the requested correction specified by the agency office, or disagreement with the corrective action specified by the agency office. The following table lists the carrier corrective action response codes for CLER.

CARRIER CORRECTIVE ACTION RESPONSE CODES		
701	Agree And Correction Processed Successfully	The carrier would enter this code when they agree with the change requested by the payroll office and have successfully updated its records.
721	Disagree - Enrollee Out Of Servicing Area	The carrier is unable to process the requested change because they do not offer that plan for the area where the individual lives.
722	Disagree - Last Dependent Reached Age 26	The carrier cannot change the individual to a family option because the enrollee no longer has dependents under age 26.
723	Disagree - Enrollment Terminated Due To Non-Payment of Membership Fees	The carrier cannot enroll or update enrollment for this individual because the enrollment has been terminated due to the non-payment of dues.
724	Other - See Comments	Use this code when no other code is suitable. Comments must be supplied to explain the Corrective Action.

RECONCILIATION ACTION CODES

Reconciliation action codes are used by agencies to describe which system(s) has to be updated as part of resolving a discrepancy. After an agency researches a discrepancy, it will enter one of the codes listed below in CLER.

RECONCILIATION ACTION CODES		
601	Payroll/Personnel Office Correction Required - Processed Through Payroll System	Use this code when only the payroll office's system needs to be updated. At its discretion, the payroll office may send the carrier a confirmation of the fact that the payroll office records were updated.
610	Carrier Correction Required - Submitted By Payroll/Personnel Office Through CLER	Use this code when only the carrier's system needs to be changed and the carrier was informed of those changes through the use of CLER's 2809/2810 online forms.
611	Carrier Correction Required - Submitted By Payroll/Personnel Office By Fax	Use this code when only the carrier system needs to be changed and the payroll/personnel office informed the carrier via a fax of the SF-2809 or SF-2810 form.

612	Carrier Correction Required - Submitted By Payroll/Personnel Office By Mail	Use this code when only the carrier system needs to be changed and the payroll/personnel office informed the carrier via a copy of the SF-2809 or SF-2810 through the mail.
620	Correction Required By Carrier And Payroll Office - Processed Through Payroll System	Use this code when both the payroll office and the carrier need to correct their records.
630	Action Required By Another Payroll/Personnel Office	Use this code when the enrollee is no longer the responsibility of your payroll office but has, instead, transferred to another payroll office.
640	No Action Required	<p>Use this code when neither the payroll office nor carrier needs to make changes to their records. For example, this code would be used in conjunction with reconciliation reason codes:</p> <p>540 Enrollee In Unpaid Status - No Deductions for Pay Period.</p> <p>542 Enrollee Reported Under Two Payroll Offices - Transfer During The Pay Period.</p> <p>560 Discrepancy Due to Timing</p>