

## **Appendix J Covered California for Small Business Issuer Payment Discrepancy Resolution Process**

Each month, Covered California for Small Business will send the Issuer a NOD 23 (Gross to Net Report) to document that month's payment. See Appendix K NOD 23 Report Glossary for NOD 23 specifications.

On a separate file (see NOD 23 Payment Discrepancy Sample in Appendix K), the issuer must indicate any disputed payment, by specifying the discrepancy type in the "Discrepancy Keyword" column (see Discrepancy Types section below). The issuer must send an email to Covered California for Small Business notifying the exchange of any disputed payment. The email must contain **only** the member's disputed information (see NOD 23 Payment Discrepancy Sample in Appendix K) for each coverage period.

Issuer must not modify the structure or insert or delete any columns as the responses will be appended to Exchange database for resolution purposes.

The following section provides acceptable Discrepancy Types for use in the Discrepancy Comments column.

### **Discrepancy Types for Payment Discrepancy Resolution**

Overpayment – Payment reflected on NOD 23 that is more than the member's monthly premium or member is terminated but payment received for that member.

Underpayment – Payment reflected on NOD 23 that is less than the member's monthly premium.

No Payment – Member active, but no payment reflected on NOD 23.