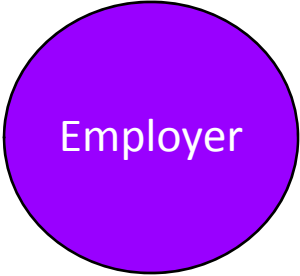2015 data educational program

Reporting Names and Addresses for Proof of Coverage

Presented by:
Amy Royce and Jorge Acevedo

What Is an Employer?

Employer

2015 Data Educational Program

2
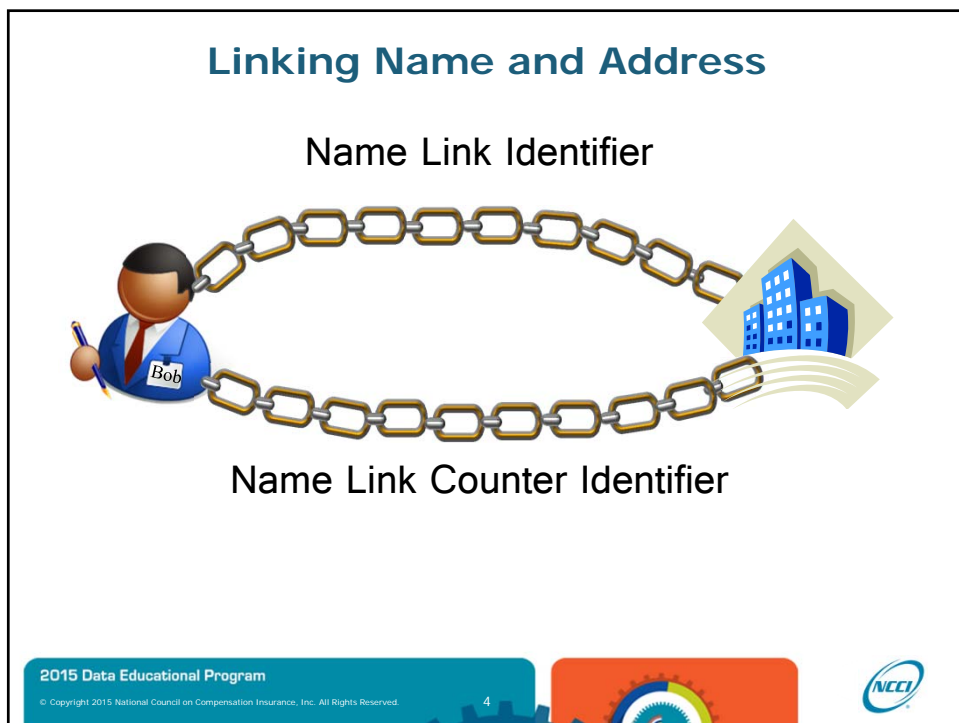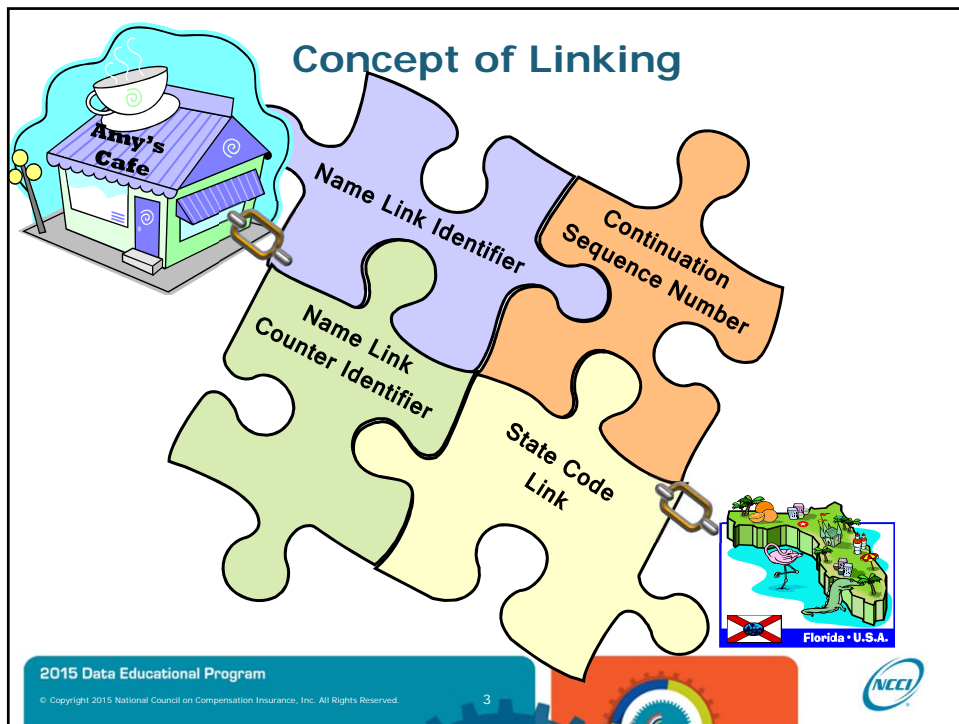
Concept of Linking

Name Link Identifier

Name Link Counter Identifier

Name Link Reporting

001   Name Link Identifier   001

Bob

00   Name Link Counter Identifier   00

Name Link Identifier Review

- Located on Name and Address Records

- Primary Insured is always 001

- For each additional employer, increase the Name Link Identifier by 1 (e.g., 002)

- Name Link Identifier must be the same for the name and address to be linked

Name Link Counter Identifier Review

- Located on Name and Address Records

- Accommodates policies with more than 999 unique employers
  - If there are more than 999 names on the policy, report 00 in this field for the first 999 names
  - Increase this field by 1 for the next 999 names

- If 999 or fewer names are being reported, this field should be reported as 00

Concept of Linking

Name Link Identifier

Continuation Sequence Number

Name Link Counter Identifier

Continuation of a Name

Jorge Acevedo   & Amy Royce   dba J&A Pizza

Continuation of a Name

Continuation Sequence Number

1. Continuation of an entity name
2. All operating in the same locations

Name	Nm Lnk ID	Cont Seq Nbr
Jorge Acevedo	001	001
Amy Royce	001	002
dba J&A Pizza	001	003

Continuation Sequence Number Review

- Located on the Name Record only

- Primary Insured Name is always 001

- Identifies each name of an employer with multiple names

- Only report 002 or greater when the employer has multiple names

Concept of Linking

Name Link Identifier

Continuation Sequence Number

Name Link Counter Identifier

State Code Link

Amy's Cafe

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State Code Link

Amy's Cafe

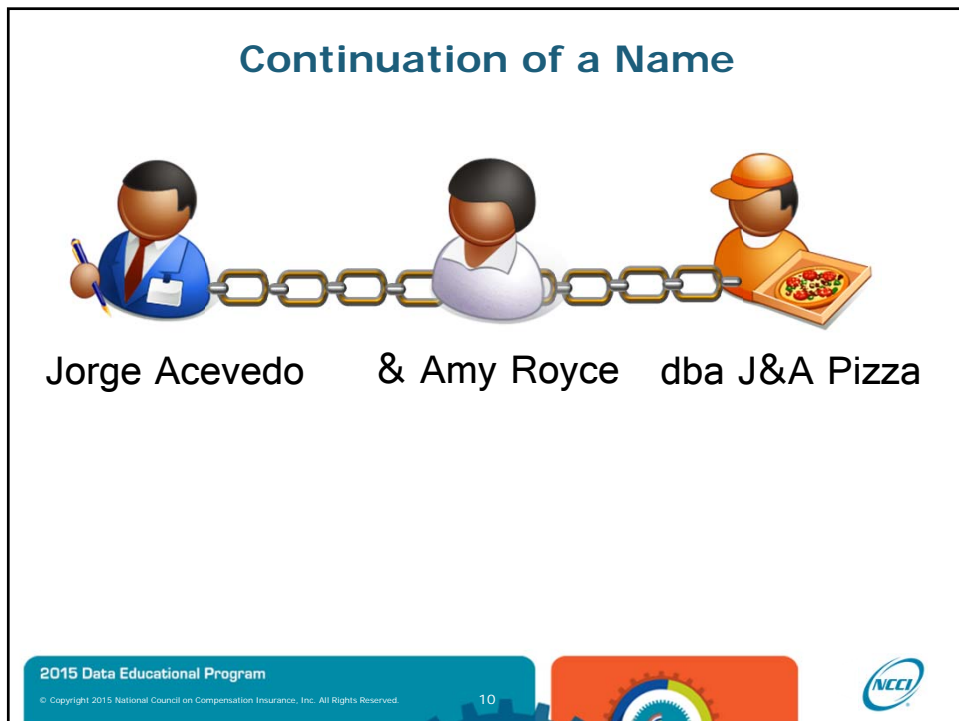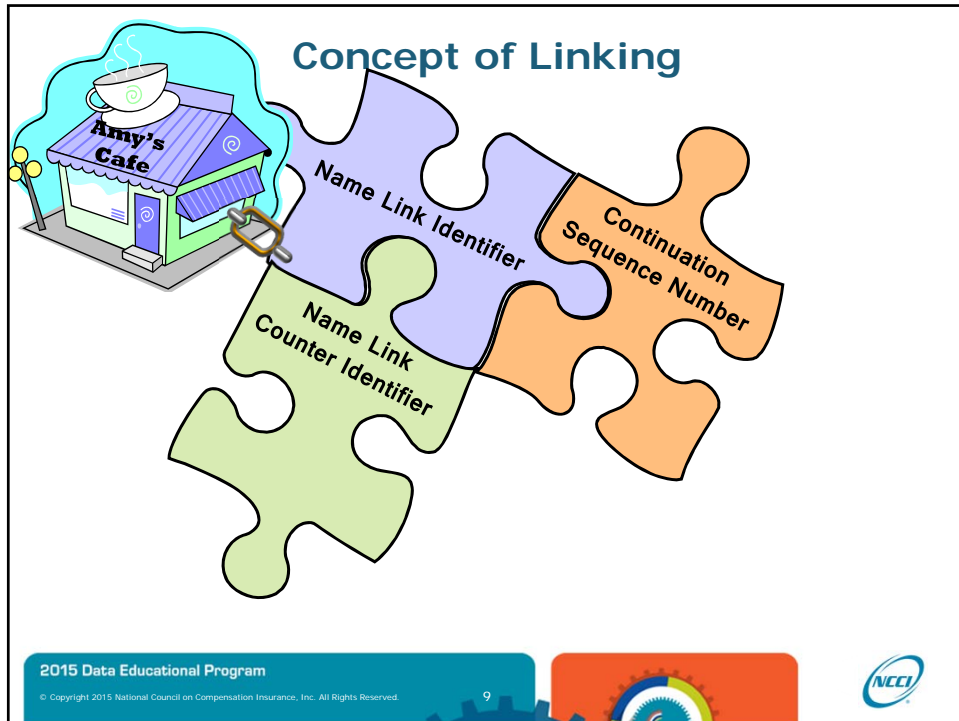Amy Royce Inc

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Address Type Review

Types of Address Records:

- Address Type 1
  - The mailing address (Primary Insured)

- Address Type 2
  - Physical locations of operations

- Address Type 6
  - No specific location in jurisdiction

All three address types are considered employer addresses.

How to Report State Code Link

Address Type 1—State Code Link does not apply but can be reported

Address Type 2—Report State Code for POC State

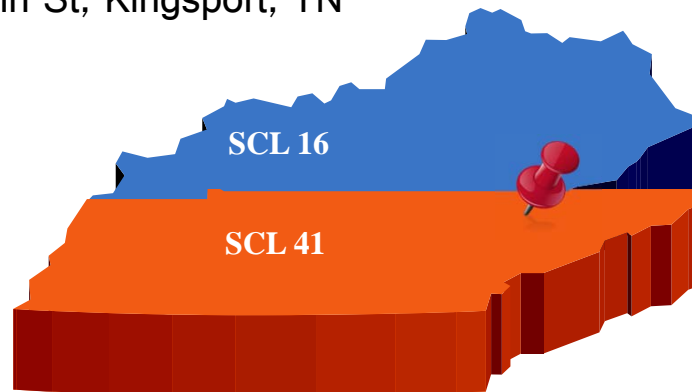Address Type 6—Report State Code for POC State

   Required on every Address Type 6 record

Reporting Address Type 2

Jorge's Roofing Co
1 Main St, Kingsport, TN

SCL 16
SCL 41

Reporting Address Type 2

Jorge's Roofing Co
1 Main St, Kingsport, TN

Address	Type	NLI	SCL
1 Main St Kingsport TN	1	001	41
1 Main St Kingsport TN	2	001	16

Reporting Address Type 6

Jorge's Roofing Co.
1 Main St, Kingsport, TN

Address	Type	NLI	SCL
1 Main St Kingsport TN	1	001	41
1 Main St Kingsport TN	2	001	16
	6	001	45

State Code Link Review

- Located on Address Record only

- Not required for Address Type 1

- Not required for Address Type 2 when reporting a physical in-state address

- Required for Address Type 2 when reporting a physical out-of-state address

- Required for Address Type 6

Quiz Time!

Which Data Element should be unique for each distinct entity?

Which Data Element links the Employer to the State?

Which Data Element was created to support policies with over 1000 names?

Which Data Element is used to differentiate different names of a multi-name entity?

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Name and Address Linking Examples

One Name—One Address

Amy's Cafe
1 Main St, Boca Raton, FL 33487

Name	NLCI	NLI	CSN
Amy's Cafe	00	001	001

Address	NLCI	NLI	SCL
1 Main St Boca Raton FL 33487	00	001	09

One Name—One Address

Amy's Cafe
1 Main St, Boca Raton, FL 33487

Name	NLI	CSN
Amy's Cafe	001	001

Address	NLI	SCL
1 Main St Boca Raton FL 33487	001	09

Name and Address Linking

Amy Inc 001

Jorge Inc

DBA J&A 001

001 - 1 Main St
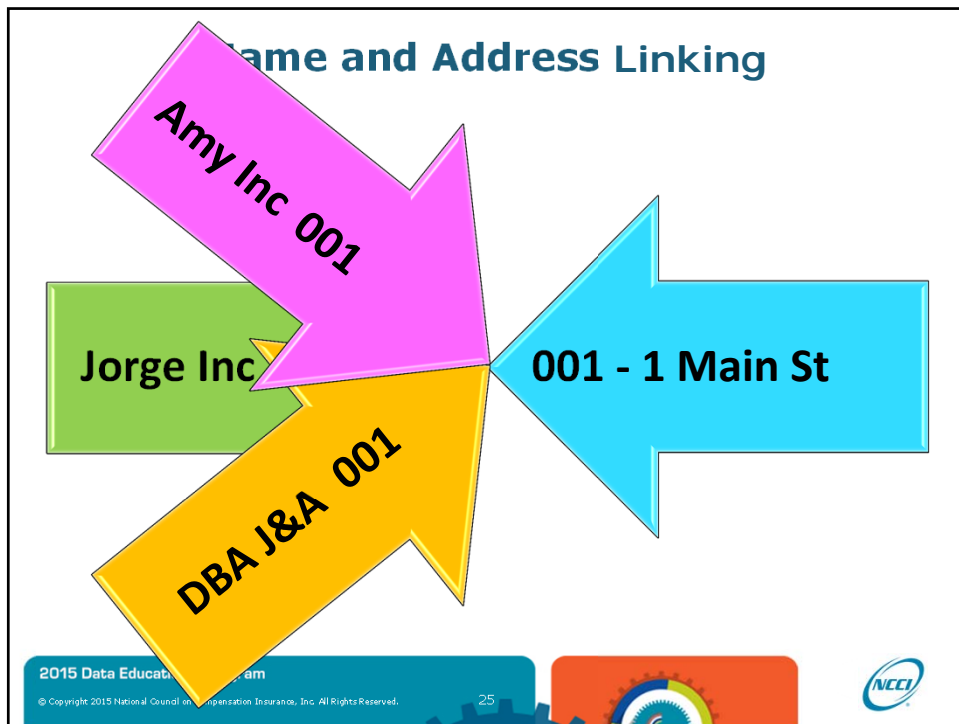
Continuation Sequence Number Review

When should you use the same Name Link Identifier with different Continuation Sequence Numbers?

1. Continuation of a Name
2. Operating at **All** the Same Location(s)

Continuation of a Name

Jorge Acevedo and Amy Royce dba J&A Consulting

Name	NLI	CSN
dba J&A Consulting	001	001
Jorge Acevedo	001	002
Amy Royce	001	003

1 Main St, Boca Raton, FL 33487

Address	NLI	SCL
1 Main St Boca Raton FL	001	09

Employers Created

Name	Address
J&A Consulting dba	1 Main St Boca Raton FL
Jorge Acevedo	1 Main St Boca Raton FL
Amy Royce	1 Main St Boca Raton FL

Not Operating at Same Locations

John Smith and Jane Jones dba Boca Snowballs
6 Main St, Boca Raton, FL 33487

John Smith and Jane Jones dba Miami Snowballs
8 North St, Miami, FL 33487

Note: Both employers have the same FEIN

Not Operating at Same Locations

Name		NLI	CSN
John Smith		001	001
Jane Jones		001	002
DBA Boca Snowballs		001	003
DBA Miami Snowballs		001	004

Employers Created

Name	Address
John Smith	6 Main St Boca Raton FL
Jane Jones	6 Main St Boca Raton FL
Boca Snowballs dba	6 Main St Boca Raton FL
Miami Snowballs dba	6 Main St Boca Raton FL
John Smith	8 North St Miami FL
Jane Jones	8 North St Miami FL
Boca Snowballs dba	8 North St Miami FL
Miami Snowballs dba	8 North St Miami FL

Not Operating at Same Locations

Name	NLI	CSN
John Smith	001	001
Jane Jones	001	002
DBA Boca Snowballs	001	003
John Smith	002	001
Jane Jones	002	002
DBA Miami Snowballs	002	003

Not Operating at Same Locations

Address	NLI	SCL
6 Main St Boca Raton FL	001	09
8 North St Miami FL	002	09

Employer Records Created

Name	Address
Boca Snowballs dba	6 Main St Boca Raton FL
John Smith	6 Main St Boca Raton FL
Jane Jones	6 Main St Boca Raton FL
Miami Snowballs dba	8 North St Miami FL
John Smith	8 North St Miami FL
Jane Jones	8 North St Miami FL

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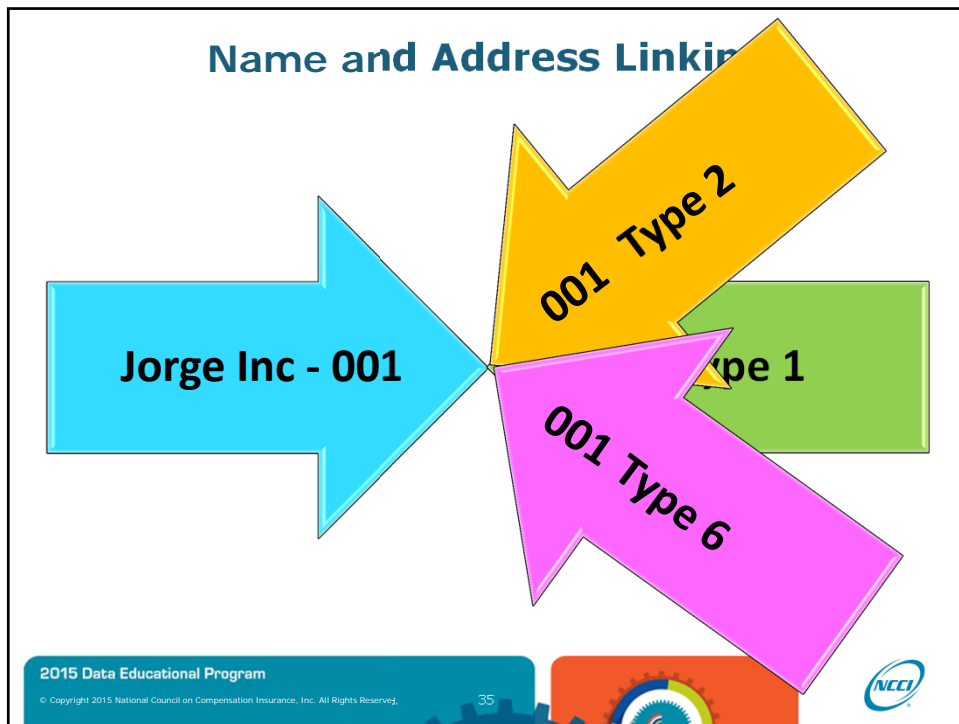
One Name—Multiple Locations

Jorge, Inc

- 1 Main St, Boca Raton, FL
- 6 West St, Denver, CO
- Operating in Georgia (no physical location)

One Name—Multiple Locations

Name	NLI	CSN
Jorge Inc	001	001

Address	NLI	SCL
1 Main St Boca Raton FL	001	09
6 West St Denver CO	001	05
	001	10

Employer Records Created

Name	Street	City	State
Jorge Inc	1 Main St	Boca Raton	FL
Jorge Inc	6 Main St	Denver	CO
Jorge Inc			GA

Name and Address
Linking
Practice Session 1

Linking Exercise #1

SCL 10

SCL 43

SCL 09

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Linking Exercise #1—How Is This?

Name	NLI	CSN
Mama Mia Pizzeria	001	100

Address	Type	NLI	SCL
1 Main St Jacksonville FL	1	001	09
6 West St Orem UT	2	002	09
Various Locations	2	003	10

2—Minute Timer

Linking Exercise #1—How Is This?

Name		NLI	CSN
Mama Mia Pizzeria		001	100

Address	Type	NLI	SCL
1 Main St Jacksonville FL	1	001	09
6 West St Orem UT	2	002	05
Various Locations	2	003	10

Linking Exercise #1—Answer

Name		NLI	CSN
Mama Mia Pizzeria			

Address	Type	NLI	SCL
1 Main St Jacksonville FL			

Name and Address Linking

Amy Inc 001

001 5 South St

Jorge In...

...lain St

J Shoes dba 001

001 9 North St
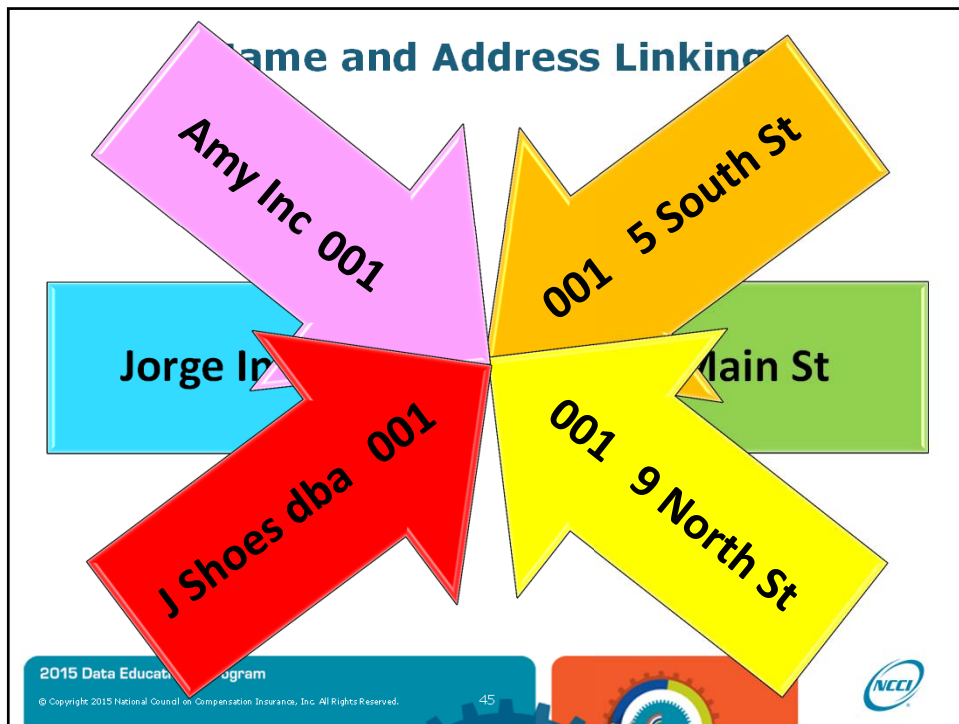
Name and Address Linking

Name	NLI	CSN
Jorge Inc	001	001
Amy Inc	001	002
dba J Shoes	001	003

Address	NLI	SCL
1 Main St Boca Raton FL	001	09
5 South St Miami FL	001	09
1 North St Orlando FL	001	09

Employer Records Created

Name	Street	City	State
Jorge Inc	1 Main St	Boca Raton	FL
Jorge Inc	5 South St	Miami	FL
Jorge Inc	9 North St	Orlando	FL
Amy Inc	1 Main St	Boca Raton	FL
Amy Inc	5 South St	Miami	FL
Amy Inc	9 North St	Orlando	FL
J Shoes dba	1 Main St	Boca Raton	FL
J Shoes dba	5 South St	Miami	FL
J Shoes dba	9 North St	Orlando	FL

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**Name and Address Linking
Practice Session 2**

Multiple Names—Multiple Locations

Jorge, Inc dba TGI Jorges
- 1 Main St, Boca Raton, FL (Mailing Address) SCL 09
- 6 West St, Denver, CO SCL 05

Amy, Inc
- 1 Main St, Boca Raton, FL SCL 09
- Operating in Georgia with no physical location in the state SCL 10

Note: Jorge, Inc is the Primary Insured

4—Minute Timer

Multiple Names—Multiple Locations

Name	NLI	CSN
Jorge Inc		

Address	NLI	SCL
1 Main St Boca Raton FL		

Employer Records Created

Name	Street	City	State
Jorge Inc	1 Main St	Boca Raton	FL
TGI Jorges dba	1 Main St	Boca Raton	FL
Amy Inc	1 Main St	Boca Raton	FL
Jorge Inc	6 West St	Denver	CO
TGI Jorges dba	6 West St	Denver	CO
Amy Inc			GA

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Data Grade 7

- Names and addresses that are not linked will generate a Data Grade 7 error

- Names and addresses that are all linked together reported with same Name Link Identifier (at least 5 names and 3 addresses) will generate a Data Grade 7 error

- These Data Grade 7 errors will prevent the employer data from being sent to the state

Name Effective Date

- One date for each unique name on the policy

- Set when name is first reported on the policy

- Cannot be changed

- Can be reset by deleting the name completely from the policy
  - All records for the name must be deleted

Depending upon how you reported the names and addresses, this can affect several employers in several states.

Address Effective Date

- One date for each unique standardized address on the policy

- Set when address is first reported on the policy

- Cannot be changed

- Can be reset by deleting the address completely from the policy
  - All records of the address must be deleted

This means:

- Address Type 6
  - One effective date per state

Pitfalls of Broken Links

NLI	CSN	Name	Address
001	001	Jorge Inc	2 Main St
002	001	Amy Inc	5 South St
003	001	Jeff Inc	11 North St
004	001	Bob Inc	17 East St
005	001	Jane Inc	23 West St
006	001	Greg Inc	31 First Ave

Pitfalls of Broken Links

NLI	CSN	Name	Address
001	001	Jorge Inc	2 Main St
001	002	Amy Inc	5 South St
001	003	Jeff Inc	11 North St
001	004	Bob Inc	17 East St
001	005	Jane Inc	23 West St
001	006	Greg Inc	31 First Ave

Pitfalls of Broken Links

Another Pitfall

Changing NLI from one transaction to another can lead to unexpected results.

Best Practice:

Report the same Name Link Identifier throughout the life of the policy for each employer.

Changing NLI Pitfall

NLI	CSN	Name	PCED	PCXD
001	001	First Employer	000000	000000
002	001	Second Employer	000000	000000
003	001	Third Employer	000000	000000

NLI	Type	Street	City	ST	SCL	PCED	PCXD
001	1	5 East St	Boca Raton	FL	09	000000	000000
001	6				39	000000	000000
002	6				39	000000	000000
003	6				39	000000	000000

Changing NLI Pitfall

Changes to be reported:

- Second Employer is being deleted midterm (effective 04/01/15)

- A new employer is being added midterm (effective 07/01/15)

Changing NLI Pitfall

NLI	CSN	Name					PCED	PCXD
001	001	First Employer					000000	000000
002	**001**	**Second Employer**					**150401**	**150401**
003	001	Third Employer					000000	000000
004	**001**	**Fourth Employer**					**150701**	**000000**

NLI	Type	Street	City	ST	SCL	PCED	PCXD
001	1	5 East St	Boca Raton	FL	09	000000	000000
001	6				39	000000	000000
002	**6**				**39**	**150401**	**150401**
003	6				39	000000	000000
004	**6**				**39**	**150701**	**000000**

Changing NLI Pitfall

NLI	CSN	Name					PCED	PCXD
001	001	First Employer					000000	000000
004	**001**	**Second Employer**					**150401**	**150401**
002	001	Third Employer					000000	000000
003	**001**	**Fourth Employer**					**150701**	**000000**

NLI	Type	Street	City	ST	SCL	PCED	PCXD
001	1	5 East St	Boca Raton	FL	09	000000	000000
001	6				39	000000	000000
004	**6**				**39**	**150401**	**150401**
002	6				39	000000	000000
003	**6**				**39**	**150701**	**000000**

Changing NLI Pitfall

Reminder

What we were trying to do:

- Delete Second Employer, effective 04/01/15

- Add Fourth Employer, effective 07/01/15

What NCCI Loads ...

Flag	NLI	CSN	Name	NED	NXD	PCED	PCXD
N	001	001	First Employer	01/01/15			
N	002	001	Second Employer	01/01/15			
N	003	001	Third Employer	01/01/15			

NLI	CSN	Name	PCXD
004	001	Second Employer	04/01/15

What NCCI Loads …

Flag	NLI	SCL	Address	AED	AXD	PCED	PCXD
N	001	09	5 East St	01/01/15			
N	001	39		01/01/15			
N	002	39		01/01/15			
N	003	39		01/01/15			

NLI	SCL	Address	PCXD
004	39		04/01/15

What the POC Process Generates …

Rec Type	Name	Address	POC Transaction	Trans Set Eff Dt
PC1	First Employer	5 East St	Delete Employer	04/01/15
PC2	Second Employer			
PC1	First Employer	5 East St	Delete Employer	04/01/15
PC2	First Employer			
PC1	First Employer	5 East St	Add Employer	01/01/15
PC2	First Employer			
PC1	First Employer	5 East St	Add Employer	07/01/15
PC2	Fourth Employer			

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Supplemental Information

Presenter Biographies

Amy Royce joined NCCI 19 years ago and is currently a consultant in the Data Services Department of Data Resources. Her primary responsibilities include Proof of Coverage management and industry communication. She also represents NCCI on the International Association of Industrial Boards and Commissions POC Committee.

Amy earned a bachelor's degree in human resource management from Palm Beach Atlantic University in Florida as well as Associate of Commercial Underwriting (AU) and Associate in General Insurance (AINS) designations.

Jorge Acevedo has been with NCCI since 2005. He is the Proof of Coverage lead data analyst on the Policy/Proof of Coverage Team in the Data Collection Department. Prior to joining Data Collection in 2007, he worked in the Experience Rating Department as an analyst.

Jorge's professional background includes technical support for a major computer company and fraud detection for an Internet hosting company.