

Processing Payroll (HSA, FSA, DCA) Contribution Files

Last updated: October 17, 2016

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Annual Elections & Payroll Contribution File Overview

The objectives of this guide are to provide our employer clients the information necessary to provide FSA annual elections and HSA, FSA, and DCA contributions. During the implementation process, we will review the information contained in this guide.

Data Exchange Overview

sFTP

Anthem provides a specific and sFTP address to upload files with FSA and Limited purpose annual election amounts, payroll contributions and employer contributions. This sFTP is different from any sFTP being used for medical enrollment. Clients 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 Timing

Daily or weekly files are supported.

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 within the past 30 days.

A best practice file naming convention is Payroll_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 *Payroll_20160602_1.mbi* and the second file sent would be *Payroll_20160602_2.mbi*.

File Processing

An automated system agent in our administration system checks the sFTP directories for .mbi files. 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 .prc, 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.

Processed files and results files can be retrieved and deleted, from the sFTP site.

Please note that there are limits on the number of records that can be processed per file submitted, depending on how they are uploaded:

- 400,000 records if uploaded through Online Access
- 200,000 records if uploaded through sFTP

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, a file can be created to import contribution amounts and FSA and Limited Purpose FSA annual election 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 needed 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 processing code that uniquely identifies the employer and validates the import file. The next two fields will depend on whether the files will be fixed length files or CSV files. The last field is a blank filler field.

- If submitting a fixed length file: PAYROLLFLIH and PAYROLLFLRES
- If submitting a CSV file: PAYROLLCSVIH and PAYROLLCSVRES

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

Record 3: The Employee FSA Annual Election (IH) record for John Anderson.

Record 4: The Employee FSA Payroll Deposit (IH) record for John Anderson.

Record 5: The Employee DCA Payroll Deposit (IH) record for John Anderson.

Record 6: The Employee Payroll Deposit (IH) record for Tom Smith.

Record 7: The Employee Payroll Deposit (IH) record for Lisa Smith.

Example File Contents:

```
IA,5,EDIPASSWORD,PAYROLLCSVIH,PAYROLLCSVRES,,
IH,T01902,JFA123456789,999999999,HSA,20150101,23001231,45.00,12.00,20160630,1,1,0,22222222222222222222
IH,T01902,JFA123456789,999999999,FSA,20150101,23001231,2550.00,10.00,20160630,1,2,1,22222222222222222222
IH,T01902,JFA123456789,999999999,FSA,20150101,23001231,35.00,10.00,20160630,1,1,0,22222222222222222222
IH,T01902,JFA123456789,999999999,DCA,20150101,23001231,55.00,14.00,20160630,1,1,0,22222222222222222222
IH,T01902,JFA123456789,999999889,HSA,20150101,23001231,60.00,17.00,20160630,1,1,0,22222222222222222222
IH,T01902,JFA123456789,999999779,HSA,20150101,23001231,25.00,8.00,20160630,1,1,0,22222222222222222222
```

Header record

Field Description	Description	Field Length	Format	Example
Record ID	Always send IA	2	Alpha	IA
Number of Records	Specifies number of records in file	6	Numeric	756
EDI processing Code	EDI processing code. Will be provided during implementation.	10	Alphanumeric	abcdF56g!
Import Template Name	Fixed length file: PAYROLLFIH CSV file: PAYROLLCSVIH	50	Alphanumeric	PAYROLLCSVIH
Result Template Name	Fixed length file: PAYROLLFLRES CSV file: PAYROLLCSVRES	50	Alphanumeric	PAYROLLCSVRES
Filler Space	Leave blank	50	n/a	

Deposit Import (IH) 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. Beta: T02532, Prod: T01902	6	Alphanumeric	T01902
Employer ID/ Case ID*	Unique identifier provided during implementation.	12	Alphanumeric	JFA123ghr2
Employee SSN*	Employee's Social Security Number	9	999999...9	999999999
Account Type Code*	Health Savings Account: UMB Flexible Spending Account: FSA Limited Purpose Flexible Spending Account: FSL Dependent Care Account: DCA Transit: TRN Parking PKG Additional account type codes may be required and would be provided during implementation.	4	Alphanumeric	UMB

Field Description	Description	Field Length	Format	Example
Plan Start Date*	This date must match the corresponding date set for the employer's benefit plan. For HSA plans always use 1/1/15	8	YYYYMMDD	20150101
Plan End Date*	This date must match the corresponding end date set for the employer's benefit plan. For HSA plans always use 12/31/2199.	8	YYYYMMDD	22001231
Employee Deposit Amount*	Payroll Deposit: The employee contribution, including any catch up and/or payroll contributions. Prefund/Annual Election: The FSA and or Limited Purpose FSA annual election or goal amount. If a change is provided mid-year, the system will calculate the difference between the old amount and the new amount and then automatically adjust the account accordingly.	19	999999...9.00	7.15
Employer Deposit Amount*	The employer contribution or employer match to be distributed on the effective date.	19	999999...9.00	5.99
Effective Date	<ul style="list-style-type: none"> • Payroll date if Payroll Deposit • Date of Annual Election if Annual Election/Prefund Deposit 	8	YYYYMMDD	20160701
Dup Deposit Check	1= yes. If effective date and amount are identical to those on another deposit, deposit will reject as duplicate.	1	Numeric	1
Deposit Type*	Type of deposit for the account. 1=Payroll Deposit 1= HSA or DCA employer contribution 2=FSA/ FSL Prefund/Annual Election 2=FSA/ FSL Employer Contribution (adds to goal amount)	1	9	1 or 2
Override Annual Election/Prefund Flag (FSA ONLY)*	Indicator showing whether the deposit is a regular payroll deposit (0) or a new annual election and should recalculate and adjust the account balance (1). If deposit type is 1, then this field should be 0. If deposit type 2, then <ul style="list-style-type: none"> • FSA/ FSL Prefund/Annual Election, this field should be 1 • FSA/ FSL Employer Contribution (adds to goal amount): use 0. 	1	Numeric	0 or 1

Field Description	Description	Field Length	Format	Example
Record Tracking Number	The record tracking number is 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, such as HSA, FSA, or DCA. These identifiers will be provided to during implementation.	4	Alphanumeric
Plan Start Date*	This date matches the corresponding date set for the employer's benefit plan.	8	YYYYMMDD
Plan End Date*	This date matches the corresponding date set for the employer's benefit plan.	8	YYYYMMDD
Employee Deposit Amount*	The employee contribution including any catch up and/or payroll contributions.	19	999999...9.00
Employer Deposit Amount*	The employer contribution or employer match to be distributed on the effective date.	19	999999...9.00
Detail Response Code*	Processing status for the import record. Anthem will provide a copy of Error Codes.	6	999999
Plan ID	The Plan ID for the assigned benefit plan. This will be provided to you during the implementation.	18	Alphanumeric
Deposit Type*	Type of deposit for the account.	1	9
Record Tracking Number	The record tracking number is returned on response records and is used for reconciliation of errors.	20	999999...9

Errors

During file processing, some deposits will fail. In those cases, error codes will be returned in the detail response code. For HSA contributions, it is important to take the appropriate steps to correct, either by correcting the error or by returning the funds to the employee. The best way to reconcile HSA failed payroll deposits is to use the report found in HSA administration called HSA funded contributions report.

For the remaining deposit types, FSA/DCA, the error codes can be used to correct the records and resubmit. Below is a sample list of contribution error response records associated with contributions. Additionally, next to each error description is a short description of what needs to happen, if anything to correct.

A complete list of error codes can be found online.

Error Code	Error Description	Action
441	Account Status from the HSA Custodian is inactive.	The HSA account is not accepting deposits; please follow up with the employee regarding contributions to their HSA as the funds may need to be returned to the employee through payroll.
15028	Add/Update did not process. Employer must be in an active status in order to Add	Call Customer Service. This problem occurs at the Employer Level. Correct and resubmit if appropriate.
100505	Cannot find Admin.	Correct the TPA ID on file and resubmit if appropriate.
100510	Cannot find Participant benefit account or Dependent account.	Check Employee ID or Social Security Number. Check the participant's enrollment. Correct and resubmit if appropriate.
100520	Cannot find template fields	This is a problem with the header row. Correct and resubmit if appropriate.
487	Contribution amount would exceed the IRS limit for Family coverage + Catch-up.	Do not resubmit. Provide funds back to the employee through payroll.
491	Contribution amount would exceed the IRS limit for Family coverage.	Do not resubmit. Provide funds back to the employee through payroll.
489	Contribution amount would exceed the IRS limit for Single coverage.	Do not resubmit. Provide funds back to the employee through payroll.
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	Edit Record ID does not exist or invalid for specified WealthCare Admin version.	Check Value "IH" on record. Correct and resubmit if appropriate.
16005	Effective date must be within plan period.	Dates do not match the benefit period. Correct and resubmit if appropriate.

Error Code	Error Description	Action
18014	Employee key does not exist or empty.	Check Employee ID or Social Security Number. Check employee's 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	Deposit type should be payroll. Correct and resubmit if appropriate.
13812	Invalid Employer Deposit Amount for Deposit Type.	Check value in employer deposit and resubmit if appropriate.
474	Invalid HSA status code for Payroll Funding	Do not resubmit. Provide funds back to employee through payroll.
100527	Invalid money field	Check deposit values. Correct and resubmit.
52	Maximum deposit amount limit exceeded (interval).	Do not resubmit. Provide funds back to the employee through payroll.
100523	Missing required field	Check file specifications. Review and resubmit if appropriate.
475	Negative amounts cannot be given for deposits.	Call Customer Service. Negative Deposits cannot be completed.
406	Participant Benefit Account is not active.	Check Enrollment. Correct and Resubmit if Accurate.
100517	Record fields do not match with template	Check the format and correct. Resubmit.
54106, 954106	Service dates must be within plan start and end dates.	Check the date of the deposit. Check the participant's enrollment. Correct and resubmit if accurate. Return to the employee if not.
21127	Service Start Date cannot be after the Termination date.	Check the date of the deposit. Check the participant's enrollment. Correct and resubmit if accurate. Return to the employee if not.
21124	Service Start Date must be on or after the Eligibility date.	Check the date of the deposit. Check the participant's enrollment. Correct and resubmit if accurate. Return to the employee if not.
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.

Error Code	Error Description	Action
54113	Transaction amount required.	Correct and Resubmit
54003	Transaction timeouts.	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 payroll contribution files that employers will need to implement to facilitate a tight integration.

Use Case	Description	Tool
HSA Payroll Contributions	Submit file (IH Record) for benefit account payroll contributions. Enter employee withholdings in the “Employee Deposit Amount” and employer match amounts in the “Employer Deposit Amount.” Payroll deposits will post on the effective date or payroll date, assuming the file was submitted in time. Reconcile any rejected contributions using the HSA Funded Contributions Report.	IH Record
HSA Prior Year Contribution	Prior Year Contributions cannot be done through IH record. An Employer can use the Contribution Manager through the Employer Portal to load these contributions. Employees can submit Prior Year Contributions through their online account or via mail.	User Interface
HSA Catch Up Contributions	Load amount in “Employee Deposit Amount”	IH Record
HSA Mistaken Contributions	Anthem will automatically flag and reject deposits for the same date/same amount as a duplicate. If a mistaken contribution has still been made, contact Customer Service. Negative deposits are not allowed. As such, this cannot be corrected via IH Record in compliance with regulations.	Call Customer Service
FSA and Limited Purpose Annual Election	At the beginning of each year, provide all the FSA and Limited Purpose FSA annual elections. The annual election should be provided in the Employee Deposit Amount field. The Deposit Type should be 2. The Override flag should be 1. They should be provided after enrollment has been processed.	IH Record
FSA Employer Contributions	Provide the amount to additionally fund the FSA or Limited Purpose FSA. The Deposit Type should be 2. The Override flag should be 0.	
FSA Mid-Year Election Changes	If there is a change made to an annual election, provide the new annual election amount in the Employee Deposit Amount field. The system will calculate the difference between the old amount and the new amount and then automatically adjust the account accordingly. The Deposit Type should be 2. The Override flag should be 1. Note: You <u>cannot</u> future date annual election changes.	IH Record
FSA Payroll Contributions	Enter employee payroll withholding and any employee deposit amount in “Employee Deposit Amount.” The FSA payroll deposits will not impact FSA balances. Future dated deposits will post on date arrived.	IH Record

DCA Payroll Contributions	Enter employee payroll withholding and any employee deposit amount in "Employee Deposit Amount." Loaded DCA Payroll contributions impact balance in real time. Future dated deposits will post on date arrived.	IH Record
Parking Payroll Contributions	Enter employee payroll withholding and any employee deposit amount in "Employee Deposit Amount." Loaded Parking Payroll contributions impact balance in real time. Future dated deposits will post on date arrived.	IH Record
Transit Payroll Contributions	Enter employee payroll withholding and any employee deposit amount in "Employee Deposit Amount." Loaded Transit Payroll contributions impact balance in real time. Future dated deposits will post on date arrived.	IH Record
Mistaken FSA/ DCA/Transit Parking Contributions	Anthem will automatically flag and reject deposits for the same date/ same amount as a duplicate. If a mistaken contribution has still been made, an IH record can be submitted to make the correction. Submit a negative value for the amount that needs to be corrected. Future dated deposits will post on date arrived.	IH Record

Testing

During Testing files can be submitted to a beta or test environment. our response codes can be used to interpret the results. For HSA contributions, reports can be run to reconcile which deposits went through successfully and which failed.

Test Data

Before sending a test file, the corresponding test data participants will need to be enrolled in the corresponding accounts. We do prohibit real employee data being used for test data. As such, and to simplify the process we recommend using the following sample test employees.

First Name	Last Name	Social	HSA	FSA	DCA	Transit	Parking	Limited Purpose FSA
John	Smith	122089879	x					x
Mary	Smith	112345667		x	x	x	x	
Juan	Garcia	112345689	x		x	x	x	x

Number of files recommended for testing

When ready, we recommend creating and loading a minimum of four test files.

- The first file will test connectivity.
- The second file will fund FSA accounts.
- The third file should have the first payroll date that will apply to the plan. For example, if the plan starts on 1/1/17 and the first payroll date is 1/3/2017, use January 3 as the first effective date for contributions.
- The fourth file should be a payroll effective date of today.

Number of records on each file

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

- John Smith is enrolled in an HSA and a Limited Purpose FSA. We recommend creating a payroll deposit to the HSA and a payroll deposit to the limited purpose FSA.
- Mary Smith is enrolled in an FSA, DCA, Transit and Parking account. We recommend creating a payroll deposit to the FSA, a DCA, Transit, and Parking account.
- Juan Garcia is enrolled in an HSA, Limited FSA, DCA and Transit plan. We recommend creating a payroll deposit to the HSA, a limited purpose FSA, a DCA, Transit, and Parking account.

Completing Beta Testing

Once testing is complete in beta, files can be moved to production. We recommend doing one last test to confirm connectivity. This should be a file with an IA type record (record header) only.