

Obtaining a Health Plan Identifier

➔ Overview

The Patient Protection and Affordable Care Act (PPACA) requires that all health plans obtain a Health Plan Identifier (HPID). The HPID is intended to streamline electronic transactions between carriers, administrators, health care professionals and financial institutions.

➔ What Health Plans Must Obtain a HPID?

The list of health plans that are required to obtain an HPID is quite long and very broad and includes:

- An employer sponsored group health plan,
- Federal Employees Health Benefit (FEHB) programs, and
- Governmental Health Plans

➔ What is the Deadline for Obtaining an HPID?

The deadline varies depending on the size of the health plan. The chart below summarized the deadlines.

Plan	Compliance Date
Self funded health plans with aggregate claims paid of \$5 million or more	Must obtain HPIDs by November 5, 2014
Self funded health plans with aggregate claims paid of \$5 million or less	Must obtain HPIDs by November 5, 2015
All plans generating electronic transactions	Must use HPIDs in transactions by November 7, 2016

Obtaining a Health Plan Identifier

➔ ***How Do I Know If My Plan Needs to Obtain an HPID?***

If your health plan is insured, check with your insurance carrier as they may obtain a number on your behalf.

If your plan is self-funded, PPACA requires employers to obtain their own HPID. You may want to contact your legal counsel to determine if you are required to obtain a HPID.

➔ ***How Does My Plan Obtain a HPID?***

Self-funded employers should apply for an HPID as soon as possible. The application itself is a 6-step process that must be completed on-line through the Center for Medicare and Medicaid Services' (CMS) Health Insurance Oversight System (<https://portal.cms.gov/wps/portal/unauthportal/home/>). Users will need to register in the CMS portal and obtain a user ID and password before beginning the application.

Please Note: The application requests a Payer ID number, but CMS has advised that self-funded employers who do not have these numbers may enter "not applicable" in this field on the application and will still be able to apply for their HPIDs successfully.

➔ ***What if I have Questions about the Application process?***

You will want to visit the CMS website. The website contains a full explanation of the requirement to obtain a HPID as well as videos, power points and other materials designed to assist with the application process. Visit the CMS website by going to:

<http://www.cms.gov/Regulations-and-Guidance/HIPAA-Administrative-Simplification/Affordable-Care-Act/Health-Plan-Identifier.html>.

If you have further questions or need additional assistance contact your Cornerstone Municipal Advisory Group Account Manager.