



**Mountain State
BlueCross BlueShield**

Employer/Sponsor EDI Reference Guide

*Mountain State Blue Cross Blue Shield EMC Operations
Revised November 5, 2003*

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Table of Contents

1 INTRODUCTION.....	7
2 GENERAL INFORMATION.....	9
2.1 CONTACT INFORMATION.....	9
2.2 SYSTEM OPERATING HOURS.....	9
2.3 AUDIT PROCEDURES/RESPONSIBILITIES.....	9
3 SECURITY FEATURES	11
3.1 CONFIDENTIALITY	11
3.2 AUTHORIZED RELEASE OF INFORMATION	11
4 AUTHORIZATION PROCESS	13
4.1 WHERE TO GET ENROLLMENT FORMS TO REQUEST A TRADING PARTNER ID	13
4.2 REPORTING CHANGES IN STATUS.....	14
5 TESTING POLICY	15
5.1 MSBCBS TRANSACTIONAL TESTING	15
6 COMMUNICATIONS	17
6.1 COMMAND PROMPT OPTION	17
6.2 MENU OPTION	18
6.3 TRANSMITTING X12 FILES USING FTP	19
6.3.1 <i>Instructions</i>	19
6.3.2 <i>Example</i>	19
7 TRANSMISSION ENVELOPES	21
7.1 GENERAL INFORMATION.....	21
7.1.1 <i>Delimiters</i>	21
7.2 DATA DETAIL AND EXPLANATION OF INCOMING ISA TO MSBCBS.....	23
Segment: ISA Interchange Control Header (Incoming).....	23
Data Element Summary	23
7.3 DATA DETAIL AND EXPLANATION OF OUTGOING ISA FROM MSBCBS	24
Segment: ISA Interchange Control Header (Outgoing).....	24
8 BENEFIT ENROLLMENT AND MAINTENANCE (834).....	25
8.1 GENERAL INFORMATION AND GUIDELINES FOR SUBMITTING AN 834	26
8.1.1 <i>Data that is Not Used</i>	26
8.1.2 <i>Transaction Size</i>	27
8.1.3 <i>Required Documentation</i>	27

8.2 DATA DETAIL FOR 834.....	28
Segment: GS Functional Group Header	28
Segment: REF Transaction Set Policy Number	28
Segment: DTP File Effective Date	28
Segment: N1 TPA/Broker Name	29
Segment: INS Member Level Detail	29
Segment: REF Subscriber Number.....	29
Segment: REF Member Policy Number.....	30
Data Element Summary	30
Segment: REF Member Identification Number.....	30
Data Element Summary	30
Segment: REF Prior Coverage Months	31
Segment: DTP Member Level Dates.....	31
Segment: PER Member Communication Numbers.....	31
Segment: N4 Member Residence City, State, Zip Code.....	31
Segment: DMG Member Demographics	32
Segment: ICM Member Income	32
Segment: NM1 Member Mailing Address	32
Segment: NM1 Member School.....	32
Segment: PER Member School Communications Numbers	33
Segment: PER Custodial Parent Communications Numbers	33
Segment: PER Responsible Person Communications Numbers	34
Segment: HD Health Coverage	34
Segment: DTP Health Coverage Dates	35

Segment: LX Provider Information	35
Segment: NM1 Provider Name	35
Segment: N4 Provider City, State, ZIP Code.....	36
Segment: COB Coordination of Benefits	36
9 PREMIUM PAYMENT (820)	37
9.1 DATA DETAIL FOR 820.....	38
9.1.1 <i>Premium Payment Detail Reporting</i>	38
Segment: GS Functional Group Header	38
Segment: BPR Beginning Segment for Payment Order/Remittance Advice	38
Segment: REF Premium Receivers Identification Key	39
Data Element Summary	39
Segment: N1 Premium Receiver's Name	39
Segment: N1 Premium Payer's Name	39
Segment: PER Premium Payer's Administrative Contact.....	40
Segment: RMR Organization Summary Remittance	40
Segment: NM1 Individual Name.....	40
APPENDIX EMPLOYER/SPONSOR GUIDE CHANGES	41

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1 Introduction

The Employer/Sponsor EDI Reference Guide addresses how Employers and Sponsors, or their business associates, conduct Enrollment and Premium Payment HIPAA standard electronic transactions with Mountain State Blue Cross Blue Shield (“MSBCBS”). This guide applies to Employers who establish, maintain, and administer the enrollment and premium payments for a Group Health Plan as defined in MSBCBS’s Trading Partner Agreement for their employees and dependents. The guide also applies to non-employer Sponsors of Health Plans. A Sponsor is the party that ultimately pays for the coverage, benefit, or product, and may or may not be the covered person’s employer. A Sponsor can be an employer, union, government agency, association, or insurance agency.

An Electronic Data Interchange (EDI) **Trading Partner** is defined as any entity (Provider, Clearinghouse, Billing Service, Software Vendor, Employer Group, Financial Institution, etc.) that transmits to, or receives electronic data from MSBCBS.

MSBCBS EDI Transaction System supports transactions adopted under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) as well as additional supporting transactions as described in this guide.

While MSBCBS EMC Operations will accept HIPAA compliant transactions from any applicable entity, HIPAA security requirements dictate that proper procedure be established in order to secure access to data. As a result, MSBCBS has a process in place to establish an Electronic Trading Partner relationship. That process has three aspects:

- An application process to establish the identity, legitimacy, and scope of the Trading Partner relationship within the scope of MSBCBS’s business practices.
- A Trading Partner Agreement must be submitted which establishes the legal relationship and requirements.
- Once the agreement is received, the Trading Partner will be sent a Trading Partner ID, Logon ID and Password combination for use when accessing MSBCBS’s EDI system for submission or retrieval of transactions. This ID is also used within EDI Interchanges as the ID of the Trading Partner. Maintenance of the ID and Password by the Trading Partner is detailed in the security section of this document.

MSBCBS will be supporting the following EDI Transactions:

Employer/Sponsor Transactions

834 Transaction	Benefit Enrollment and Maintenance
820 Transaction	Premium Payment
997 Transaction	Functional Group Acknowledgement

2 General Information

2.1 Contact Information

Information on EDI Transactions can be accessed at <https://www.msbcbs.com>.

Address: EMC Operations
P.O. Box 1948
Parkersburg, WV 26102-1948

TELEPHONE NUMBER: (304) 424-7728 or (800) 344-5514 ext. 47728

FAX NUMBER: (304) 424-9810

EMAIL ADDRESS: msemc@msbcbs.com

When contacting EMC Operations, have your Trading Partner Number and Logon ID if available. These numbers facilitate the handling of your questions.

EMC Operations personnel are available for questions from 8:00 a.m. to 4:00 p.m., Monday through Friday.

2.2 System Operating Hours

MSBCBS is available to handle EDI transactions 24 hours a day seven days a week, except during scheduled system maintenance periods.

MSBCBS EDI Trading Partners must transmit any test data during normal operating hours that MSBCBS EMC Operations support is available (i.e. 8:00am-4:00pm, Monday through Friday, except holidays).

2.3 Audit Procedures/Responsibilities

Where the Trading Partner is not the Sponsor, the Trading Partner must have an agreement with the Sponsor authorizing them to submit enrollment and/or premium payment transactions on behalf of the Group Health Plan Sponsor, and establishing that the Sponsor is responsible for the accuracy and authenticity of enrollment data or premium payments submitted to MSBCBS.

When the Trading Partner is a Clearinghouse, the Clearinghouse shall be responsible to the Sponsor for assuring the accurate translation of source documents furnished by the employer group or other entity. The Sponsor is accountable for the accuracy of transactions submitted by the Trading Partner.

MSBCBS may request, and the Trading Partner will provide, access to the source documents. Nothing in the above shall limit MSBCBS's ability to perform audits of the Sponsor to assure the eligibility of individuals enrolled with MSBCBS or the accuracy of premium payments by the Sponsor. Nothing in the above shall be construed to require MSBCBS to audit the accuracy of enrollment or premium payments submitted by a Clearinghouse on behalf of a Sponsor.

MSBCBS will provide billing/statements of the enrollment and/or premium payment status of subscribers it has associated with the Sponsor's Group Health Plan. It is the Sponsor's responsibility to verify the accuracy and completeness of MSBCBS' billing/statements.

Exceptions must be reported to MSBCBS within 90 days of MSBCBS providing the billing/statements. Any Sponsor/Group Health Plan audit of MSBCBS will be in accordance with the terms of a separate audit agreement.

3 Security Features

MSBCBS EMC Operations personnel will assign Login IDs, Trading Partner ID, and Passwords to Trading Partners. EDI Transactions submitted by unauthorized Trading Partners or outside the scope of the approved Trading Partner application will not be accepted by our MSBCBS EMC Operations system.

Trading Partners should protect password privacy by limiting knowledge of the password to key personnel. Also, the password should be changed if there are personnel changes in the Trading Partner office, or at any time the Trading Partner deems necessary.

3.1 Confidentiality

MSBCBS and its Trading Partners will comply with the privacy standards for all EDI Transactions as outlined in the MSBCBS EDI Trading Partner Agreement.

3.2 Authorized Release of Information

When contacting EMC Operations concerning any EDI Transactions, you will be asked to confirm your Trading Partner information. Information will not be released by EMC Operations without this information.

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4 Authorization Process

New Trading Partners wishing to submit EDI Transactions electronically must complete and forward a Trading Partner Agreement and EDI Transaction Application to MSBCBS EMC Operations. Existing Trading Partners wishing to expand the scope of their Trading Partner Agreement must submit a completed EDI Transaction Application to MSBCBS EMC Operations.

Completion of the Trading Partner Agreement indicates compliance with specifications set forth by MSBCBS for the submission of EDI Transactions. This form must be completed and signed by an authorized representative of the organization. The submission of an EDI Transaction Application is subject to approval by MSBCBS EMC Operations based upon the submission of test transactions and MSBCBS's established business practices.

Complete and accurate reporting of information on both documents will insure that your authorization forms are processed in a timely manner. If you need assistance in completing these forms, contact EMC Operations at 800-344-5514 Ext. 47728 or 304-424-7728.

Upon successful completion of the authorization process, a Logon ID, Trading Partner ID, and Password will be assigned to the Trading Partner. EMC Operations will authorize, in writing via mail, the Trading Partner to submit production EDI Transactions falling within the scope of the approved EDI Transaction Application.

Test files may be submitted at the discretion of MSBCBS as a condition of approval of an EDI Transaction Application. A Trading Partner may submit test files at their discretion.

4.1 Where to Get Enrollment Forms to Request a Trading Partner ID

To receive a Trading Partner ID, you must complete an EDI Transaction Application and execute an EDI Trading Partner Agreement with MSBCBS. You can obtain forms by calling MSBCBS EMC Operations at (800) 344-5514, Ext. 47728 or (304) 424-7728, or by accessing these forms online. To access online, follow the "Sign-Up" link in the Employer section at <http://www.msbcbs.com>.

4.2 Reporting Changes in Status

Trading Partners changing their information must inform EMC Operations by completing a new EDI Transaction Application or by faxing a letter that includes the changes and Trading Partner ID. You can obtain an application form by calling MSBCBS EMC Operations at (800) 344-5514, Ext. 47728 or (304) 424-7728, or by accessing the form online. To access online, follow the “Sign-Up” link in the Employer section at <http://www.msbcbs.com>.

5 Testing Policy

MSBCBS requires testing of potential Trading Partners for each transaction included in the EDI Transaction Application. This process is described below along with start-up instructions and contacts. EMC Operations is available Monday through Friday 8:00 am to 4:00 pm EST to assist with any Trading Partner Testing questions you may have.

5.1 MSBCBS Transactional Testing

The process involves connecting to MSBCBS and submitting a transaction file. Transactions will be taken into MSBCBS's translator and edited for X12 syntax. A functional acknowledgement 997 transaction will be returned indicating the results of the test. Note that syntax checking is done for any transaction submitted to MSBCBS regardless of test or production status of the submitted file.

Trading Partners may choose to submit Test Transactions to MSBCBS at any time. In order to submit a Test File, you must indicate "Test" in the ISA Segment by entering a value of "T" in ISA15. Any transactions marked as "production" will be processed against actual production data.

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6 Communications

Trading Partners submitting via modem dial a toll free telephone number and establish a reliable link with MSBCBS.

In order to submit electronically via modem, you will need a computer, modem, and software programmed with the option to submit electronic to MSBCBS. Additionally, a dedicated telephone line for your modem is recommended.

Trading Partners should use modems that support the Z Modem Transfer Protocol and incorporate error correction capabilities. Modem Baud Rates can range up to 56,000.

The toll free number to dial in transactions to MSBCBS EMC Operations is:
877-533-1359.

After connecting to MSBCBS you will be required to enter your EDI User Logon ID and password. When sending/receiving EDI Transactions from MSBCBS, there are two different ways of connecting to send/receive data from MSBCBS.

6.1 Command Prompt Option

To reach a command prompt, enter the Logon ID followed by a semicolon and you will get to the prompt (PN>).

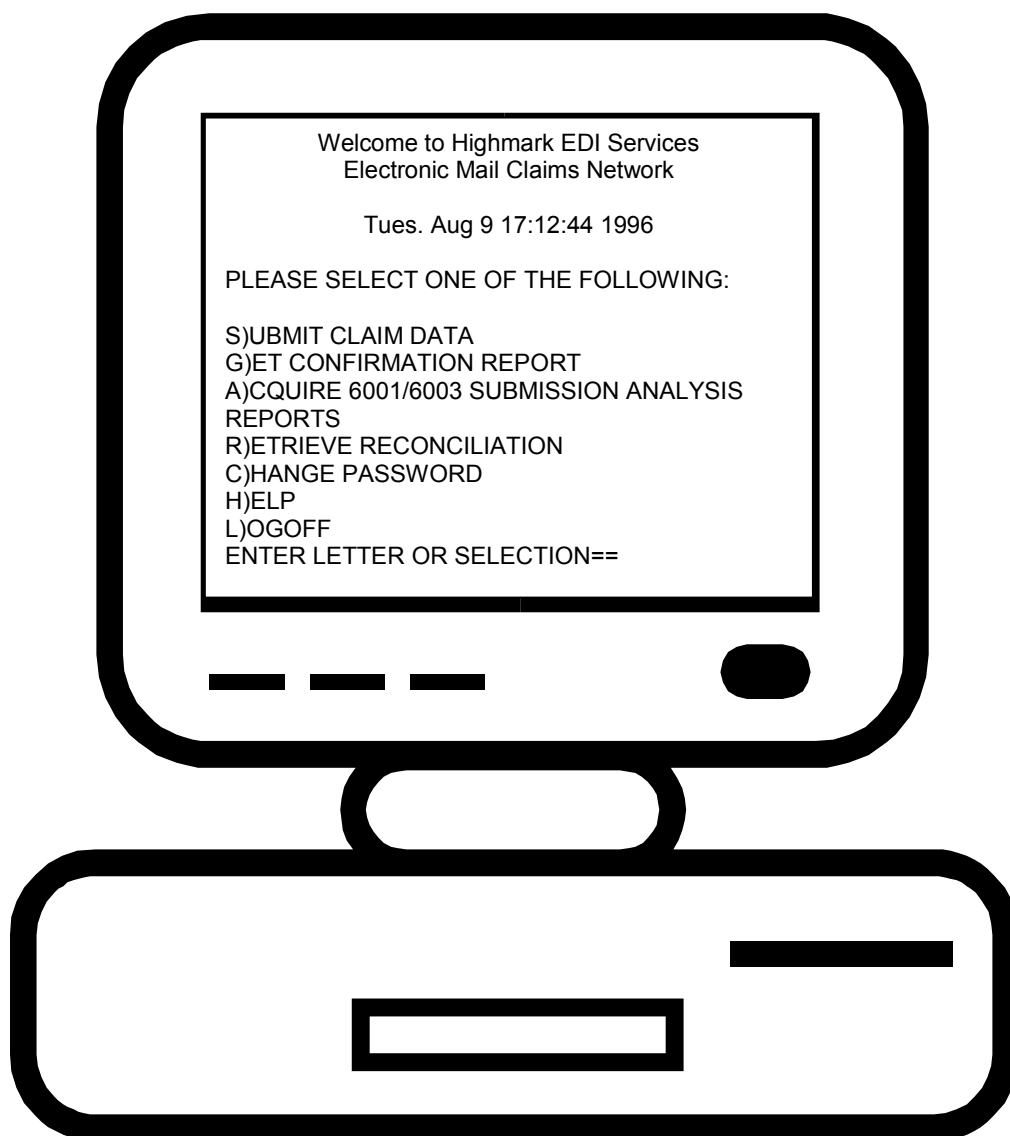
The following is a list of valid commands. All of the commands are shown here in upper case. These commands must be entered into the system in lower case (no shift key or shift-lock). The system will always echo the characters back in upper case:

XS	Submit any X12 Transaction
XACK	Retrieve any and all X12 Functional Acknowledgements
X###	Retrieve other X12 Response Transactions (future)
C	Change Password
H	Help
L	Logoff

6.2 Menu Option

To reach the EMC Operations Menu, enter the User Login ID and Password at the Login Prompt and you will be directed to the Welcome Page (see example). NOTE: The S, G, A, R, and H Commands are not valid for HIPAA-Compliant Transactions.

In addition to options listed on the menu screen, you can also enter HIPAA-Compliant Commands. At “Enter letter or selection”, type XS, XACK, etc.



6.3 Transmitting X12 Files Using FTP

The toll free number to submit FTP Transactions is 800-472-9709.

6.3.1 Instructions

- When sending X12 files, always insure the transfer mode is set to binary. With most FTP programs, the command 'binary' sets the transfer mode to binary.
- X12 files you are sending to us must be stored in your FTP login directory. THE FTP login directory is the default directory you are in when you log into our Processing system.
- Do not transfer an X12 file directly to a file name containing a period (.). The enrollment processing system periodically scans your FTP login directory for files containing a period in the file name. It is important that the system does not see an X12 file until you have successfully transmitted the entire file. Transfer your X12 file to a temporary file name such as "temp." For example: put "YourX12File temp"
- After the transfer is successfully completed, rename the file on the enrollment Processing system to a file name containing a period (.). Example: rename temp "X12MMDDHH.834 or 820", where MM = month; DD = day; and HH = hour. The name you give the temporary file and the final file containing a period is up to you, but the length of the entire name cannot exceed 25 characters.

6.3.2 Example

Login: YourLoginID
Password: xxxxxxxxxx

Your Command	Comments
ftp>binary	Transfer mode = binary
ftp>put YourX12File tmp834 or 820	Initial 834 or 820 file name on our system is "tmp834" or "tmp820"
250 Transfer Successful	Approximate response after file is transferred successfully.
ftp>rename tmp837 030515.834 or 820	Give the X12 file name a "." name so our system recognizes it.
ftp>bye	Logoff

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7 Transmission Envelopes

7.1 General Information

Interchange Control (ISA/IEA) and Function Group (GS/GE) Envelopes must be used as described in the National Implementation Guides. MSBCBS's expectations for inbound ISAs and a description of data on outbound ISAs are detailed in this chapter. Specific guidelines and instructions for GS and GE segments are contained in each Transaction Chapter.

Note - MSBCBS only supports one interchange (ISA/IEA Envelope) per incoming transmission (file). A file containing multiple interchanges will be rejected for a mismatch between the ISA Interchange Control Number at the top of the file and the IEA Interchange Control Number at the end of the file.

7.1.1 Delimiters

As detailed in the National Implementation Guides, delimiters are determined by the characters sent in specified, set positions of the ISA Header. For transmissions to MSBCBS EMC Operations (inbound transmissions), the following list contains all characters that can be accepted as a delimiter.

Description	Hex value
StartOfHeading	01
StartOfTeXt	02
EndOfTeXt	03
EndOfTrans.	04
ENQuiry	05
ACKnowledge	06
BELL	07
LineFeed	0A
VerticalTab	0B
FormFeed	0C
CarriageReturn	0D
DeviceControl1	11
DeviceControl2	12
DeviceControl3	13
DeviceControl4	14
NegativeAcK	15
SYNchron.Idle	16
EndTransBlock	17
FileSeparator	1C
GroupSeparator	1D
RecordSeparator	1E
!	21
“	22
%	25

Description	Hex Value
&	26
'	27
(28
)	29
*	2A
+	2B
,	2C
-	2D
.	2E
/	2F
:	3A
;	3B
<	3C
=	3D
>	3E
?	3F
@	40
[5B
]	5D
{	7B
}	7D
~	7E

Delimiter Type	Character Used	(Hex Value)
Data element separator	^	(5E)
Component element separator	>	(3E)
Segment terminator	~	(7E)
Repeating element separator (version 4030 and beyond)		(7C)

7.2 Data Detail and Explanation of Incoming ISA to MSBCBS

Segment: **ISA** Interchange Control Header (Incoming)

Note: This fixed record length segment must be used in accordance with the guidelines in the national transaction implementation guides, with the clarifications listed below.

Data Element Summary

Ref Des.	Element Name	Element Note
ISA01	Authorization Information Qualifier	MSBCBS can only support code 00 - No Authorization Information present.
ISA02	Authorization Information	This element must be space filled.
ISA03	Security Information Qualifier	MSBCBS can only support code 00 - No security Information present.
ISA04	Security Information	This element must be space filled.
ISA05	Interchange ID Qualifier	Use Qualifier Code Value “ZZ” Mutually Defined, to designate a Payer-Defined ID. MSBCBS only supports MSBCBS-assigned proprietary IDs for senders.
ISA06	Interchange Sender ID	MSBCBS must receive the security Logon ID assigned to the Trading Partner. This field will be validated against the Logon supplied. The ID must be left justified and space filled.
ISA07	Interchange ID Qualifier	Use Qualifier Code Value “33”. MSBCBS only supports the NAIC code to identify the receiver (MSBCBS).
ISA08	Interchange Receiver ID	MSBCBS must be identified using NAIC Code 54828. The code must be left justified and space filled.
ISA14	Acknowledgement Requested	MSBCBS does not consider the contents of ISA14. A TA1 Segment is always returned when the incoming interchange is rejected.
ISA15	Usage Indicator	MSBCBS uses the value in this element to determine the test or production nature of all transactions within the interchange.

7.3 Data Detail and Explanation of Outgoing ISA from MSBCBS

Segment: **ISA** Interchange Control Header (Outgoing)

Note: Listed below are clarifications of MSBCBS's use of the ISA Segment for outgoing interchanges.

Data Element Summary

Ref Des.	Element Name	Element Note
ISA01	Authorization Information Qualifier	MSBCBS can only support code 00 - No Authorization Information present.
ISA02	Authorization Information	This element must be space filled.
ISA03	Security Information Qualifier	MSBCBS can only support code 00 - No security Information present.
ISA04	Security Information	This element must be space filled.
ISA05	Interchange ID Qualifier	MSBCBS will send qualifier code value "33" to designate that the NAIC Code is used to identify the Sender (MSBCBS).
ISA06	Interchange Sender ID	MSBCBS will be identified by NAIC Code 54828. The Code will be left justified and space filled.
ISA07	Interchange ID Qualifier	MSBCBS will send Qualifier Code value "ZZ" Mutually Defined to designate that a MSBCBS-assigned Proprietary ID is used to identify the Receiver.
ISA08	Interchange Receiver ID	MSBCBS will always send the Security Logon ID assigned to the Trading Partner. The ID will be left justified and space filled.
ISA14	Acknowledgement Requested	MSBCBS always uses a 0 (No Interchange Acknowledgment requested).
ISA15	Usage Indicator	MSBCBS provides T or P as appropriate to identify the test or production nature of all transactions within the interchange.

8 Benefit Enrollment and Maintenance (834)

The 834 transaction is utilized by the sponsor of the insurance coverage, benefits, or policy to transmit electronic enrollment information. The Primary source for definitions, data usage, and requirements is the Implementation Guide named in the HIPAA Administrative Simplification Electronic Transaction rule as modified by the addenda document named in the Modifications to Electronic Data Transaction Standards and Code Sets rule. This companion document contains clarifications and payer specific requirements related to data usage and content when submitting an 834 to MSBCBS. Please note that this document only lists segments where payer specific requirements or clarifications apply.

This EDI Reference Guide provides direction for submitting an 834 Enrollment transaction to MSBCBS's Subscriber Membership system.

This EDI Reference Guide applies to transactions related to the following MSBCBS Traditional and Managed Care Products: Preferred Provider Organization (PPO), Point of Service (POS), Traditional Indemnity, Comprehensive Major Medical, Medicare Supplemental, FEP and Vision.

8.1 General Information and Guidelines for Submitting an 834

8.1.1 Data that is Not Used

While the enrollment information listed below can be (and in some instances must be) contained in a standard enrollment transaction, MSBCBS's processing does not currently use the following information:

1. Transaction Set Policy Number - REF (Header) - MSBCBS's business policy requires that policy or group numbers be submitted for each member, not at the transaction level.
2. Member Policy Amounts – AMT – (2100A) – MSBCBS does not currently need this information.
3. Member Health Information - HLH (2100A) - MSBCBS does not currently need this information.
4. Member Language - LUI (2100A) - MSBCBS does not currently need this information.
5. Member Employer - NM1, PER, N3, N4 (2100D) - MSBCBS does not currently need this information.
6. Last Premium Paid Date – DTP01 qualifier 543 (2300) – MSBCBS does not currently need this information.
7. Health Coverage Policy – AMT (2300) MSCBS does not currently need this information.
8. Health Coverage Policy Number – REF (2300) – MSBCBS products do not associate group number to the coverage level. Rather, the same group number applies to multiple products and therefore is sent at the Member Level (2000).
9. Identification Card – IDC (2300) – MSBCBS will not capture this information if transmitted. The Identification Card procedures will remain the same.

8.1.2 Transaction Size

MSBCBS can accept in excess of the limitation of 10,000 INS segments specified in the National Implementation Guide.

8.1.3 Required Documentation

- Adoption papers or placement papers
- Court order
- Divorce Decrees
- Legal guardianship papers
- Verification of marriage
- The date of signature will be captured for Underwriting purposes, but the Employer/Sponsor will be responsible for keeping the signature on file.

All required documentation must be received within 30 days from the date of the event at the following address:

MSBCBS
ATTN: Underwriting
P.O. Box 1948
Parkersburg, WV 26102-1948

8.2 Data Detail for 834

The following segment references are clarifications and specific requirements related to data usage and content for submitting an 834 Transaction.

Segment: **GS** Functional Group Header

Loop:

4010 IG Page: B.8

Data Element Summary

Ref Des.	Element Name	Element Note
GS02	Application Sender's Code	Submit the sender's MSBCBS assigned Trading Partner Number, with a prefix of B. The submitted value must not include leading zeros (0's).
GS03	Application Receiver's Code	Enter receiver code value of "54828" for MSBCBS.
GS06	Group Control Number	MSBCBS does not have specific requirements for this element.

Segment: **REF** Transaction Set Policy Number

Loop:

4010 IG Page: 32

Note: MSBCBS does not need this segment to process this request.

Segment: **DTP** File Effective Date

Loop:

4010 IG Page: 34

Ref Des.	Element Name	Element Note
DTP01	Date/Time Qualifier	MSBCBS needs a Maintenance Effective date; enter code value "303."

Segment: N1 TPA/Broker Name**Loop:** 1000C**4010 IG Page:** 39

Ref Des.	Element Name	Element Note
N103	Identification Code	MSBCBS is using “94” with a 4-digit MSBCBS assigned agent number. 94 = Code assigned by the organization that is the ultimate destination of the transaction set.
N104	Sponsor Identifier	4-digit MSBCBS assigned agent number

Segment: INS Member Level Detail**Loop:** 2000**4010 IG Page:** 43

Ref Des.	Element Name	Element Note
INS02	Individual Relationship Code	Refer to your group’s Health Care Certificate Booklet for Eligible Dependents.
INS04	Maintenance Reason Code	This information is required by MSBCBS for all INS03 maintenance type codes with the exception of INS03 value “030” 30 (Audit or Compare)
INS08	Employment Status Code	Required for subscriber.
INS09	Student Status Code	This information is required for dependent students who are over the age requirements listed in your Health Care Certificate Booklet. MSBCBS’s coverage of student dependents requires that the student is a full-time student and enrolled in an accredited school. If the student meets these requirements, this should be designated by a code value “F” in this data element. If code value = F, then Loop 2100E Member School is required.

Segment: REF Subscriber Number**Loop:** 2000**4010 IG Page:** 51**Note:** The assignment of the Subscriber Number is designated within the Insurance contract.

Ref Des.	Element Name	Element Note
REF01	Reference Identification Qualifier	Segment is used with a “0F” qualifier, subscriber number
REF02	Reference Identification	This is an alphanumeric field; however, spaces, dashes and other special characters are not part of the identification code and therefore should not be submitted in this transaction.

Segment: REF Member Policy Number**Loop: 2000****4010 IG Page: 53**

Note: MSBCBS requires the group number at this member level (2000); therefore always send a REF segment at this level with a REF qualifier of “1L” and a group number value as indicated below in the Element Note for the REF02.

Data Element Summary

Ref Des.	Element Name	Element Note
REF01	Reference Identification Qualifier	Segment is used with “1L” qualifier, group or policy number.
REF02	Reference Identification	Enter the MSBCBS assigned 11-digit group number, with positional values as indicated below. Positions 01-04 = Four leading zeroes (must be zero filled) Positions 05-08 = Enrollment Group Base ID Positions 09-11 = Enrollment Group Sub Group ID

Segment: REF Member Identification Number**Loop: 2000****4010 IG Page: 55****Data Element Summary**

Ref Des.	Element Name	Element Note
REF01	Reference Identification Qualifier	MSBCBS Business requires the use of: ZZ = Mutually Defined (Use this code to transmit the title of a member’s employment position on new Subscribers for Underwriting Purposes.) MSBCBS will not use the following qualifiers: 3H (Case Number) 17 (Client Reporting Category) All other qualifiers are required if information is available.
REF02	Subscriber Supplemental Identifier	If REF01 = ZZ for employment title please submit job title.

Segment: REF Prior Coverage Months**Loop:** 2000**4010 IG Page:** 57

Notes: Required when the portability provisions of the Health Insurance Portability and Accountability Act require reporting of the numbers of months prior health coverage that meet the certification requirements of the Act.

Segment: DTP Member Level Dates**Loop:** 2000**4010 IG Page:** 59

Note: MSBCBS requires a Termination Date (DTP01 qualifier 357) if the maintenance type is termination (INS03 value of 024). In addition, all other available dates should be reported here. If DTP01 = 300 (enrollment signature date) then DTP03 will have Date/Time qualifier.

Ref Des.	Element Name	Element Note
DTP01	Date/Time Qualifier	Qualifier “356” can be used to capture qualifying events such as marriage, adoption, etc.

Segment: PER Member Communication Numbers**Loop:** 2100A**4010 IG Page:** 64

Note: MSBCBS will only capture Home Phone, Work numbers and Telephone Numbers.

Ref Des.	Element Name	Element Note
PER04 PER06 PER08	Communication Number	Communication numbers must be formatted as specified in the National Implementation Guide. To be carried accurately on MSBCBS’s business systems, parentheses, hyphens, spaces, and special characters must not be sent.

Segment: N4 Member Residence City, State, Zip Code**Loop:** 2100A**4010 IG Page:** 68**Data Element Summary**

Ref Des.	Element Name	Element Note
N403	Postal Code	As specified in the National Implementation Guide, the hyphen (“-”) is excluded from a complete zip code. That is, a 9-digit zip code typically shown as “11111-1111” must be sent as “111111111”.

Segment: DMG Member Demographics**Loop:** 2100A**4010 IG Page:** 70**Note:** Until the National Individual Identifier is mandated, MSBCBS requires all demographic information unless otherwise noted below.**Data Element Summary**

Ref Des.	Element Name	Element Note
DMG04	Marital Status Code	MSBCBS business requires this information for Underwriting purposes.
DMG05	Race or Ethnicity Code	MSBCBS does not require this information.
DMG06	Citizenship Code	MSBCBS does not require this information.

Segment: ICM Member Income**Loop:** 2100A**4010 IG Page:** 73

Ref Des.	Element Name	Element Note
ICM03	Quantity	MSBCBS business requires this information on new subscribers for Underwriting purposes.
ICM04	Location Identifier	This data would be transmitted if the group has been set up with a three digit Department code that has been assigned by MSBCBS.
ICM05	Salary Grade	MSBCBS does not currently use this data.

Segment: NM1 Member Mailing Address**Loop:** 2100C**4010 IG Page:** 85**Note:** If subscriber and dependent have different mailing address, all mail will be sent to the subscriber's address unless a court order is on file.**Segment: NM1 Member School****Loop:** 2100E**4010 IG Page:** 98**Note:** School name is required when the member is not the subscriber, and is enrolled in an accredited school on a full-time basis.

Segment: **PER** Member School Communications Numbers

Loop: 2100E

4010 IG Page: 100

Ref Des.	Element Name	Element Note
PER03	Communication Qualifier	MSBCBS recommends the use of one of the following: MSBCBS will use the first occurrence of: HP (Home Phone Number) TE (Telephone Number) WP (Work Number) In the absence of the above qualifiers: FX (Facsimile), EX (Telephone Extension), or EM (Electronic Mail) will be used.
PER04 PER06 PER08	Communication Numbers	When a communication Qualifier represents a telephone number, the communications number must be formatted as specified in the National Implementation Guide. To be carried accurately on MSBCBS's business systems, parentheses, hyphens, spaces, and special characters must not be sent.

Segment: **PER** Custodial Parent Communications Numbers

Loop: 2100F

4010 IG Page: 109

Ref Des.	Element Name	Element Note
PER03	Communication Qualifier	MSBCBS recommends the use of one of the following: MSBCBS will use the first occurrence of: HP (Home Phone Number) TE (Telephone Number) WP (Work Number) In the absence of the above qualifiers: FX (Facsimile), EX (Telephone Extension), or EM (Electronic Mail) will be used.
PER04 PER06 PER08	Communication Numbers	When a communication Qualifier represents a telephone number, the communications number must be formatted as specified in the National Implementation Guide. To be carried accurately on MSBCBS's business systems, parentheses, hyphens, spaces, and special characters must not be sent.

Segment: **PER** Responsible Person Communications Numbers

Loop: 2100G

4010 IG Page: 118

Ref Des.	Element Name	Element Note
PER03	Communication Qualifier	MSBCBS recommends the use of one of the following: MSBCBS will use the first occurrence of: HP (Home Phone Number) TE (Telephone Number) WP (Work Number) In the absence of the above qualifiers: FX (Facsimile), EX (Telephone Extension), or EM (Electronic Mail) will be used.
PER04 PER06 PER08	Communication Numbers	When a communication Qualifier represents a telephone number, the communications number must be formatted as specified in the National Implementation Guide. To be carried accurately on MSBCBS's business systems, parentheses, hyphens, spaces, and special characters must not be sent.

Segment: **HD** Health Coverage

Loop: 2300

4010 IG Page: 128

Ref Des.	Element Name	Element Note
HD03	Insurance Line Code	Enter the Insurance Line Code Value that corresponds to the coverage. Listed below are Code values for coverages offered. Other code values that are available in the National Guide but not on this list are either not offered by MSBCBS or are incorporated into one of the listed coverages: FAC (Facility) HLT (Health) MM (Major Medical) MOD (Mail Order Drug) PDG (Prescription Drug) POS (Point of Service) PPO (Preferred Provider Organization) PRA (Practitioners) UR (Utilization Review) VIS (Vision)
HD05	Coverage Level Code	MSBCBS business requires this information for the subscriber only. Not all of these fields are applicable to MSBCBS business. Please see your Health Care Certificate Booklet for additional details.

Segment: DTP Health Coverage Dates**Loop:** 2300**4010 IG Page:** 132**Note:** MSBCBS does not currently capture Last Premium Paid (DTP01=543)**Segment: LX Provider Information****Loop:** 2310**4010 IG Page:** 139**Note1:** For a managed care product (HD03 code value POS), a Provider Information Loop is required to indicate the Primary Care Physician (PCP) selection.**Note2:** The business process related to the Subscriber Database will only accept one provider for each insurance line. That is, if multiple Provider Information loops are sent inside one Health Coverage HD loop, only information for the first Primary Care Provider will be captured.**Segment: NM1 Provider Name****Loop:** 2310**4010 IG Page:** 140**Data Element Summary**

Ref Des.	Element Name	Element Note
NM101	Entity Identifier Code	MSBCBS will only accept the value “P3” until the National Service Provider number is approved. (Primary Provider)
NM108	Identification Code Qualifier	Provider 4010A1 Addenda – Send code “SV” (Service Provider Number); this value was added in the addenda standard. See direction for NM109 below.
NM109	Identification Code	Send the provider’s MSBCBS assigned provider number, which consists of an Alpha “W” followed by five-position number and can be found in the provider directory. If the Service Provider Number is not available, the group should submit the nine (9) position Federal Tax ID number or Social Security number, plus the three (3) position MSBCBS assigned suffix number.

Segment: **N4** Provider City, State, ZIP Code

Loop: 2310

4010 IG Page: 143

Data Element Summary

Ref Des.	Element Name	Element Note
N401	City Name	MSBCBS requires this information.
N402	State or Province Code	MSBCBS requires this information.
N403	Postal Code	As specified in the National Implementation Guide, the hyphen (“-”) is excluded from a complete ZIP code. That is, a 9-digit ZIP typically shown as “11111-1111” must be sent as “111111111.”

Segment: **COB** Coordination of Benefits

Loop: 2320

4010 IG Page: 150

Note: MSBCBS will continue to send out COB letters when an 834 transaction is received.

9 Premium Payment (820)

Mountain State Blue Cross Blue Shield customers may use the 820 Transaction to make a Premium Payment, send a Remittance Advice, or make a payment and send a Payment Remittance Advice to MSBCBS. The Remittance Advice can go directly from payer to payee, through a financial institution, or through a third party agent.

A complete description of the HIPAA 820 Data Elements, Descriptive Terms, Required Elements, and File Structure can be found in the 820 Implementation Guide titled Payroll Deducted and Other Group Premium Payment for Insurance Products. This companion document contains clarifications and payer specific requirements related to data usage and content when submitting an 820 transaction to MSBCBS.

9.1 Data Detail for 820

The following segment references are clarifications and payer-specific requirements related to data usage and content.

9.1.1 Premium Payment Detail Reporting

As clarification of the 820 standard and national implementation guide, Premium Payment detail can be provided as either an Organizational Summary using Loops 2000A through 2320A or an Individual Remittance using Loops 2000B through 2320B. That is, both Organizational (2000A) and Individual (2000B) remittance detail cannot occur within one transaction (ST-SE).

Segment: GS Functional Group Header

Loop:

4010 IG Page: B.8

Data Element Summary

Ref Des.	Element Name	Element Note
GS02	Application Sender's Code	Code identifying party sending transmission: codes agreed to by the Trading Partner. The submitted value must not include leading zeros (0).
GS03	Application Receiver's Code	Enter receiver code value of "54828" for MSBCBS.
GS06	Group Control Number	MSBCBS does not have specific requirements for this element.

Segment: BPR Beginning Segment for Payment Order/Remittance Advice

Loop:

4010 IG Page: 35

Note: When the value of the Payment Method Code in BPR04 is ACH (Automated Clearing House), include the information listed below in segments BPR12 through PR15.

Data Element Summary

Ref Des.	Element Name	Element Note
BPR12	(DFI) ID Number Qualifier	Use the ID Number Qualifier 01 in this data field.
BPR13	(DFI) Identification Number	MSBCBS EMC Operations will supply the appropriate ABA identification number(s) as part of the trading partner set-up process.
BPR14	Account Number Qualifier	Use the DA Account Number Qualifier in this data field.
BPR15	Account Number	MSBCBS EMC Operations will supply the appropriate account number(s) as part of the trading partner set-up process.

Segment: **REF** Premium Receivers Identification Key

Loop:

4010 IG Page: 48

Data Element Summary

Ref Des.	Element Name	Element Note
REF01	Reference Identification Qualifier	For HIPAA Health Premium Payments the Reference Identification Qualifier of 14 (Master Account Number) is required in this data field.
REF02	Reference Qualifier	The customer will use MSBCBS's account number 10397 in this data field to reference MSBCBS's account.

Segment: **N1** Premium Receiver's Name

Loop: 1000A

4010 IG Page: 56

Data Element Summary

Ref Des.	Element Name	Element Note
N102	Name	Use the name MSBCBS in this name data field.
N103	Identification Code Qualifier	Use the FI Identification Code Qualifier in this data field.
N104	Identification Code	MSBCBS EMC Operations will supply the appropriate Federal Taxpayer's Identification Number as part of the trading partner set-up process.

Segment: **N1** Premium Payer's Name

Loop: 1000B

4010 IG Page: 62

Data Element Summary

Ref Des.	Element Name	Element Note
N102	Name	Premium Payer Name
N103	Identification Code Qualifier	Use the FI Identification Code Qualifier in this data field.
N104	Identification Code	Premium Payer Identifier

Segment: PER Premium Payer's Administrative Contact**Loop:** 1000B**4010 IG Page:** 69**Note:** MSBCBS requests this information to better service any questions that may arise from this account premium payment (telephone number is preferred).**Data Element Summary**

Ref Des.	Element Name	Element Note
PER04 PER06 PER08	Communication Numbers	When a communication Qualifier represents a telephone number, the communications number must be formatted as specified in the National Implementation Guide. To be carried accurately on MSBCBS' business systems, parentheses, hyphens, spaces and special characters must not be sent.

Segment: RMR Organization Summary Remittance**Loop:** 2300A**4010 IG Page:** 74**Data Element Summary**

Ref Des.	Element Name	Element Note
RMR01	Reference Identification Qualifier	Use the 1L (Group/Policy Number) Code qualifier in this data field.
RMR02	Reference Identification	Enter the MSBCBS assigned 11-digit group number, with positional values as indicated below. Positions 01-04 = Four leading zeroes (must be zero-filled) Positions 05-08 = Enrollment Group Base ID Positions 09-11 = Enrollment Sub Group ID

Segment: NM1 Individual Name**Loop:** 2100B**4010 IG Page:** 88**Note:** MSBCBS requests the individual's name (NM103 through NM107) to better service any questions that may arise from the account premium payment.

Appendix Employer/Sponsor Guide Changes

This section is for future update use.