



Indemnity Data Call Transactional Record Reporting

Presented by:

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Objective

- **To gain a better understanding** of the reporting requirements of the Transactional Records for the new Indemnity Data Call
- **To assist with your company's preparations** in meeting its future reporting requirements

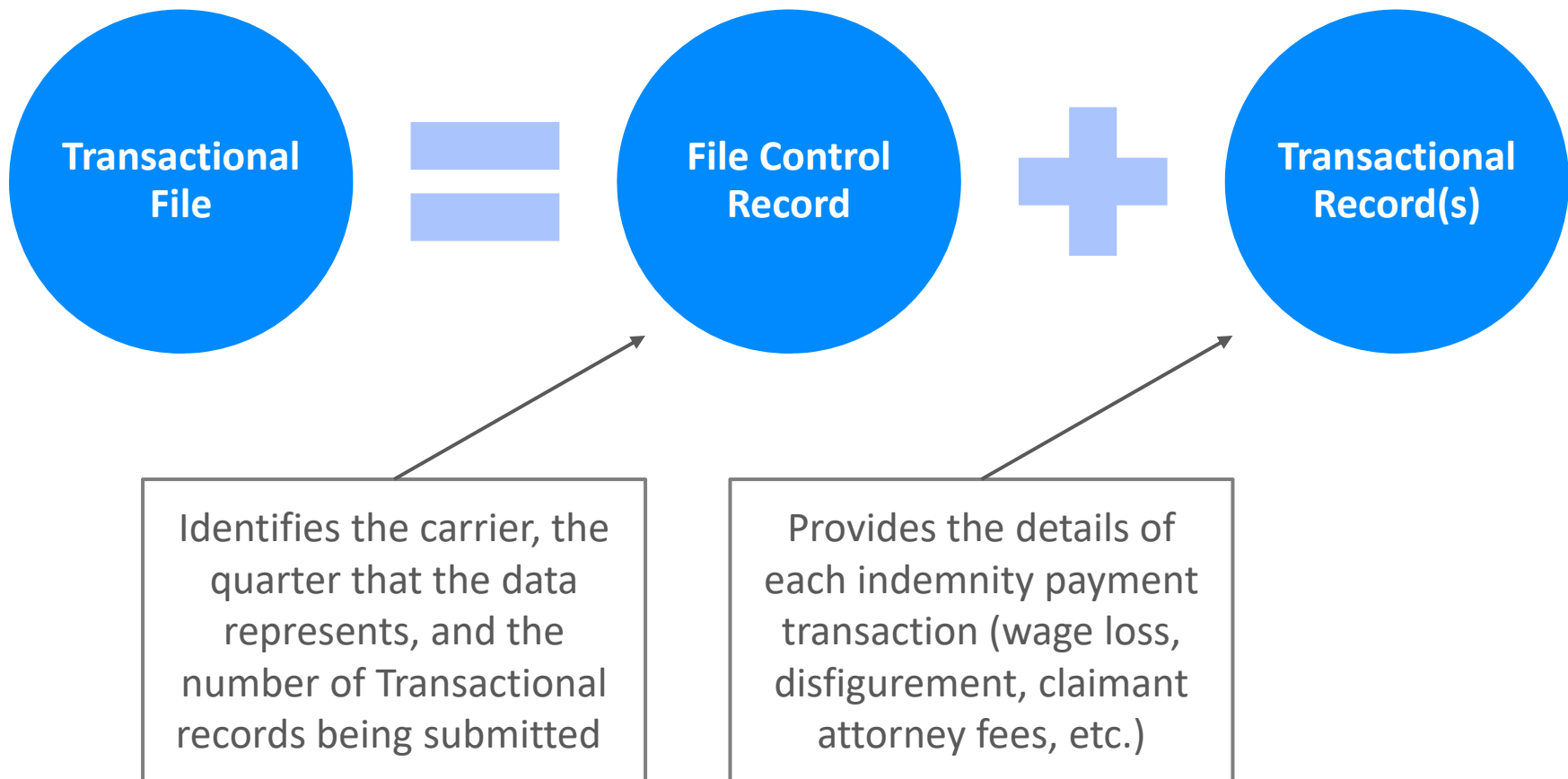
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Overview/
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Reporting Examples

Change Options

Transactional File Overview



Transactional Record Data Elements

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Transactional Record Data Elements

Claim
Characteristic

- Jurisdiction State Code

Transaction
Details

- Transaction From Date
- Transaction To Date
- Transaction Amount
- Benefit Type Code
- Lump-Sum Indicator
- Benefit Offset Code
- Benefit Offset Amount
- Weekly Benefit Amount

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Example 1–Lump-Sum Payments

- An injured worker receiving workers compensation benefits in **New Mexico** reaches maximum medical improvement (MMI) and receives a **scheduled permanent partial** disability (PPD) rating on March 30, 2020
- The insurer makes a **lump-sum payment of \$54,600** on **April 1, 2020**
- The lump-sum payment is based on 104 weeks for which benefits are payable post-MMI (i.e., the time period **from March 30, 2020, to March 30, 2022**)
- **No benefit offsets** apply and the underlying weekly benefit rate is **\$525**

Example 1–Lump-Sum Payments

Field	Value
Jurisdiction State Code	30 (New Mexico)
Transaction Date	20200401
Transaction From Date	20200330
Transaction To Date	20220330
Transaction Amount	000005460000
Benefit Type Code	03 (Sched PPD)
Lump-Sum Indicator	Y
Benefit Offset Code	1 (None)
Benefit Offset Amount	000000000
Weekly Benefit Amount	000052500

Example 2–Lump-Sum Payments

- Now let's assume that instead of accepting the original permanent disability rating, the injured worker disputed the disability rating and the insurer ultimately agreed to a **lump-sum payment** of \$62,500 on **April 1, 2020**
- The lump sum can be reasonably separated into
 - **\$60,000** for scheduled permanent partial disability benefits, based on an underlying weekly rate of **\$575** and
 - **\$2,500 for disfigurement benefits**
- Assume all other claim details remain unchanged

Example 2–Lump-Sum Payments

Field	Transaction 1 of 2 Value	Transaction 2 of 2 Value
Jurisdiction State Code	30 (New Mexico)	30 (New Mexico)
Transaction Date	20200401	20200401
Transaction From Date	20200330	20200401
Transaction To Date	20220330	20200401
Transaction Amount	000006000000	000000250000
Benefit Type Code	03 (Sched PPD)	09 (Disfigurement)
Lump Sum Indicator	Y	Y
Benefit Offset Code	1 (None)	1 (None)
Benefit Offset Amount	000000000	000000000
Weekly Benefit Amount	000057500	000057500



Benefit Offsets

- 2 new fields were created to capture benefit offsets applied due to payments from other sources (i.e., social security disability payments, unemployment payments, retirement benefits)
- The **Benefit Offset Code** field identifies the type of offset and the **Benefit Offset Amount** field identifies the amount of the offset

Code	Description
1	None
2	SSDI
3	Other

Example 3–Benefit Offsets

- An injured worker is awarded **permanent total disability benefits (PTD) of \$600 per week in the state of Louisiana**. These benefits are payable for the duration of disability (or life of the injured worker)
- The injured worker also qualifies for **social security disability insurance (SSDI) benefits of \$1,740 per month, or \$400 (\$1,740/4.35) per week**
- Pursuant to Louisiana Revised Statute (L.R.S.) 23:1225, the employer and/or its insurer have the right to **offset the injured worker's weekly PTD benefits** because the employee is receiving additional benefits from the Social Security Administration
- The insurer issues a check on **September 17, 2020** in the amount of **\$200 (\$600 - \$400)** for weekly PTD benefits covering **September 20, 2020 through September 26, 2020**

Example 3–Benefit Offsets

Field	Value
Jurisdiction State Code	17 (Louisiana)
Transaction Date	20200917
Transaction From Date	20200920
Transaction To Date	20200926
Transaction Amount	000000020000
Benefit Type Code	02 (PTD)
Lump-Sum Indicator	N
Benefit Offset Code	2 (SSDI)
Benefit Offset Amount	000040000
Weekly Benefit Amount	000020000

Vocational Rehabilitation Benefit Type Code Table

- 4 benefit type codes for vocational rehabilitation payments
- Vocation rehabilitation benefits do NOT include temporary disability benefits paid while the injured worker is in a vocational rehabilitation program

Code	Description	Additional Rules and/or Exceptions (If Applicable)
60	Vocational Rehabilitation—Evaluation Benefit Costs — Transactional amount paid for testing and evaluating the claimant’s ability, aptitude, and/or attitude in determining suitability for vocational rehabilitation or placement.	FL—Defined as Reemployment Assessment costs
61	Vocational Rehabilitation—Education Benefit Costs —Transactional amount paid for education/training costs including tuition, books, and tools.	Transaction From and To Dates are required for these payments. Refer to the Transaction From/To Date fields in this section of the guide for examples. FL—Defined as Reemployment Services
62	Vocational Rehabilitation—Maintenance Benefit Costs — Transactional amount paid for any expense, such as transportation, lodging, and meal costs, that enables the claimant to receive or participate in vocational rehabilitation services.	Temporary disability benefits that are paid while the claimant receives vocational rehabilitation services are excluded from this field and reported in the appropriate Benefit Type Code (i.e., 05 or 11).
63	Vocational Rehabilitation—Payment NOC — Transactional amount paid for vocational rehabilitation services that is not classified as either evaluation, educational, or maintenance costs.	FL—Includes Medical Care Coordination costs

Example 4–Vocational Rehabilitation

- An injured worker in **Nebraska**, who is participating in a **vocational rehabilitation program**, attends a six-week job retraining course from **January 4, 2021, to February 12, 2021**
- The cost of this course, including tuition, books, and tools, is **\$5,000**
- The injured worker received **temporary total disability(TTD) benefits of \$600 per week** while attending this course
- The insurer pays for the cost of this rehabilitation program up-front on **January 1, 2021** and pays **TTD benefits bi-weekly starting on January 15, 2021**
- No benefit offsets or lump-sum payments apply to this claim

Example 4–Vocational Rehabilitation

Field	Transaction 1 of 2 Value	Transaction 2 of 2 Value
Jurisdiction State Code	26 (Nebraska)	26 (Nebraska)
Transaction Date	20210101	20210117
Transaction From Date	20210104	20210106
Transaction To Date	20210212	20210115
Transaction Amount	000000500000	0000120000
Benefit Type Code	61 (VR Educational)	05 (TTD)
Lump Sum Indicator	N	N
Benefit Offset Code	1 (None)	1 (None)
Benefit Offset Amount	000000000	000000000
Weekly Benefit Amount	000060000	000060000

Recovery Reimbursement Benefit Type Code Table

- Two benefit type codes for recovery reimbursements
- Reimbursements should be net of recovery expenses

Code	Description	Additional Rules and/or Exceptions (If Applicable)
30	Indemnity Recovery Reimbursement Amount—Third Party Actions —The transactional amount of indemnity recovery reimbursed to the carrier from a third-party action less recovery expenses.	
31	Indemnity Recovery Reimbursement Amount—State Administered Funds —The transactional amount of indemnity recovery reimbursed to the carrier from a state-administered fund (e.g., Second Injury Fund) less recovery expenses.	

Example 5–Recovery Reimbursement

- A worker is injured in a motor vehicle accident while on the job in **Tennessee**. The insurer accepts compensability for the claim; however, it is found that the other driver is at fault.
- The insurer settles the TTD claim with a **lump-sum** payment and seeks reimbursement from the at-fault driver.
- On **November 15, 2020**, the insurer receives a **reimbursement of \$25,000** from the at-fault driver for the indemnity portion of the claim. The cost to the insurer of pursuing this reimbursement was \$2,000 resulting in a **net recovery of \$23,000 (\$25,000 - \$2,000)**.
- No benefit offset applies and the underlying weekly benefit rate is **\$600**.

Example 5–Recovery Reimbursement

Field	Value
Jurisdiction State Code	41 (Tennessee)
Transaction Date	20200115
Transaction From Date	20201115
Transaction To Date	20201115
Transaction Amount	000002300000
Benefit Type Code	30 (Third Party Reimbursement)
Lump Sum Indicator	Y
Benefit Offset Code	1 (None)
Benefit Offset Amount	000000000
Weekly Benefit Amount	000060000

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Changes to Transactional Records

Option 1 (Recommended)

Option 1—Reporting with the Transaction Identifier

- Transaction Identifier has to be reported on all Original transactions
 - Data providers create their own unique identifiers
- Transaction Code

Code	Description
01	Original
02	Cancellation/Void
03	Replacement

Option 1 (Recommended)

Scenario #1:

Payment was issued in error but was already reported to NCCI.

So how do I cancel or delete a Transactional Record reported in error?

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601	ABC123	99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	03

What to report to cancel

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
02	20200615	ABC123	99990	WC1	20200101	1	20200531				

All other fields not shown can be zero-filled or left blank.

Option 1 (Recommended)

Scenario #2:

A Transactional Record has already been reported to NCCI, but the Transaction Amount value was reported incorrectly.

So how do I change an incorrect amount on a non-key field?

Regardless of whether it is an overpayment or an underpayment you report the same way.

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601	ABC123	99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	03

What to report to change

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
03	20200615	ABC123	99990	WC1	20200101	1	20200531	20200531	20200605	000000500000	04

All other (non-key) fields can be changed as well.

Option 1 (Recommended)

Scenario #3:

A transactional record has already been reported to NCCI, but the Accident Date was reported incorrectly.

So how do I change a key field?

It's a two-step process:

- Delete the incorrect Transactional Record
- Report a new Transactional Record with correct key fields

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601	ABC123	99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	03

What to report to delete

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
02	20200615	ABC123	99990	WC1	20200101	1	20200531				

All other fields not shown can be zero-filled or left blank.

Then report

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601	ABC1234	99990	WC1	20200101	1	20200520	20200531	20200605	000000100000	03

All other fields not shown could be changed as well with this new Original Record. In this scenario, we also updated the Transaction Identifier.

Changes to Transactional Records

Option 2–Accounting Method

Option 2 – Without reporting Transaction Identifier

- Multiple Original Records must be reported to allow NCCI to correctly process changes to previously reported transactions
- Does not use the Cancellation or Replacement type transactions

Option 2–Accounting Method

Scenario #1:

Payment was issued in error but was already reported to NCCI.

So how do I cancel or delete a Transactional Record reported in error?

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601		99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	03

What to report to have NCCI adjust (delete)

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200615		99990	WC1	20200101	1	20200531	20200531	20200605	-00000100000	03

All other fields not shown must be reported the same as the Original Record.

Option 2–Accounting Method

Scenario #2:

A Transactional Record has already been reported to NCCI, but the Benefit Code value was reported incorrectly.

So how do I replace an incorrect code on a non-key field?

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clim #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601		99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	03

What to report to have NCCI adjust

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clim #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200615		99990	WC1	20200101	1	20200531	20200531	20200605	-00000100000	03

All other fields not shown must be reported the same as the Original Record

Then report

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clim #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601		99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	04

All other fields not shown could be changed as well with this new Original Record.



Option 2–Accounting Method

Scenario #3:

A Transactional Record has already been reported to NCCI, but the Transaction Amount value was reported incorrectly.

So how do I change an overpayment or an underpayment of the previously reported Transaction Amount?

For an **overpayment**, report the additional amount as a positive number or for an **underpayment**, report the offset amount as a negative number on a new Original Transactional Record.

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601		99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	03

What to report to have NCCI adjust an overpayment

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200615		99990	WC1	20200101	1	20200531	20200531	20200605	-00000050000	03

All other fields not shown must be reported the same as the Original Record

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601		99990	WC1	20200101	1	20200531	20200531	20200605	00000010 0000	03

What to report to have NCCI adjust an underpayment

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200615		99990	WC1	20200101	1	20200531	20200531	20200605	00000030 0000	03

All other fields not shown must be reported the same as the Original Record.

Option 2–Accounting Method

Scenario #4:

A Transactional Record has already been reported to NCCI, but the Accident Date was reported incorrectly.

So how do I change a key field?

It's a two-step process:

- Report a 2nd Original Record with the negative Transaction Amount
- Report a 3rd Original Record with correct key field(s)

What Was Reported

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200601		99990	WC1	20200101	1	20200531	20200531	20200605	000000100000	03

What to report to have NCCI adjust

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200615		99990	WC1	20200101	1	20200531	20200531	20200605	-00000100000	03

All other fields not shown must be reported the same as the Original Record.

Then report

TR Cd	TR Date	TR ID	Carrier Code	Pol #	PED	Clm #	Acc Date	TR From Date	TR To Date	TR Amount	Benefit Type Code
01	20200615		99990	WC1	20200101	2	20200520	20200531	20200605	000000001000	03

All other fields not shown could be changed as well with this new Original Record.

Contact Us

- Email data@ncci.com
- Call the Customer Service Center
 - 800-**NCCI**-123 (800-622-4123)
 - We're here to assist you Monday–Friday, 8:00 a.m.–8:00 p.m. ET
- Visit **ncci.com** and choose **Contact Us**
 - Customer Service will respond to your request within 24 hours