Indemnity Data Call–Frequently Asked Questions

In preparation for the future reporting of the Indemnity Data Call, data reporters have contacted NCCI with a variety of reporting questions. NCCI has categorized them into a set of Frequently Asked Questions (FAQs), which is included in this *FYI Plus* circular as Attachment A.

While many of these FAQs represent topics already covered in the *Indemnity Data Call Reporting Guidebook*, several required clarification that will be included in the next guidebook update. Those topics are designated by an asterisk in the Summary of FAQs table at the top of Attachment A.

The following is the timeline of key activities that will occur as we move toward implementing Indemnity Data Call reporting.

Third and Fourth Quarters 2019
- Update the *Indemnity Data Call Reporting Guidebook*
- Update the Indemnity Data Call Web section on **ncci.com**
- Prepare the Certification Readiness Assessment
- Update the related webinar
- Announce the *Indemnity Data Collection* tool

First Quarter 2020
- Begin Indemnity Data Call certification
- Host the 2020 *Data Educational Program*—Provide Indemnity Data Call classes during this annual training event at the Palm Beach County Convention Center
- Update the Indemnity Data Call Web section on **ncci.com**

Second and Third Quarters 2020
- Reporting begins with indemnity claim activity occurring in Second Quarter 2020, due to be reported to NCCI by the end of the Third Quarter 2020
- Update the Indemnity Data Call Web section on **ncci.com**

Contact

If you have any general data reporting questions, please contact NCCI's Customer Service Center at 800-**NCCI**-123 (800-622-4123) and select **Option 6** or email our indemnity support group at indemnitydata@ncci.com. We are here to assist you Monday through Friday, 8:00 a.m.–8:00 p.m. ET.

This attachment provides NCCI responses to Frequently Asked Questions (FAQs) on the Indemnity Data Call (IDC).

Summary of FAQs			
FAQ #	**Description**	**FAQ #**	**Description**
1	Reporting Dates	9–10	Edits*
2	Carrier Participation	11–14	Jurisdiction States*
3–5	Transactional and Quarterly Records	15–17	Reporting Triggers*
6–7	Reporting Frequency	18–19	Key Field Changes *
8	Certification*	20–23	Data Elements*

*Updates to the *Indemnity Data Call Reporting Guidebook* will be made with information about these topics in Third Quarter 2019.

FAQ #1
When does reporting start for the Indemnity Data Call (IDC)?
NCCI Response
Indemnity Data Call reporting starts with all claim activity occurring in Second Quarter 2020 and must be reported by the end of Third Quarter 2020. Reporting includes indemnity payments and reserve changes on both new and existing indemnity claims (i.e., "active" claims), regardless of the claim accident date.

FAQ #2
How were carriers notified that they will need to report IDC?
NCCI Response
An email notification was sent to the signer of the affiliation contract for the applicable carriers in March 2018. Future participation will be reviewed on a periodic basis.

FAQ #3
What is a Transactional Record?
NCCI Response
A Transactional Record contains indemnity benefit payments for a specific claim that occurred in a given quarter, identified by Record Type Code 01—Transactional Record in the record layout.

FAQ #4
What is a Quarterly Record?
NCCI Response
A Quarterly Record is the inception-to-date, aggregated details of each indemnity claim, identified by Record Type Code 02—Quarterly Record in the record layout.

FAQ #5
What is a Quarterly Valuation Date?
NCCI Response
The valuation date is the last day of each quarter. The indemnity claim data for the Quarterly Record is to be valued or determined as of this date.

FAQ #6
How often can I submit Transactional Record files?
NCCI Response
Because Transactional Records represent benefit payments that occur at any time throughout the quarter, they can be submitted as frequently as the data provider chooses as long as they are submitted on or before the due date. If multiple benefit payments are made, a separate Transactional Record must be reported for each.

FAQ #7
How often can I submit Quarterly Record files?
NCCI Response
Quarterly Records can be submitted any time after the valuation date has passed, as long as they are submitted on or before the due date.

FAQ #8
Is there a pre-edit service for IDC?
NCCI Response
No, there is no pre-edit service for IDC. However, NCCI recommends that indemnity data providers submit files using the same format and naming convention (.tst) that is used for certification purposes. This will allow these files to be subject to essentially the same File Acceptance, Record Acceptance, and Quality Tracking edits used with production files.

FAQ #9
What are the stages and outcomes of the IDC edits?
NCCI Response
The stages and outcomes of the IDC edits are as follows:
- File Acceptance—This stage of editing checks to ensure that the File Control Record has been created and reported correctly. If any of the individual elements in this record are missing or invalid, the record is missing, or the Quarterly Record is submitted prior to the valuation date, then these edits will reject the file upon submission.
- Record Acceptance—This stage of editing checks to ensure that the key fields and the processing elements are being reported correctly. If any of these elements are missing or invalid, the edits will return the corresponding record. These records, along with their associated edits, will be available for the data provider to download and determine if a correction to a system or process is required.
- Quality Tracking—Records that have passed both the File Acceptance and Record Acceptance stages of editing will be incorporated into the Quality Tracking stage. This stage of editing checks the population and validity of the remaining data elements in the Transactional and Quarterly Records. NCCI will then count the occurrences of these edits. The resulting percentages will be reviewed by the IDC validators to determine outreach.

FAQ #10
Does the File Control Record need to be the first record in an IDC file?
NCCI Response
Yes, the File Control Record must be the first record in every IDC file, or the file will not be accepted.

FAQ #11

If a claim switches from an IDC jurisdiction state to a non-IDC jurisdiction state, do we still need to report data for the claim?

NCCI Response

When a jurisdiction state changes to a non-IDC state, only the change in jurisdiction state needs to be reported on the Quarterly Record (i.e., report the new jurisdiction state and the key fields). Based on the reported change to a non-IDC jurisdiction state, NCCI will know not to expect any additional Transactional or Quarterly Records for the claim.

FAQ #12

What if we pay benefits for the same claim under two different jurisdiction states?

NCCI Response

If benefits are paid for a claim under two different jurisdiction states, then report as follows:

- For the Transactional Records, report each payment transaction with the corresponding Benefit Type Code and Jurisdiction State
- For the Quarterly Record, report the Jurisdiction State for which the majority of benefit payments are expected to be made (should be consistent with the unit statistical report)

FAQ #13

On behalf of which states is NCCI collecting the IDC?

NCCI Response

All states where NCCI is collecting the IDC are listed in Part 2 of the *Indemnity Data Call Reporting Guidebook.*

FAQ #14

Will the certification process handle the certification for all states that NCCI is collecting the IDC on behalf of?

NCCI Response

Yes.

FAQ #15

If the indemnity portion of a claim has been closed but medical payments are still being paid, what records must be reported?

NCCI Response

Transactional Records will not need to be reported; however, a Quarterly Record will be required based on the reporting triggers (i.e., change in Incurred Medical Amount).

FAQ #16

If only the reserve amount changes on a claim but there are no transactions for the claim in a given quarter, what records must be reported?

NCCI Response

Transactional Records will not need to be reported; however, a Quarterly Record will be required based on the reporting triggers (i.e., change in Incurred Indemnity Amount and/or Incurred Medical Amount).

FAQ #17

If I have a transaction for an overpayment on an existing claim in Second Quarter 2020, what records must be reported?

NCCI Response

Transactional Records must be reported for any transactions occurring in Second Quarter 2020, regardless of the age of the claim or the type of transaction.

FAQ #18

Do key fields need to be reported consistently across all NCCI data types (e.g., Unit Statistical data, Medical Call data, Indemnity Data Call, and Detailed Claim Information)?

NCCI Response

Yes, IDC key fields must match key fields of other data types to allow NCCI to use all information across multiple data streams in actuarial analyses.

FAQ #19

How do I make a Key Field Change to previously reported Indemnity data?

NCCI Response

There are different methods available to you. Refer to Circular FYI-IND-2019-01, dated April 16, 2019, for full details.

FAQ #20

If multiple benefit offsets apply to a transaction, including a Social Security Disability Insurance (SSDI) offset, which Benefit Offset Code should be reported?

NCCI Response

Whenever multiple benefit offsets apply to a particular transaction, report Benefit Offset Code 3—Other as the Benefit Offset Code, even if one of the offsets is for SSDI.

FAQ #21

What does the Transaction Date field signify on a Transactional Record? On a Quarterly Record?

NCCI Response

For Transactional Records, the Transaction Date is the date the payment was made. For Quarterly Records, the Transaction Date is the date the Quarterly Record was created.

FAQ #22

Can we leave data elements blank?

NCCI Response

Yes, there are circumstances where it would be appropriate to leave certain data elements blank or zero-filled, e.g., when you do not know the correct value for an element. However, you can never leave a key or processing field blank or zero-filled because this would cause that record to reject. Please refer to the Data Dictionary in Part 6 of the *Indemnity Data Call Reporting Guidebook* for reporting instructions for all data elements.

FAQ #23

Can we populate Reserved for Future Use fields?

NCCI Response

Yes, you can populate Reserved for Future Use fields up to the maximum number of bytes. NCCI will neither edit nor store the data within these fields.