



# **Carrier Training**

## **Version 1.1**

# **Long-term Care Partnership Data Reporting System**

**February 19, 2009**

*Data displayed in this document is for instructional purposes only and does not represent actual data.*

**U.S. Department of Health and Human Services**



# Agenda

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- Overview – Hunter McKay, ASPE
- Data Transfer Options and Requirements  
– Mike Adzima, Thomson Reuters
- Most Recent Reporting Specifications  
– Kate Sredl, Thomson Reuters
- Focused Review of File -1 Registry File  
– Team
- What's Next?  
– Team
- Questions and Closing Comments  
– Hunter McKay, ASPE



# Overview

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- Deficit Reduction Act of 2005 (DRA) requires insurers to reports on Partnership policies and claims
- The Department will clean the data and make it available to participating states
- Insurers failing to report will be reported to relevant state insurance commissioners for possible de-certification



# Reporting Specifications

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- Final Federal Regulations appeared in the Federal Register on December 18, 2008
- Specific reporting instructions are available from two web sites:
  - <http://www.dehpg.net/LTCPartnership/map.aspx>
  - <http://aspe.hhs.gov/daltcp/reports/2008/partrepreq.pdf>



# File Structure



**File 1**

**File 2**

**Companies that collect specific data (name, address, SSN) on policy/certificate holders**

**File 3**

**File 4**

**Companies that do not collect specific data (name, address, SSN) on policy/certificate holders**



# Changes

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- The data requirements are set, however, there may be minor changes as we begin to process data
- Current is listed as Version is 1.1
  - Minor changes denoted by increasing tenths
  - Major changes denoted by increasing ones



# Reporting Deadlines



File	Period Covered	Reporting Deadlines
File One-Individual Policy Registry	January 1 – June 30	<b>August 1</b>
	July 1 - December 31	February 1
File Two-Individual Claimant File	January 1 – March 31	May 1
	April 1 - June 30	August 1
	July 1 - September 30	November 1
	October 1 – December 31	February 1
File Three-Group Policy Registry	January 1 – June 30	August 1
	July 1 - December 31	February 1
File Four-Group Claimant File	January 1 – March 31	May 1
	April 1 - June 30	August 1
	July 1 - September 30	November 1
	October 1 – December 31	February 1



# Early Submitters Option



- Department interested in accepting data before deadline on a voluntary basis
- Close review of each company's submission to look for errors
- Testing of editing routines
- Entirely voluntary
- Should assist us to avoid a rush during the first submission date: **August 1, 2009**
- If interested contact [ltcpartnership@thomsonreuters.com](mailto:ltcpartnership@thomsonreuters.com)

# Data Transfer Options and Requirements

- General Overview
- Electronic Data Transfers
- Physical Media Submission
- Getting Started

# GENERAL OVERVIEW

- Electronic Data Transfers
- Physical Media Options

# ELECTRONIC DATA TRANSFER

- ❑ Multiple methods can be used to submit data to Thomson Reuters over the Internet:
  - Interactive Web Submission
  - Standard FTP with PGP encryption – Push and Pull
  - Standard FTP over VPN (Virtual Private Network) – Pull Only
  - Secure FTP (SFTP) – Pull Only
  - HTTPS – Pull Only

# ELECTRONIC DATA TRANSFER (cont.)

- Electronic Data Transfer Methods
- Electronic Data Submission Method Features
- Electronic Data Submission Method Requirements
- File Naming Conventions for Submitting Electronic Data
- Control Information for Submitting Electronic Data
- Supported Encryption Methods for Submitting Electronic Data

# PHYSICAL MEDIA SUBMISSION

- Will any insurers use physical media submission?
  - Project team will work directly with any insurers that will submit physical media
  - Self-Identify by sending an e-mail to [ltcpartnership@thomsonreuters.com](mailto:ltcpartnership@thomsonreuters.com)

# GETTING STARTED

- Where to Find These Materials:
  - Data Transfer Options and Requirements Document
  - Media Submission Form (for physical media)
  - LTC Partnership website address:  
<http://www.dehpg.net/lhcpartnership/>
  
- Contacting Thomson Reuters for Electronic Data Submission
  - E-mail address: [lhcpartnership@thomsonreuters.com](mailto:lhcpartnership@thomsonreuters.com)
  
- Questions??

# Most Recent Reporting Requirements

- Overview
- Recent Minor Refinements
- Location

# MOST RECENT REPORTING REQUIREMENTS

- ❑ Overview

- ❑ Version 1.1 – January 21, 2009
- ❑ Basic File Structure – Four distinct file types
- ❑ Reporting Frequency
- ❑ Glossary and Definitions
- ❑ File Specifications for Files 1 through 4

# MOST RECENT REPORTING REQUIREMENTS (cont.)

- ❑ Beta Data Analysis Led to Minor refinements:
  - ❑ Field Definitions – Field 48 Partnership Status
  - ❑ Field Values – Field 48 Partnership Status
  - ❑ Field Names – Field 26 Single Lifetime Maximum of Lifetime Policy Maximum for Nursing Home Coverage (Dollars)
  - ❑ Trailer Records Added to each File

# MOST RECENT REPORTING REQUIREMENTS (cont.)

## Location:

- LTC Partnership Reporting Requirements available at:

<http://www.dehpg.net/LTCPartnership/map.aspx>

or

<http://aspe.hhs.gov/daltcp/reports/2008/partrepreq.pdf>

- Questions???

# Focused Review of File 1 – Policy/Certificate Registry with Individual-Level Data

- Overview
- High-level File 1 Review
- Potential Problem Areas
- Field Checks Applied
- Contacts for Questions

# FOCUSED REVIEW OF FILE 1

## Overview

- File 1 provides one record for every PQ policy/certificate active at any time during the reporting period
- Includes all PQ policies (individual or group) for which carriers have individual-level data on the insured

## Criteria for Inclusion

- Active during reporting period (includes NTO)
- Individual-level data available
- Includes policies/certificates reported in prior reporting periods, if still active in current period

# FOCUSED REVIEW OF FILE 1 (cont.)

- ❑ High-level File 1 Review
  - ❑ Insurer and Report Identification Fields
  - ❑ Insured and Carrier Data Fields
    - ❑ Administrative data (e.g., company code, report date, etc.)
    - ❑ Insureds' *demographic data* (e.g., gender, SSN, DOB, residence, etc.)
  - ❑ Policy/Certificate Coverage Characteristics Fields

# FOCUSED REVIEW OF FILE 1 (cont.)

## Potential Problem Areas

- Field sets for multiple covered services (fields 26-31)
- Derived daily benefit amounts (fields 32-34)
- Inflation protection for buyers under age 76
- Inflation protection/benefit increase (field 36)
- Partnership status – policies not taken out

# FOCUSED REVIEW OF FILE 1 (cont.)

## Field Checks Applied

- Alphanumeric fields checked for blanks
- Discrete fields checked for valid/invalid values
- Key cross-field analyses conducted
- Initial file submissions never rejected
- Future file submissions may be rejected if too many errors

## FOCUSED REVIEW OF FILE 1 (cont.)

- All Questions, Technical or Substantive to:
  - E-mail address: [ltcpartnership@thomsonreuters.com](mailto:ltcpartnership@thomsonreuters.com)
  - Project mailbox monitored by two staff
  - E-mails sent directly to team members will NOT be answered
  
- Questions??

## What's Next?

- Base Reports
- File 2 – Claimant File for Policies/Certificates with Individual Insured-level Identifiers Available
- Files 3, 4 – Registry & Claimant Files for Policies/Certificates with No Individual Insured-level Identifiers Available

# BASE REPORTS

- States will have access to pre-programmed reports, by state (aggregate data only)
- Draft Table Set for File 1 reports have been developed
- States can request data files, with personal identifiers, for residents of their state

# FILE 2 – CLAIMANT FILE FOR POLICIES WITH INDIVIDUAL-LEVEL IDENTIFIERS AVAILABLE

Any Active Claimants?

Future web training planned – September 2009

Reporting Deadline – November 1, 2009

Field Check Development

Base Report Development

# FILES 3, 4 – REGISTRY AND CLAIMANT FILES FOR POLICIES WITH NO INDIVIDUAL-LEVEL IDENTIFIERS AVAILABLE

- Will any insurers use these file formats?
  - No web training planned for Files 3 and 4
  - Project team will work directly with any insurers to whom these files apply
  - Self-Identify by sending an e-mail to [ltcpartnership@thomsonreuters.com](mailto:ltcpartnership@thomsonreuters.com)

# Questions and Closing Comments