

INSURANCE MATCH WORKGROUP CONFERENCE CALL

MEETING MINUTES

DATE: August 8, 2006
LOCATION: OCSE, Dawson Room
TIME: 1:30 PM – 3:00 PM

OCSE:

<input type="checkbox"/> Nix, Roy	<input type="checkbox"/> Deimeke, Linda	<input checked="" type="checkbox"/> Keely, Linda
<input checked="" type="checkbox"/> Grigsby, Sherri	<input checked="" type="checkbox"/> Kenher, Chuck	<input checked="" type="checkbox"/> Higgs, Renee
<input checked="" type="checkbox"/> Young, Sue	<input checked="" type="checkbox"/> O'Conner, Joan	<input checked="" type="checkbox"/> Hale, Scott
<input checked="" type="checkbox"/> Marsolais, Matt	<input type="checkbox"/> Gallauresi, Dave	<input type="checkbox"/> Workie, Essey
<input type="checkbox"/> Newcombe, Kerry	<input checked="" type="checkbox"/> Stewart, Bill	

WORKGROUP:

State Representation:

<input checked="" type="checkbox"/> O'Neill, Dolores (MA)	<input type="checkbox"/> Santilli, Sharon (RI)	<input checked="" type="checkbox"/> Budnik, Jan (NJ)
<input type="checkbox"/> Clayman, Amy (MA)	<input type="checkbox"/> Bermudez, Rick (CA)	<input checked="" type="checkbox"/> Sheaffer, Tom (PA)
<input checked="" type="checkbox"/> Knowles, Larry (NY)	<input checked="" type="checkbox"/> Bailey, Rebecca (VA)	<input checked="" type="checkbox"/> Budnik, Jan (NJ)
<input checked="" type="checkbox"/> Simmerson, Diane (PA)	<input checked="" type="checkbox"/> Duncan, Melanie (AL)	<input checked="" type="checkbox"/> Odom, Vickie (NC)
<input checked="" type="checkbox"/> Cooper, Sarah (OH)	<input checked="" type="checkbox"/> Langhorst, Joyce (NM)	<input type="checkbox"/> Farley, Bob (RI)
<input checked="" type="checkbox"/> Trammell, Annette (AR)	<input checked="" type="checkbox"/> Taylor, Doris (IA)	<input checked="" type="checkbox"/> Brown, Paula (CO)
<input checked="" type="checkbox"/> Takeuchi, Jadine (CA)	<input type="checkbox"/> Whitehead, Dabretta (AR)	<input type="checkbox"/> Roland, Marty (PA)
<input checked="" type="checkbox"/> Donnelly, Charles (WA)	<input type="checkbox"/> Anderson, LeAnn (CO)	<input checked="" type="checkbox"/> French, George (RI)

Insurance Representation/ISO/SSA/Other:

<input checked="" type="checkbox"/> Bachman, Janet (AIA)	<input checked="" type="checkbox"/> Currie, Carrie (State Farm)
<input checked="" type="checkbox"/> Pickard, Jennifer (CMI)	<input checked="" type="checkbox"/> Maddox, Paraskevi (Vivi) (SSA)
<input type="checkbox"/> Giknis, John (ISO)	<input type="checkbox"/> Lavie, Ann (ISO)
<input type="checkbox"/> Aiger, John (PCIAA)	<input type="checkbox"/> Griffin, Don (PCIAA)
<input type="checkbox"/> Eager, John (PCIAA)	<input type="checkbox"/> Baldini, Don (Lib. Mutual)
<input type="checkbox"/> Casey, Bill (Amica)	<input type="checkbox"/> Nangle, Steve (Nationwide)

Decisions/Discussion

1. The 07/25/06 Workgroup conference call minutes will be updated to reflect the “emerging trend for insurers to outsource their IT operations” is recognized by all insurance companies, not just “smaller” ones.
2. OCSE provided an update on next week’s Workgroup meeting and noted that all state representative room reservations are confirmed.

3. Participants on the call continued to review the consensus items (Note: The consensus items have not been approved by OCSE policy or Federal management). The following items were discussed in detail:
 - a. **Potential Amount of Claim** – This information is currently not reported by insurers to the Insurance Service Office (ISO).
 - b. **Periodic vs. Lump Sum Indicator** – Workers’ compensation payments are usually periodic and other types of property casualty claims are lump sums.
 - c. **Attorney of Record** – NC stated that this is an important data element as NC CSE staff manually work the data obtained from their state’s workers’ compensation agency and often times contact the attorney to secure payment. Insurers noted that this element is rarely reported to ISO because the information is not known at the time that the claim is filed. NJ noted that most people will have attorney representation within 24 hours. NJ requested a walkthrough of claim processing be presented at the Workgroup meeting. OCSE noted that CMI and State Farm are on the agenda to provide a walk through of the claims process.
 - d. **Automation** – When new members join the CSLN, the system searches back one year through the interface with ISO. Insurers inquired how ISO is capable of performing a match on data that is one year old. OCSE will work with ISO to explain the historical match.
 - e. **Family Violence (FV)** – States would like data for matching purposes only, and have the capability to pursue on a case-by-case basis. The determination to return information when FV is involved is larger than the Insurance Match Project. OCSE will review and make a decision that will affect all programs/projects.
 - f. **Duplicate Matches Filtered** – Currently NY filters by claim number. Insurers noted the same claim number is used on all claims involved in the same accident. IA suggested an option for filtering data that states receive from their state workers’ compensation agency. It was noted that the entity conducting the match would have to develop a process for receiving the state child support enforcement agencies’ workers’ compensation data. The Workgroup will discuss in more detail at the Workgroup meeting.
 - g. **Frequency of Matching** – An insurer noted if matching occurs daily, the claim should be open when the state receives the data.
 - h. **Matching On All Types of Insurance Claims** – Workgroup members discussed whether states would receive matched data if state law prohibited seizure of the insurance claim type. OCSE will discuss with policy. States noted the following:
 - NY: All claim types are subject to seizure; some may be evaluated on a case-by-case basis.
 - CO: ND is prohibited from seizing some types of insurance settlements.
 - MA: Real property is excluded from insurance intercept.
 - NC: All claim types are subject to seizure; some may be evaluated on a case-by-case basis
 - IA: All claim types are subject to seizure; some may be evaluated on a case-by-case basis
 - WA: All claim types are subject to seizure; some may be evaluated on a case-by-case basis

OCSE is in the process of compiling a matrix containing information about types of insurance eligible for intercept in all states and will distribute the completed matrix to Workgroup members after all responses have been documented.

4. The Workgroup discussed whether Federal and state government entities will be contacted to discuss their role in the insurance match. OCSE noted that a meeting has been scheduled with the Department of Labor, which is the entity that provides workers' compensation benefits for Federal employees. OCSE will continue to identify and provide outreach to government entities for the purposes of obtaining participation in the insurance match.
5. It was noted that other types of insurance should be reported through the insurance match such as life insurance. Life insurance companies carry products such as IRAs and annuities. A suggestion was made that FIDM may be the appropriate vehicle to report the products mentioned. OCSE clarified that insurance companies are in fact classified as financial institutions, but the definition of "account" under the Federal law does not cover traditional insurance company products. A representative from the life insurance association will attend the Workgroup meeting which may be the appropriate forum to discuss this item.
6. The Workgroup reviewed the Implementation Alternatives Evaluation Criteria. It was decided that the evaluation criteria would be used to evaluate the match; not the subsequent intercept activity.
 - "Efficiency" will be moved to the last column. Rating the other criteria will help determine the efficiency of the alternative.
 - "Cost Effective" will be changed to "Minimizes Cost."
 - "Promotes Standardization" will focus on obtaining match data in a standard format. Perspectives from states *and* from insurers will be offered.
 - A column for "Promotes Participation," for both insurers and states, will be added to the evaluation criteria.

The Workgroup may also want to discuss flexibility when reviewing the state intercept process.

Action Items

1. Obtain information from ISO regarding matching on historical data (one year's worth of claims data when a new insurer or state joins CSLN).
2. OCSE to discuss with policy whether states should receive matched data on insurance claims the state is prohibited from intercepting based on state law.