

Processing Prior Administrator Health Reimbursement Account (HRA) Rollovers & Flexible Spending Account (FSA) Carryovers

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Rollover / Carryover File Overview

The objective of this guide is to provide employer clients the information necessary to load Health Reimbursement Account (HRA) rollovers and Flexible Spending Account (FSA) carryover amounts from a prior administrator. Typically, the rollover or carryover amounts are provided once the claim run out period from the prior plan year is over. During the implementation process, Anthem will work with employers to review the information contained in this guide.

Data Exchange Overview

sFTP

Anthem provides employers with an sFTP address to upload files with rollover and/or carryover amounts. Employers can post import files to the sFTP server and retrieve results files from the same folder. Clients will have separate production and testing sFTP credentials.

File Naming

The import file name may contain up to 30 characters, including extensions, and must contain a period (.) and a 3-character extension. The import extension must be .mbi. The import file agent only processes files that have .mbi as an extension. The file name of the import file must be unique for the employer within the past 30 days.

A best practice file naming convention is *Carryover_YYYYMMDD_nn*, where YYYYMMDD is the 4-digit year, month, and day the import file was created, plus nn is the file number order within that date. For example, on June 2, 2016, the first file sent on that date would be *Carryover_20160602_1.mbi* and the second file sent would be *Carryover_20160602_2.mbi*.

File Processing

An automated system file agent checks the sFTP directories for files with extension .mbi. If the agent finds a file, it renames the extension to .prs, indicating that the file is ready for parsing. The agent processes only one file per directory at a time in the order it was placed in the sFTP directory. The agent parses the file and compares record formats with the EDI templates.

During Processing:

- The file extension changes to .prs, indicating the file has been parsed and is now being processed.
- The agent checks each record for errors. If there are no errors, the record is processed.
- The file extension changes to .dne, indicating processing is complete.
- The agent creates a results file with an extension of .res.

Employers can retrieve and delete the processed files. The employer can additionally retrieve the results file. .res from their sFTP site.

File Formats and Example

Employers will use a deposit import file called an “IH Record” to make contributions. Using the Comma Separated Value (CSV) or fixed length format, the employer can create a file to import HRA carryover or FSA rollover amounts. If using fixed length format, then the employer must calculate the position by using the max field length.

Import File - There are 2 records you will need to submit:	Response File - Anthem will provide a response for each record received
IA – Record Header Row	RA – Record Header Row
IH – Deposit Import Records	RH – Deposit Result Records

A sample file contains the following information:

Record 1: The File Header (IA) record that must appear as the first record for any import record. The first field will have a value of “IA.” The second field specifies how many records are in the file, including the header record. The third field is a password that uniquely identifies you and validates the import file. The final three fields are the Import Template ID, Results Template ID, and Export Template ID, which define the formats and locations of fields in the import records, results records, and export records. These values will be provided to you during the implementation process.

Record 2: The Employee HRA Rollover Deposit Import (IH) record for John Anderson.

Record 3: The Employee HRA Rollover Deposit Import (IH) record for Alan Brown.

Record 4: The Employee FSA Carryover Deposit Import (IH) record for Lisa Parker.

Record 5: The Employee FSA Carryover Deposit Import (IH) record for Anna Smith.

Example File Contents:

```
IA,6,edipassword,import temp name,result temp name,export temp name,batch id
IH,T01234,ANTsajfgh,HPID,HRA,20160101,20161231,6,0.00,300.00,20160125,1,013,1
IH,T01235,ANTsajfgh,HPID,HRA,20160101,20161231,6,0.00,400.00,20160125,1,013,2
IH,T01236,ANTsajfgh,HPID,FSA,20160101,20161231,6,0.00,700.00,20160125,1,013,3
IH,T01237,ANTsajfgh,HPID,FSA,20160101,20161231,6,0.00,800.00,20160125,1,013,4
```

Deposit Import (IH) Record

Rollover Credits

If an employer had a rollover or carryover with a prior administrator, the employer can provide the balances eligible to rollover using the IH Employee deposit record.

Field Description	Description	Field Length	Format	Example
Record ID	Deposit Record- Always send IH	2	Alpha	IH
TPA ID*	Unique identifier provided during implementation. These will be different for beta and production. For example, Beta: T02532, Prod: T01902	6	Alphanumeric	T01902
Employer ID*	Unique identifier provided during implementation	12	Alphanumeric	JFA123ghr2
Employee SSN*	Employee's Social Security Number	9	999999...9	999999999
Account Type Code*	Three-digit code for type of benefit plan or account, such as HRA or FSA. These identifiers will be provided to the employer during the implementation.	4	Alphanumeric	HRA
Plan Start Date*	Date must match the corresponding date set for the employer's benefit plan.	8	YYYYMMDD	20150101
Plan End Date*	Date must match the corresponding end date set for the employer's benefit plan.	8	YYYYMMDD	22001231
Employer Deposit Amount*	Rollover or Carryover amount	1	999999...9	0.00
Employee Deposit Amount*	The employer deposit amount should always be 0	19	999999...9	0.00
Effective Date	Date of Carryover or Rollover	8	YYYYMMDD	20160701
Dup Deposit Check	Hardcode to 1. If effective date and amount are identical to those on another deposit, deposit will reject as duplicate. 1 = Yes	1	Numeric	1
Deposit Type*	Hardcode to 6. Type of deposit for the account. 6 = Other Deposit	1	9	2

Field Description	Description	Field Length	Format	Example
Deposit Sub-Type	Set to "ROLL" to indicate this is a rollover deposit.	10	Alphanumeric	ROLL
Record Tracking Number	Returned on response records and is used for reconciliation of errors.	20	Alphanumeric	584585

Deposit Results (RH) Record

Field Description	Description	Field Length	Format
Record ID*	Value: RH	2	Alpha
Employer ID*	Unique identifier provided during implementation	12	Alphanumeric
Employee SSN*	Employee's Social Security Number	9	999999...9
Account Type Code*	Type of benefit plan or account (HRA)	4	Alphanumeric
Plan Start Date*	Date matches the corresponding date set for the employer's benefit plan.	8	YYYYMMDD
Plan End Date*	Date matches the corresponding date set for the employer's benefit plan.	8	YYYYMMDD
Employer Deposit Amount*	The employer contribution or employer match should always be 0.	1	999999...9
Employee Deposit Amount*	Rollover or Carryover amount	19	999999...9
Detail Response Code*	Processing status for the import record	6	999999
Deposit Type*	Hardcode to 6. Type of deposit for the account. 6=Other Deposit	1	9
Record Tracking Number	Returned on response records and is used for reconciliation of errors.	20	999999...9

Errors

During file processing, in the event a deposit fails, error codes will be returned in the detail response code field. These error codes should be used to correct the records and the file resubmitted. Below is a sample list of contribution error response codes and a description of what needs to happen, if anything, to correct.

Error Code	Error Description	Action
15028	Add/update did not process. Employer must be in an active status in order to add/update.	Call customer service. Problem at Employer Level. Correct and resubmit if appropriate.
100505	Cannot find Admin.	Check TPA ID on file. Correct and resubmit if appropriate.
100510	Cannot find employee benefit account or dependent account.	Check Employee ID or social security number. Check Enrollment. Correct and resubmit if appropriate.
100520	Cannot find template fields.	Problem with Header Row. Correct and resubmit if appropriate.
54117	Deposit cannot be made because account is either temporarily or permanently inactive.	Employee Account is inactive. Call customer service. Correct and resubmit if appropriate.
17	Duplicate transaction ignored.	Do not resubmit.
100001	EDI Record ID does not exist or is invalid for specified Admin portal version.	Check value "IH" on record. Correct and resubmit if appropriate.
16005	Effective date must be within plan period.	Dates do not match benefit period. Correct and resubmit if appropriate.
18014	Employee key does not exist or is empty.	Check Employee ID or social security number. Check Enrollment. Correct and resubmit if appropriate.
100536	Employer deposit should not be made to employee prefunded deposit.	Check value in format. Correct and resubmit if appropriate.
914016	Employer invalid or not found.	Check Employer ID field. Correct and resubmit if appropriate.
10000	Fatal error generated when processing this record.	Resubmit.
470	Future dated pending contribution submitted successfully.	Submitted with future date. Do not resubmit.
100522	Invalid deposit type	Check value in format. Correct and resubmit if appropriate.
13812	Invalid employer deposit amount for deposit type.	Check value in employer deposit and resubmit if appropriate.
100527	Invalid money field	Check deposit values. Correct and resubmit.

Error Code	Error Description	Action
52	Maximum deposit amount limit exceeded (interval).	Call customer service.
100523	Missing required field	Check file to specifications. Review and resubmit if appropriate.
475	Negative amounts cannot be given for deposits.	Call customer service. Negative deposits cannot be completed.
406	Employee benefit account is not active.	Check enrollment. Correct and resubmit if accurate.
100517	Record fields do not match with template	Check format. Correct and resubmit.
54106, 954106	Service dates must be within plan start and end dates.	Check date of deposit. Check enrollment. Correct and resubmit if accurate.
21127	Service start date cannot be after the termination date.	Check date of deposit. Check enrollment. Correct and resubmit if accurate.
21124	Service start date must be on or after the eligibility date.	Check date of deposit. Check enrollment. Correct and resubmit if accurate.
87	The participant status is inactive.	Check enrollment. Correct and resubmit if accurate.
104	Total deposits cannot exceed the plan annual election maximum.	Check enrollment. Correct and resubmit if accurate.
103	Total employee payroll deposits cannot exceed employee contribution maximum.	Check enrollment. Correct and resubmit if accurate.
54113	Transaction amount required	Correct and resubmit
54003	Transaction times out	Resubmit
100525	Wrong field data length	Correct and resubmit
100528	Wrong int field	Correct and resubmit

Use Cases

The following tables detail the use cases/events related to HRA contribution and rollover files that employers will need to implement to facilitate a tight integration.

Use Case	Description
<p>Runout period ends for an Employer offering a 50% rollover from a prior administrator</p>	<p>Employer can send an IH record with 50% of the available funds in employee accounts to Anthem. Typically, file is sent once the claim run out period from the prior plan year is over. Any employees who are not active as of the effective date of the rollover will be rejected and employees who are active, will receive an increase to their balance of the deposit submitted.</p> <p>Example – Employee 1 has \$600 remaining in HRA. Employer offers 50% rollover, and the claim run out ends on 3/31. Employer will send a deposit of \$300 with the effective date of 4/1.</p> <p>IA,2,Temp1234,Z - Anthem,ANT RES TEMP,, IH,T02238,WCD12345678,222555650,HRA,20160101,20161231,6,0.00,300.00,20160125,1,013,1</p> <p>We could return the following response:</p> <p>RA,Sample Rollover Import.mbi,20160125,2,0,1,ANT RES TEMP, RH,WCD12345678,222555650,HRA,20160101,20161231,6,0.00,300.00,0,1 The \$300 would be available for any claims submitted from 4/1 forward.</p>
<p>Employer offers a carryover from a prior administrator</p>	<p>Employer can send an IH record with up to \$500 of the available funds in employees’ FSA accounts to Anthem. Typically, file is sent once the claim run out period from the prior plan year is over. Any employees who are not active as of the effective date of the rollover will be rejected and employees who are active, will receive an increase to their balance of the deposit submitted.</p> <p>Example – Employee 1 has \$700 remaining in FSA. Employer offers carryover, and the claim run out ends on 3/31. Employer will send a deposit of \$500 with the effective date of 4/1. Note: this requires the employee to be enrolled in the current year FSA.</p> <p>IA,2,Temp1234,Z - Anthem,ANT RES TEMP,, IH,T02238,WCD12345678,222555650,FSA,20160101,20161231,6,0.00,300.00,20160125,1,013,1</p> <p>We could return the following response:</p> <p>RA,Sample Rollover Import.mbi,20160125,2,0,1,ANT RES TEMP, RH,WCD12345678,222555650,HRA,20160101,20161231,6,0.00,300.00,0,1 The \$300 would be available for any claims submitted from 4/1 forward.</p>

Testing

During testing the employer will be able to submit files to a beta or test environment and use the response codes to interpret the results.

Test Data

Before sending a test file, the corresponding test data employees will need to be enrolled in the corresponding accounts. Real employee data is prohibited from being used for test data and the following samples test employees should be used.

First Name	Last Name	Social	HRA Rollover Use Case 1	FSA Carryover Use Case 2
John	Smith	122089879	x	
Mary	Brown	112345667		x

Number of files recommended for testing

When ready, create and load a minimum of two test files.

- The first file will test connectivity.
- The second file will fund HRA accounts and carryovers.

Number of records on each file

On each file, test at least one deposit to each account for each of the test employees. For example,

- John Smith was enrolled last year in an HRA with 50% rollover. He has a remaining balance of \$500. Create a rollover deposit for \$250 to the HRA (Use Case 1).
- Mary Brown was enrolled last year in an FSA with a carryover. She has a remaining balance of \$700. Create a deposit to the FSA of \$500, and then test what happens (Use Case 2).

Completing Beta testing

Once testing is complete in beta, move file to production. It is recommended to do one last test to confirm connectivity. This should be a file with an IA type record (record header) only.