

INSURANCE MATCH WORKGROUP CONFERENCE CALL

MEETING MINUTES

DATE: January 9, 2007 & January 16, 2007
LOCATION: OCSE, Schreiber Room
TIME: 1:30 PM – 3:00 PM

OCSE:

<input checked="" type="checkbox"/> Nix, Roy	<input checked="" type="checkbox"/> Deimeke, Linda	<input checked="" type="checkbox"/> Locks, Beatrice
<input checked="" type="checkbox"/> Grigsby, Sherri	<input checked="" type="checkbox"/> Kenher, Chuck	<input checked="" type="checkbox"/> Stuart, Bill
<input checked="" type="checkbox"/> Young, Sue	<input checked="" type="checkbox"/> O'Connor, Joan	<input checked="" type="checkbox"/> Butler, Mary
<input checked="" type="checkbox"/> Marsolais, Matt	<input checked="" type="checkbox"/> Burke, Tom	<input checked="" type="checkbox"/> Workie, Essey
<input type="checkbox"/> Bonar, Donna		

WORKGROUP:

State Representation:

<input checked="" type="checkbox"/> O'Neill, Dolores (MA)	<input checked="" type="checkbox"/> Santilli, Sharon (RI)	<input checked="" type="checkbox"/> Budnik, Jan (NJ)
<input checked="" type="checkbox"/> Donnelly, Charles (WA)	<input checked="" type="checkbox"/> Barela, Barbara (NM)	<input checked="" type="checkbox"/> LaGrassa, Teri (CA)
<input checked="" type="checkbox"/> Knowles, Larry (NY)	<input checked="" type="checkbox"/> French, George (RI)	<input checked="" type="checkbox"/> Cooper, Sarah (OH)
<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"/> Taylor, Doris (IA)	<input type="checkbox"/> Farley, Bob (RI)	<input type="checkbox"/> Clayman, Amy (MA)
<input checked="" type="checkbox"/> Trammell, Annette (AR)	<input checked="" type="checkbox"/> Bailey, Rebecca (VA)	<input checked="" type="checkbox"/> Brown, Paula (CO)
<input checked="" type="checkbox"/> Whitehead, Dabretta (AR)	<input checked="" type="checkbox"/> Roland, Marty (PA)	

Insurance Representation/ISO/SSA/Other:

<input checked="" type="checkbox"/> Bachman, Janet (AIA)	<input checked="" type="checkbox"/> Currie, Carrie (State Farm)	<input checked="" type="checkbox"/> Eager, John (PCIAA)
<input checked="" type="checkbox"/> Litjen, Tom (PCIAA)	<input checked="" type="checkbox"/> Giknis, John (ISO)	

Decisions/Discussion

1. OCSE provided an update on outreach activities including attending and presenting information about the insurance match initiative at the following insurance conferences: NAIC, IAIABC, NAMIC, and the National Workers' Compensation and Disability Exposition.
2. Letter to insurers from OCSE's Commissioner Margot Bean is scheduled to be mailed in January. All State and insurance workgroup members will receive a copy of the letter.
3. Insurance Initiative progress will be presented at the National Child Support Enforcement Administration (NCSEA) policy forum on January 31st.

4. OCSE provided an update on the insurance match alternatives. The six alternatives identified at the Insurance Workgroup Meeting in August were narrowed down to three:
 - a. OCSE is the primary matching mechanism with insurers
 - b. CSLN is the primary matching mechanism with insurers
 - c. OCSE is the primary mechanism while also interfacing with CSLN.

OCSE is analyzing the options for implementing the match. A “multi-pronged” approach will be used to obtain insurance data from the following sources: Insurers or their agents including repositories of claims data, State Workers’ Compensation Agencies and the US Department of Labor. A web interface may be implemented in conjunction with a batch interface.

5. State CSE agencies that opt to receive insurance match data from OCSE will receive data through the Federal Case Registry (FCR). Regardless of the implementation option selected, OCSE will return matches from the Department of Labor to State CSE agencies. The draft response record layout from OCSE to State CSE agencies was reviewed by the Workgroup. OCSE used the existing MSFIDM response file record layout and the CSLN response record to States to identify data elements in the record layout.

Element Name	Comments
Insurer TIN	This is the same as Federal Employee Identification Number (FEIN). States consider this field to be important since in many systems, when the TIN is populated, certain other fields are populated automatically as a result (address, city, zip, etc). States confirmed that whether or not the TIN is available, they want the other data sent to them.
Address Scrubbing	State consensus was to include this as a data element. Some States, such as Iowa, will perform their own scrubbing once they receive the data.
Claimant Middle Name	Often not provided. Will work with data standards team to determine whether the field should be decreased from 16 characters to 1 to hold only the middle initial, if provided.
Gender	Often not provided. This will become an optional field.

Element Name	Comments
Claimant ITIN	The source of this element was MSFIDM layout. States agreed that if SSN is obtained, there is no need for ITIN. Consensus is to delete.
Claimant Home Phone/Business Phone/Cell Phone/Driver's License Number/Driver's License State	Most States do not receive this information. Telephone numbers are currently optional for insurers reporting to ISO. Consensus is for elements to be optional.
Claimant Pager Number/Pager PIN	This is an ISO optional field added in 1999. Suggestion was made for insurers to report email addresses. Consensus is for these elements to be deleted from record layout.
Claimant Occupation	Consensus to make optional field.
Claimant Medical/Professional License Number – Optional	Consensus to make optional field.
Insurer Matched Claim Location State Code	Suggestion to edit description to “State where loss occurred.” Agreed that this element may be useful to States as it identifies the jurisdiction that controls the claim. Consensus was to make this element optional.
Insurance Claim Number	Some carriers use claim numbers up to 30 characters. Retain field length.
Insurance Product Claim Type	Many States issue IWO or lien/levy per State law, depending on claim type. Insurers advised the list of claim types could be reduced.
Insurer Matched Claim Status Indicator	ISO currently tries to get insurers to populate this field when reporting through its universal format. Consensus on this field is for it to be optional.
Insurer Name Match Flag	ISO does not match on name only. The SSN is a standalone search and is not validated against a name in the ClaimSearch database.

Element Name	Comments
	In CSLN, bridging the two elements together is a part of the QA process.
Insurance Claim Award Amount	This field is not reported to ISO. Consensus was to delete field.
Insurer Policy Number	Consensus is to delete field, since there is no need to have the policy number when claim number is provided.
Insurance Claim Payout Frequency	"Bi-Weekly" to be added to frequency chart. It should be assumed that the majority of property/casualty (P/C) claims will be one time payouts. P/C never pays weekly. This element is generally not reported to ISO. Consensus is to make field optional.
Insurer Contact Name	This field will be broken out by first name, last name, and middle initial.
Insurer Contact Fax	Insurers do not normally report this. Consensus was to make this optional.
Insurer Contact E-Mail	Optional
Date Claim Reported	There can be a gap between date of loss and the date claim was reported. However, there is almost no gap between date of claim reported to insurer and date of claim reported from insurer to ISO. States do believe this field will be helpful and therefore will be optional.
Beneficiary Indicator	No P/C claim would involve a beneficiary. This field may be used to report other types of insurance claims/products.
Attorney of Record Name/Address/City/State/Zip	ISO receives these fields sporadically from insurers. These fields will be optional.
SSN Identified by Insurer	The SSN stored on the insurers/agents system for the claimant.
Third Party Administrator	NEW. These elements will be added to the

Element Name	Comments
Name/Address/City/State/Zip/Phone	record layout.
Employer Name/Address/City/State/Zip/Phone	NEW. This information is always reported for a WC claim, but rarely reported for those claims outside the scope of WC.
Claim Update Indicator	NEW. Notifies States if a claim has been changed since the last time information about the claim was provided.
Claimant Suffix	NEW.
Claimant E-mail	NEW.

The insurers suggested adding the element “Claimant Suffix” to assist in matching the obligor and claimant.

Insurers suggested that “Policy Holder Name” would not be effective for matching purposes.

6. OCSE will have all Insurance Match Workgroup Conference Call/Meeting Minutes posted to the OCSE website by the end of January 2007.

Action Items

1. Identify optional/required fields.
2. Send list of insurance product type claims to insurers and States (workgroup States to send to other States in their region) for feedback.
3. Send record layout specifications to Data Standards Team.
4. OCSE to clarify definitions of all data elements.