myCalPERS Health Billing Reconciliation

Student Guide

September 26, 2020

CalPERS

Introduction

This student guide is a resource to assist you with viewing and reconciling your agency's monthly health premium statement.

Disclaimer

As a security safeguard, business partner and participant information has been masked within the figures in this procedure guide.

Training Opportunities

Prior to taking a myCalPERS system training instructor-led class, new users should review the Introduction to myCalPERS for Business Partners (PDF) guide and have attended a **Health Business Rules training class**.

Business Rules

This student guide contains no health business rules. Attend a health business rules training class or review business rules online classes for the simplified explanation of laws defined by the California Public Employees' Retirement Law (PERL).

Setting Up and Making Online Payments

Refer to the myCalPERS Electronic Funds Transfer (PDF) student guide for details about the online payment process.

Payment Amount

Always pay as billed. Regardless if you have recently made health benefits updates that changed the premium(s), pay as billed to avoid assessed interest. Then on a future receivable, verify the charges or credits.

Contents

Unit 1: Health Receivable

In this unit, you will learn how to view your agency's monthly health receivable(s).

Note: Non-central state agencies have a different billing/payment process and statement and payment due dates than public agencies and schools.

Health Premium Statement

Your health receivable is your CalPERS bill for your portion of the health premiums and administrative fees. CalPERS bills your agency and you are notified with a monthly Health Premium Statement. After the statement is generated, you will be able to view your agency's health receivable and your billing roster within myCalPERS.

Contact Types

You will receive one Health Premium Statement per health resolution (PERS and Non-PERS). The primary **Health PA Billing – PERS** and **Health PA Billing – Non-PERS** contact types will receive the monthly Health Premium Statements. If there isn't a primary billing contact for your agency, then it will be sent to your primary **General** contact. To view the statement in myCalPERS, select the **Document History** link within the Common Tasks folder.

Billing Notification Preference

- If you choose not to receive a hard copy and prefer to view your Health Premium Statement in myCalPERS, select **Email** as your preferred communication method.
- To receive your statement by mail, select **Mail** as your preferred communication method.

Annual Health Billing Cutoff Dates and Payment Information Circular Letter

This Circular Letter is posted online to notify health-contracting public agencies and schools of the billing cutoff dates and how payments are applied. An attachment of the chart is included.

Partial sample of the 2020 Health Billing Cutoff Dates chart:

2020 Health Billing Cutoff Dates
Contracting School Districts and Public Agencies

Coverage Month	STRS Employees and Annuitants	PERS and OTHER (Non-PERS) Employees and Annuitants	Statement Available	Payment Due
01/2020	12/03/2019	12/11/2019	12/17/2019	01/10/2020

Payment Due Date

Health payments (pay as billed) are due on the 10th of the month. If the 10th falls on a holiday or weekend, payment is due on the last business day prior to the 10th. Payments received after the 10th are considered delinquent and subject to interest.

Scenario

You will access your agency's monthly health receivables.

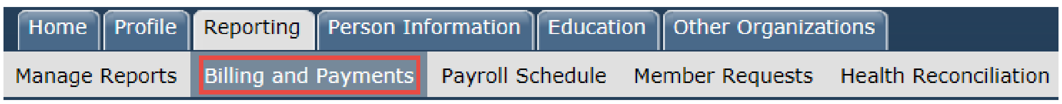
System Logic

The Health Premium Statement displays the separate amounts for active and retired premiums, administrative fees, and the previous month's payment.

Step Actions

Step 1 Select the **Reporting** global navigation tab.

Step 2 Select the **Billing and Payments** local navigation link.

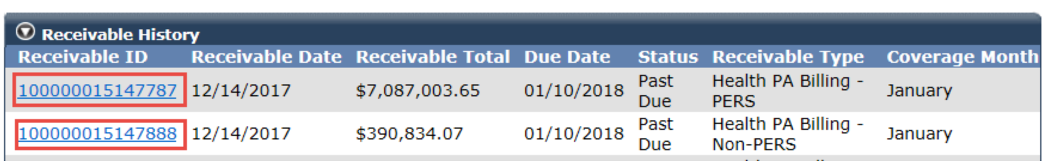


Step 3 Within the Billing and Payment Summary section, if you need to change the fiscal year, select the appropriate fiscal year from the drop-down list.

Step 4 Select the **Display** button.

Step 5 Within the Health Premium Deduction (Year-To-Date) section, view your total balance and select **View Invoice History** link.

Step 6 Within the Receivable History section, select the appropriate **Receivable ID** link.



Step 7 Within the Monthly Billing Summary section, view the details for this receivable.

You have completed this scenario.

Unit 2: Billing Roster

In this unit, you will learn how to view your health billing roster.

Importance of Reconciling

After viewing how much your agency has been billed, it's important to reconcile the amount owed. Your monthly billing roster provides a list of the total number of active and retired employees enrolled in a specific plan (and party rate), the enrollees' medical groups, charges, credits, and any adjustments or retroactive activity that updated during the billing cycle. You must ensure your adjustments and updates for your agency were correctly applied.

Some important items to ensure are correct:

- Ensure your agency isn't being billed for anyone who shouldn't be covered due to a leave of absence, permanent separation, etc.
- Enrollees are showing the correct medical group which is particularly important for your retirees
- Retirees aren't showing as active (not retired) on the roster

Retroactive Reimbursement

CalPERS will reimburse premiums up to six months for retroactive changes due to Cancel Coverage (excluding death) and Delete Dependent transactions.

Health Reconciliation Local Navigation Link

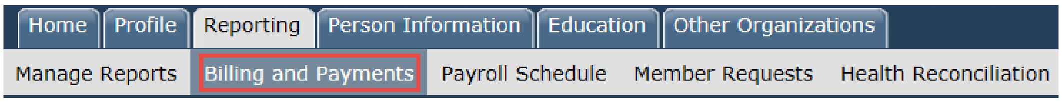
This is only used by health carriers.

Contents

Scenario 1: View Billing Roster from the Reporting Tab

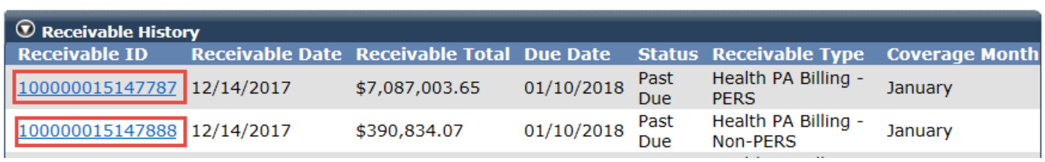
Step Actions

Step 1	Select the **Reporting** global navigation tab.
Step 2	Select the **Billing and Payments** local navigation link.

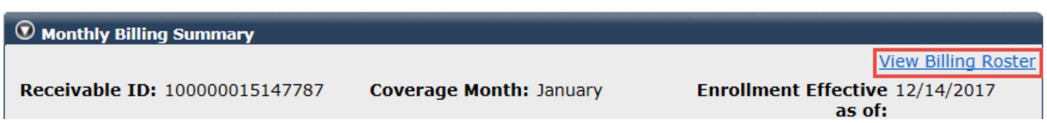


Step 3	If you need to change the fiscal year, select the appropriate **fiscal year** from the drop-down list.
Step 4	Select the **Display** button.
Step 5	Within the Health Premium Deduction (Year-To-Date) section, view your total balance and select the **View Invoice History** link.

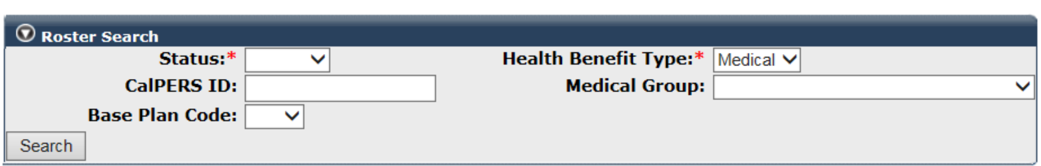
Step 6	Within the Receivable History section, select the appropriate **Receivable ID** link.



Step 7	Select the **View Billing Roster** link at top right.



Step 8	You may use the Roster Search section to filter the Monthly Employer Billing Roster section.



Step 9 Reconcile the Monthly Employer Billing Roster section.

Monthly Employer Billing Roster

Status	Name	CalPERS ID	Plan Code	Retirement System	Payment Type	Amount Billed	Medical Group
Retired	AUG JR, OBITIYE	0123456789	4543	PERS	On-going	$1,483.80	005 SWORN POLICE UNIT
Active	BHAYANI, HOAI THI	1234567890	1043	PERS	On-going	$1,906.81	001 UNREP UNIT A H M W & X
Active	BOGHOSIAN, THOMAS IAN	2345678901	1041	PERS	On-going	$733.39	001 UNREP UNIT A H M W & X

Step 10 Do you want to download your roster to a report?

Yes: Continue to step 11.

No: You have completed this scenario.

Step 11 Select the **Download Roster** link.

Monthly Employer Billing Roster Summary

Coverage Month:	January	**Receivable ID:**	100000015147787
Total Due:	$7,087,003.65	**Balance as of:**	12/14/2017
Date Due:	01/10/2018	**Enrollment Effective as of:**	12/14/2017
			Download Roster

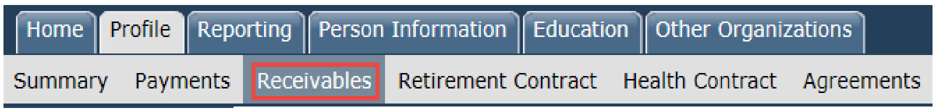
You have completed this scenario.

Scenario 2: View Billing Roster from the Profile Tab

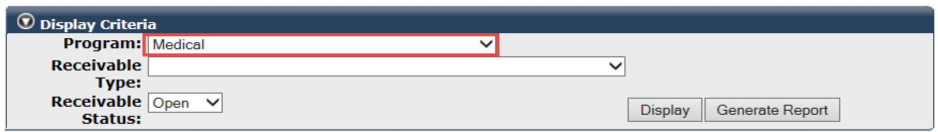
Step Actions

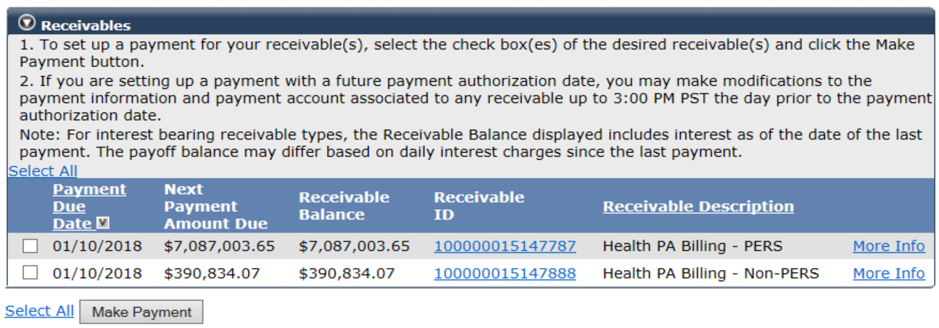
Step 1 Select the **Profile** global navigation tab.

Step 2 Select the **Receivables** local navigation link.

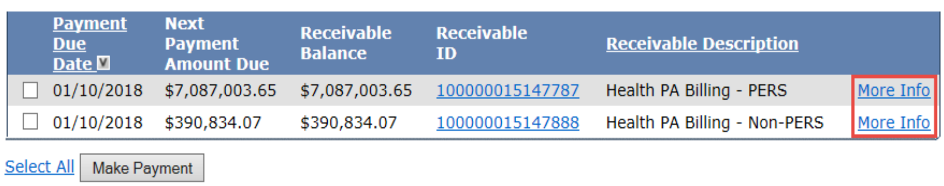


Step 3 Use the Display Criteria section to filter your Receivables section.

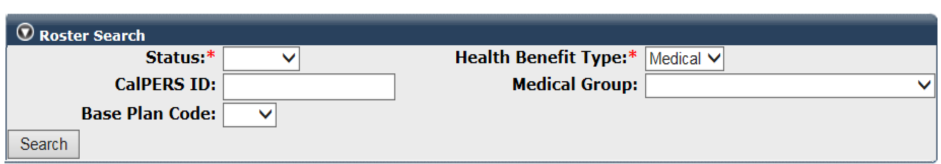




Step 4 Within the Receivables section, select the appropriate **More Info** link.



Step 5 Use the Roster Search section to filter the Monthly Employer Billing Roster section.



Step 6 Reconcile the Monthly Employer Billing Roster section.

Monthly Employer Billing Roster

Status	Name	CalPERS ID	Plan Code	Retirement System	Payment Type	Amount Billed	Medical Group
Retired	AUG JR, OBITIYE	0123456789	4543	PERS	On-going	$1,483.80	005 SWORN POLICE UNIT
Active	BHAYANI, HOAI THI	1234567890	1043	PERS	On-going	$1,906.81	001 UNREP UNIT A H M W & X
Active	BOGHOSIAN, THOMAS IAN	2345678901	1041	PERS	On-going	$733.39	001 UNREP UNIT A H M W & X

Step 7 Do you want to download your roster to a report?

Yes: Continue to step 8.

No: You have completed this scenario.

Step 8 Select the **Download Roster** link.

Monthly Employer Billing Roster Summary

Coverage Month:	January	**Receivable ID:**	100000015147787
Total Due:	$7,087,003.65	**Balance as of:**	12/14/2017
Date Due:	01/10/2018	**Enrollment Effective as of:**	12/14/2017
			Download Roster

You have completed this scenario.

Unit 3: Calculating a Future Reimbursement Amount

In this unit, you will learn how to view health deductions to calculate your future reimbursement amount.

System Logic

CalPERS will reimburse premiums up to six months for retroactive changes due to Cancel Coverage (excluding death) and Delete Dependent transactions.

Contents

Scenario 1: Calculate Future Reimbursement Amount from Billing Roster Page

On your billing roster, you noticed an employee who left your agency a year ago. You advised a coworker to process the permanent separation event which cancelled their health benefits retroactively. You want to know how much the reimbursement amount will be for this employee's premiums. You will calculate your future reimbursement amount.

Step Actions

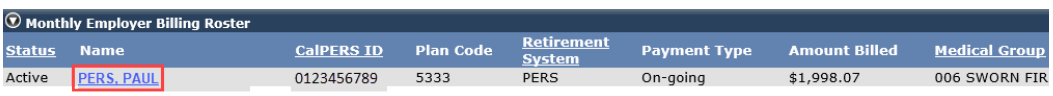
Step 1 Refer to Unit 2 to access your agency's billing roster.

Note: Ensure you select the appropriate Receivable ID that is associated to the separated employee's health benefits.

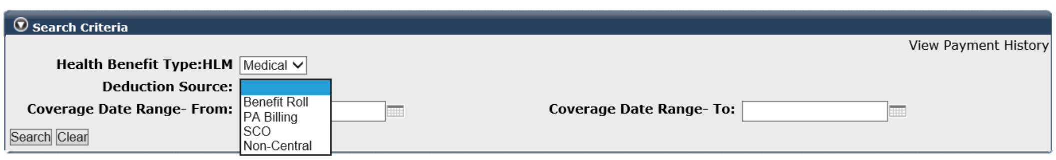
Step 2 Within the Roster Search section, select **Active** from the **Status** drop-down list, then search for the employee by their CalPERS ID in the **CalPERS ID** field.

Step 3 Select the **Search** button.

Step 4 Within the Monthly Employer Billing Roster section, select the **employee name** link.



Step 5 Within the Search Criteria section, you must select a deduction source.



Deduction Source	Active/Retired and Retirement System Use each deduction source to verify:
Benefit Roll	*Retired CalPERS participant* deductions only, even though the employer share displays
PA Billing	What has been billed to your agency for your active and retired CalPERS, CalSTRS, and non-PERS participants. Use this to verify your *employer share* for your retired CalPERS and CalSTRS participants.
SCO	Active central state deductions
Non-Central	Active non-central state deductions

Step 6 Select the **Search** button.

Step 7 Add the amount in the Employer Share column for the last six months and this should be your agency's future reimbursement amount for this employee.

Deduction History

Coverage Month	Status	Employer CalPERS ID	Plan Name	Party Type	Plan Code	Participant Share	Employer Share	Medicare Reimbursement
February 2020	Employment	9876543210	PERS Choice - Region 1	Self/B and 2+/B	5483	$0.00	$2,239.07	$0.00
January 2020	Employment	9876543210	PERS Choice - Region 1	Self/B and 2+/B	5483	$0.00	$2,239.07	$0.00
December 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
November 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
October 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
September 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
August 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
July 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00

You have completed this scenario.

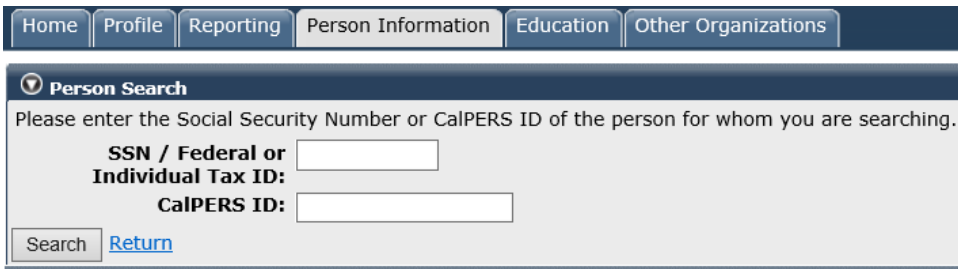
Scenario 2: Calculate Future Reimbursement Amount from Employee's Profile Page

You noticed on your billing roster an employee who left your agency a year ago. You processed a permanent separation which cancelled their health benefits retroactively, but you want to know how much the reimbursement amount will be for this employee's premiums. You will calculate your future reimbursement amount.

Step Actions

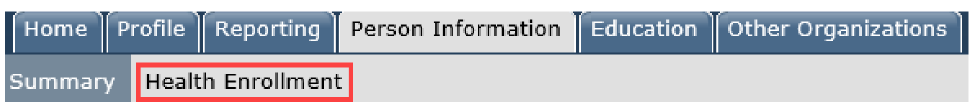
Step 1 From the home page, select the **Person Information** global navigation tab.

Step 2 Complete Person Search section.

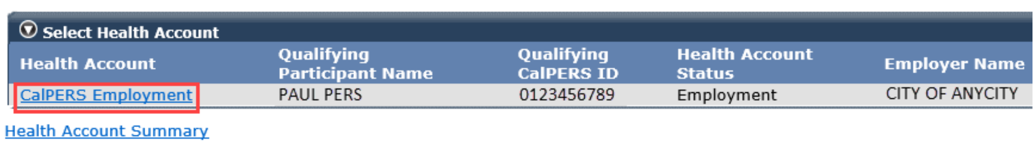


Step 3 Select the **Search** button.

Step 4 Select the **Health Enrollment** local navigation link.

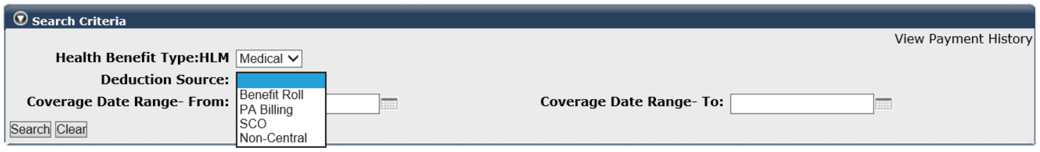


Step 5 Select the **CalPERS Employment** (**CalPERS Retiree** for a retiree) link.



Step 6 Select the **Deduction History** left-side link under the **Menu** navigation.

Step 7 Within the Search Criteria section, you must select a deduction source.



Deduction Source	Active/Retired and Retirement System Use each deduction source to verify:
Benefit Roll	*Retired CalPERS participant* deductions only, even though the employer share displays
PA Billing	What has been billed to your agency for your active and retired CalPERS, CalSTRS, and non-PERS participants. Use this to verify your *employer share* for your retired CalPERS and CalSTRS participants.
SCO	Active central state deductions
Non-Central	Active non-central state deductions

Step 8 Select the **Search** button.

Step 9 Add the amount in the Employer Share column for the last six months and this should be your agency's future reimbursement amount for this employee.

Deduction History

Coverage Month	Status	Employer CalPERS ID	Plan Name	Party Type	Plan Code	Participant Share	Employer Share	Medicare Reimbursement
February 2020	Employment	9876543210	PERS Choice - Region 1	Self/B and 2+/B	5483	$0.00	$2,239.07	$0.00
January 2020	Employment	9876543210	PERS Choice - Region 1	Self/B and 2+/B	5483	$0.00	$2,239.07	$0.00
December 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
November 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
October 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
September 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
August 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00
July 2019	Employment	9876543210	PERS Choice Bay Area	Self/B and 2+/B	1063	$0.00	$2,252.30	$0.00

You have completed this scenario.

Unit 4: Reports

myCalPERS generates reports using IBM Cognos software. Cognos queries your agency's data in myCalPERS and generates reports in multiple formats using the criteria that you choose.

For information on how to navigate through Cognos and learn its functionality, review the myCalPERS Employer Reports (Cognos) (PDF) student guide on the CalPERS website.

Pathway: CalPERS website > Employers > I Want To…: Find myCalPERS Student Guides and Resources

Health Subscriber PA Billing Report

For public agencies and schools, this reflects the monthly ongoing premiums (or charges) and retroactive adjustments per active and retired participants by subscriber CalPERS IDs. After a completed billing cycle, this report can be generated and used to reconcile your health statement. You can run the report by one of these criteria:

- an individual subscriber (enter their CalPERS ID)
- one or all statement-generated months (the statement month is for the next month's coverage). You must select the **Reprompt** button after the Business Partner CalPERS ID field to display the statement months.
- coverage months (one or more)

Employer Health Event Transaction Report

This report lists the health transactions for active and retired participants. Run this report by using either of these criteria but not both at the same time:

- Event Create Date Range: Enter the dates of when transactions were updated to the system.
- Effective Date Range: Enter the effective dates of the transactions you want to view. To view 26-year-old dependent deletions, the 26-year-old delete monthly **batch runs in the first three business days of the month** to be effective the following month. Run the report after the first three business days to allow for the monthly batch to complete.

Employer Health Event Notification Report

This lists the health transactions for active and retired participants that were updated as of the processing dates provided. This only has posting date range criteria.

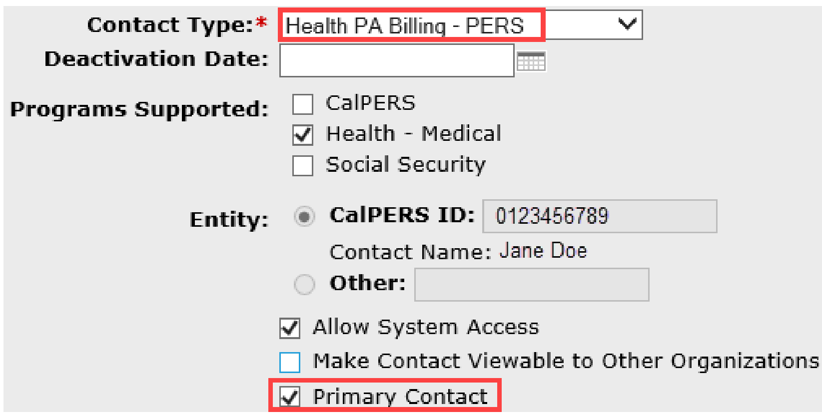
Frequently Asked Questions

1. **Why are we receiving two billing statements?**

   Statements are separated by health contract for PERS (includes STRS) and for Non-PERS.

2. **Why isn't our health statement going to the correct person?**

   Your agency's system access administrator (SAA) needs to add that person as a *primary* Health PA Billing – PERS and/or Health PA Billing – Non-PERS contact. There can only be one primary (person who receives the notifications for that contact type) per agency. If there is no primary Health PA Billing contact, it will go to your agency's primary General contact.



3. **Does that mean we can't have a back-up person to receive the mailed billing statement or the email notification?**

   Correct. If you are not the primary contact, you may still view the health statement. First, review the [Health Billing Cutoff Chart]() to see if the statement has generated. You may want to add these dates to your calendar. Then when the statement is available, go to your agency's **Document History** left-side link in myCalPERS.

4. **I receive the health statement by mail. How can I get it emailed (or vice versa)?**

   Your agency's system access administrator (SAA) can change your preferred communication. This reflects how you want to receive notifications from CalPERS.

5. **Is it true that we won't receive a corrected statement that reflects our adjustments?**

   Correct. Any adjustments made will reflect on a future billing statement. Always pay in full as billed unless the amount is different in myCalPERS (See #6).

6. **My billing amount on the health statement I received is different than the amount in myCalPERS. Which amount do I pay?**

   Pay the amount reflected on your online receivable. It doesn't happen often, but the amounts can be different when there are interest-reversal (or other) adjustments after the statement is generated. Call CalPERS if you want to discuss in detail.

7. **Why weren't we billed for a new health enrollment that I processed?**

   If the enrollment was entered after the billing cutoff date, your agency will be billed for them next month. See the myCalPERS Health Enrollment student guide, Unit 1, Scenario 2, Steps 7-8 on how to view the created date (processed date) in the transaction details.

8. **I processed a retroactive permanent separation for an employee effective two months ago. Why are we still being billed for them?**

   Depending on when the appointment was updated, two courses of action are:

   - Verify in myCalPERS that the employee's health benefits have been cancelled. If the permanent separation was updated *after* billing cutoff, then you should get reimbursed on your next statement. Or,
   - If you verified the health benefits was cancelled and the permanent separation was updated *before* billing cutoff, contact CalPERS.
     Note: Always pay in full as billed unless the amount is different in myCalPERS (See #6).

9. **How do I fix a retiree's incorrect medical group and employer contribution?**

   Call CalPERS. Your employer contribution will be corrected on a future statement.

10. **We send a separate reimbursement to our retirees for their health benefits. How do we verify their addresses?**

    If you have the Retirement Enrollment access role, you can run the **Benefit Recipient by Employer Report** to view the addresses for your CalPERS retirees and survivors.

11. **Is there any training on billing reconciliation?**

    Yes. Refer to these training options:

    - Online Classes for Employers has modules on health billing business rules and how to view a health statement and billing roster in myCalPERS.
    - myCalPERS Employer Education & Training Unit (MEETU) is available for training. Email CalPERS_Employer_Communications@CalPERS.CA.GOV and an educator will contact you.

CalPERS Resources

Obtain more information by visiting the CalPERS website at www.calpers.ca.gov.

- myCalPERS Student Guides & Resources
  Pathway: CalPERS website > Employers > I Want To…: Find myCalPERS Student Guides
- Employer Education Schedule (PDF)
  Pathway: CalPERS website > Employers > I Want To… : Find myCalPERS Student Guides > Employer Education Schedule (PDF)
- Online Classes for Employers (PDF)
  Pathway: CalPERS website > Employers > I Want To… : Find myCalPERS Student Guides > Online Classes for Employers (PDF)
- myCalPERS Health Aid: Health Event Types and Reasons for Employers (PDF)
  Pathway: CalPERS website > Employers > I Want To…: Find myCalPERS Student Guides>scroll down to the Supplemental Materials section
- Frequently Asked Questions (FAQ)
  Pathway: CalPERS website > About > Resources: Frequently Asked Questions
- Policies & Procedures
  Pathway: CalPERS website > Employers > Policies & Procedures
- myCalPERS Technical Requirements
  Pathway: CalPERS website > Employers > myCalPERS Technical Requirements
- Public Agency & Schools Health Benefits Guide (PDF)
  Pathway: CalPERS website > Employers > Policies & Procedures> Reference & Health Guides >Public Agency & Schools Health Benefits Guide (PDF)
- Health Program Guide (HBD-120) (PDF)
  Pathway: CalPERS website > In the Search box at top right, enter HBD-120 > select **Health Program Guide** link
- Circular Letters
  Pathway: CalPERS website > Employers > Policies & Procedures > Circular Letters
- Public Employees' Retirement Law (PERL)
  Pathway: CalPERS website > About > Laws, Legislation & Regulations > Public Employees' Retirement Law (PERL)

CalPERS Contacts

Email

- To contact employer educators for questions and requests, email CalPERS_Employer_Communications@CalPERS.CA.GOV
- To contact the Employer Response Team for assistance with your most critical, complex, or time-sensitive issues, email ERT@CalPERS.CA.GOV

Phone or Fax

You can reach CalPERS at **888 CalPERS** (or **888**-225-7377), Monday through Friday, 8:00 a.m. to 5:00 p.m., except on state holidays.

- TTY: (877) 249-7442 (This number does not accept voice calls)
- CalPERS centralized fax number: (800) 959-6545
- Employer Response Team phone number: (800) 253-4594

Submit Inquiry

You can send secure messages through myCalPERS. Expand the **Common Tasks** left-side navigation folder, then select the **Submit Inquiry** link to submit a question or request.