HPA Job Aid
Submitting Premium Changes

This job aid provides guidance for Health Plan Administrators (HPAs) and Third Party Administrators (TPAs) that make bulk premium changes for their members who are Health Coverage Tax Credit (HCTC) participants. When bulk premium changes are submitted to the HCTC Program, it is imperative that you follow the steps outlined below. This will help the HCTC Program minimize delays and avoid errors when issuing payments to you.

Step 1 - Notify Your Members
HPAs and TPAs are responsible for conveying premium changes to their members. You should first notify your members of premium changes *before* submitting them to the HCTC Program. The HCTC Program does not assume responsibility for communicating any health plan changes to HCTC participants.

Step 2 - Create a Spreadsheet
Bulk premium change information must be submitted to the HCTC Program in spreadsheet format using Microsoft Excel. Please ensure the spreadsheet contains detailed information, as shown in the example below, for each member with premium changes.

Spreadsheet Requirements:

- Format: The HCTC Program can only accept spreadsheets in Microsoft Excel format .xls or .csv. If you have a newer version of MS Excel, please save the spreadsheet in one of the two accepted formats.
- Title Details: The spreadsheet must have a descriptive title that does not exceed 20 characters. Please include the year, your company name or acronym, and the phrase “Premiums”; e.g. "2010XYZPremiums."
- Spreadsheet Details: You must list the HPA/TPA name and the effective date of the premium changes (e.g. "HPA Name Premium Changes Effective December 1, 2010") at the *top* of the spreadsheet.
- Column Field Names: Using the example below, label the first eight columns of the spreadsheet (A – H) with the field names in the example.
- Mandatory Columns: The HCTC Program requires Columns B, C, and D fields, marked with asterisks (*). If you wish to provide additional, non-required information in the other columns such as: Member Name, Group ID, Member ID, Policy ID, and # of People insured, you may do so. However, the columns *must* follow the order below:

Column:	A	B	C	D	E	F	G	H
Field:	Member Name	*Policy Holder's SSN	* Total New Premium Amount	* Amt for separate non-medical policies	Group ID	Member ID	Policy ID	# of People Insured
Example:	Doe, John, A.	123456789	$950.50	$50.50	987654	ABC012345678	123	2

Step 3 - Write an Email to Accompany the Spreadsheet
It is important for HPAs and TPAs to draft an email that will accompany their spreadsheets. The body of the email must reference the attached spreadsheet.

The body of the email also must:
- Specifically reference the title of the spreadsheet and effective date of the premium changes.
- Include the name, title/organization, and contact information of the person submitting the spreadsheet.

Step 4 - Submit the Email and Spreadsheet
Send the email and spreadsheet to the HCTC Program no later than the first week of the month *prior* to the effective date of the premium changes. Doing so will allow the HCTC Program to make the necessary systemic changes before mailing invoices to HCTC participants.

The HCTC Program will accept premium changes submitted any time during the month. However, if the premium change is not submitted by the first week of the month *prior* to the effective date, the changes may not be reflected in HCTC payments and/or payment reports until the following month. For example, if you submit a spreadsheet to the HCTC Program in the middle of October for a November premium change, the HCTC Program will not be able to adjust its invoices in time for the November premiums. Therefore, the premium change on the HCTC invoice would occur during the December payment cycle.

The HCTC Program requires that you use a secure method of transmission in order to protect to the sensitive information contained within the spreadsheet. Secure methods generally require passwords. Examples include attaching the spreadsheet to the accompanying email via an encrypted WinZip file, or posting the spreadsheet to an FTP site for secure download.

When emailing:
- Send the password protected spreadsheet to the attention of 'Payment Processing' at hctc.program@irs.gov. Send *only* to this email address. Do not send the premium changes spreadsheet to your HPA Analyst as they are unable to process this information.
- If you have any questions about transmitting your spreadsheet securely, or are unable to email the changes, contact the HCTC Program at (866) 364-9553.

For more information on HPA procedures, read the HCTC Health Plan Administrator Operations Guide at www.irs.gov/hctc. If you are making a TPA change, please notify your HPA Analyst immediately to ensure proper handling of payments. Notification of TPA changes should be received no later than the first week of the month *prior* to the effective date of the change. Although the HCTC Program will accept notification of TPA changes any time during the month, accurate payment of premium amounts to the correct TPA will be affected if notification of changes is not received in a timely manner.