

## Technical Guidance - Rolling Three Month Eligibility Files

*Related to the Utah All-Payer Claims Database Data Submission Guide, v. 3.0  
December 29, 2016*

### Issue: How to submit eligibility files using a “Rolling 3 Month” approach

#### Background

It is common for a member's eligibility or plan to change during any given calendar month. It is important that the eligibility tables in the APCD reflect the correct coverage start and end dates even if the payer becomes aware of coverage changes after an eligibility file has already been submitted.

Currently, 3M's system only allows one eligibility record per calendar month per person. This creates two limitations: 1) Anytime an updated eligibility record for a given month is submitted, the new record will replace any previously submitted record for that month. 2) We are limited in our ability to capture information when a person switches plans during any given month.

This guidance clarifies how carriers should submit eligibility records in two types of cases: 1) updating a previously submitted monthly eligibility record, and 2) submitting a record for a person who switched plans during a month.

#### Requested Action

Carriers should ensure that eligibility records reflect their current understanding of each person's plan type and coverage start and end dates.

#### 1) Correcting Previously Submitted Eligibility Records

In the following two examples, a carrier has submitted an eligibility record for a person, and later learns that the member's enrollment record needs to be updated. In both cases, Payer 0001 submits an eligibility file at the end of June that shows Member 1 eligible for coverage every day in May;

Original Eligibility Record: Payer 0001 June Eligibility (ME) File					
Member (ME010)	Elig_Month (ME005)	Elig_Start_Day (ME005A)	Elig_End_Day (ME005B)	Cvrg_Type (ME007)	Plan_Num (ME009)
1	3	1	31	EMP	123456
1	4	1	30	EMP	123456
1	5	1	31	EMP	123456

#### Case #1

A carrier has submitted an eligibility record for a person, and later learns that the member's enrollment had been terminated during the month in question.

- After the file has been submitted, the carrier learns that the member had actually terminated coverage on May 15.
- Payer 0001 includes Member 1 with an end day of eligibility of May 15 in their July submission. The payer **does not include a June record** for this person.

<b>Corrected Eligibility Record (Case #1): Payer 0001 July Eligibility (ME) File</b>					
Member (ME010)	Elig_Month (ME005)	Elig_Start_Day (ME005A)	Elig_End_Day (ME005B)	Cvrg_Type (ME007)	Plan_Num (ME009)
1	4	1	30	EMP	123456
1	5	1	15	EMP	123456

### Case #2

A carrier has submitted an eligibility record for a person, and later learns that the member was never eligible for one of the months submitted in the record.

- After the file has been submitted, the carrier learns that the member had actually terminated coverage on April 30 and was never eligible in May.
- Payer 0001 will need to include a May eligibility record in their July submission that shows Member 1 was not eligible for any coverage in May.
  - The eligibility month should be set to May with start and end days set to '0'.
  - Medical, prescription drug and dental coverage indicators (ME018-ME020) should all be set to 'N.'
  - Coverage type may be left blank.

<b>Corrected Eligibility Record (Case #2): Payer 0001 July Eligibility (ME) File</b>						
Member (ME010)	Elig_Mnth (ME005)	Elig_Strt_Day (ME005A)	Elig_End_Day (ME005B)	Med_Cvrg (ME018)	Rx_Cvrg (ME019)	Den_Cvrg (ME020)
1	3	1	31	Y	Y	Y
1	4	1	30	Y	Y	Y
1	5	0	0	N	N	N

## 2) Submitting Records When a Member Has Changed Plans During a Month

Our system can only handle one record per person per month, and we prioritize the coverage start and end dates for that person over other information. Therefore, a single record should be submitted with the start date from plan 1 and the end date and the plan details from plan 2.

**Case #3**

A member changes plans in the middle of a month.

- A member begins coverage on May 15 on a single plan then changes to a family plan after getting married on May 22.
- **Note:** We assume the payer is aware of this change at the time of initial submission. If not, the logic for updating member records will also need to be applied.
- Payer 1 should submit a single eligibility record for member 1 for May.
- In this case, the start date should be May 15 and the end date should be May 31, and all other elements related to the specific plan should represent the member’s plan **at the end of the month**.

Incorrect Eligibility Record (Case #3) June Eligibility (ME) File					
Member (ME010)	Elig_Month (ME005)	Elig_Start_Day (ME005A)	Elig_End_Day (ME005B)	Cvrg_Type (ME007)	Plan_Num (ME009)
1	5	15	21	EMP	123456
1	5	22	31	FAM	112233

Correct Eligibility Record (Case #3) June Eligibility (ME) File					
Member (ME010)	Elig_Month (ME005)	Elig_Start_Day (ME005A)	Elig_End_Day (ME005B)	Cvrg_Type (ME007)	Plan_Num (ME009)
1	5	15	31	FAM	112233