

Breaking the Medicare Code: Essential Tools for Risk Navigation

SPEAKERS

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Agenda

- MSP Refresher
- MMSEA Section 111 Overview
- Updates Since October 2024
- Data Clean Up Strategies
- Enhanced Integration for MSP Services





MSP Refresher

CONNECTING RISKS THAT MATTER



Medicare Secondary Payer Refresher

Medicare is the national health insurance program administered by the federal government and providing coverage for:

- People over the age of 65
- Disabled people entitled to SSDI for more than 24 months
- People diagnosed with “End Stage Renal Disease” or “Lou Gehrig's Disease”

“PART”	SERVICE / ORGANIZATION
Part A	Federally paid medical care for inpatient, skilled nursing, hospice
Part B	Federally paid preventive care, outpatient, doc visits
Part C	Privately run Medicare HMO (plus added services)
Part D	Privately administered prescription drug benefit





Medicare Secondary Payer Refresher

The Medicare Secondary Payer Statute ensures that Medicare is not responsible for paying first on a health care claim

- Allows parties to Coordinate Benefits
- Medicare can Recover from anyone
- Avoid Improperly Shifting the Burden to Medicare

Part of MSP	Brief Overview
Conditional Payments	Medicare payments are always “conditioned upon later reimbursement to the Trust Fund”
Section 111	CMS now knows about every open accepted case and every settlement with a Medicare Beneficiary
MSAs	Ensure funds are available to offset future medical expenses



MMSEA Section 111 Overview



MMSEA Section 111 Overview

- Discover Billions in Unresolved Conditional Payments
- Cease Making Payments Where a Primary Payer Exists
- Ensure Settlement Adequately Consider Medicare's Interests
- Generate Billions in Revenue for SCHIP Through Fines





MMSEA Section 111 Overview

RKCS and ECS Data Exchange

- Eligibility File
 - Claim is in this file first, with “Big5 data”
- Claim File
 - Full Section 111 data is provided for Medicare eligible claims
- Depending on Riskonnect platform, files are exchanged biweekly or weekly and ECS returns file on biweekly or weekly basis





MMSEA Section 111 Overview

Validation API Button – real time updates

The screenshot displays the 'Claims Administration' interface for 'CMS Data - 305066'. The left sidebar contains a navigation menu with options: Home, Claims, Occurrences, Parent Occurrences, Tasks, Payment Processing, Text Messages, Reports, Data Discovery, Manage State Forms, Report of Injury, Invoices, and Chargeback Allocations. The main content area is titled 'Injured Party Information' and includes a toolbar with buttons: Save, Save and Close, Cancel, Resolve, Validate (highlighted with a red arrow), Request MSP Service, and Sync ECS Values. Below the toolbar, the 'Injured Party Information' form is visible, containing fields for RRE ID, Claim ID, Injured Party HICN, Injured Party SSN, Injured Party Last Name, Injured Party First Name, Injured Party Gender, Injured Party Middle Initial, Injured Party DOB, MC Eligibility, Map Data Flag, and Stop Process Sent Date. The form also includes checkboxes for Eligibility Override and Stop Process Flag.

Claims Administration

Quick Search

CMS Data - 305066
Injured Party Information

Save Save and Close Cancel Resolve Validate Request MSP Service Sync ECS Values

Injured Party Information

* RRE ID 17684 - Examworks Clinical Solutions 2 Claim ID 695132

Injured Party HICN OMN1EY6JP33 Injured Party SSN 842-65-8246

Injured Party Last Name Homer

Injured Party First Name Ian

Injured Party Gender Male Injured Party DOB 4/28/1987

Injured Party Middle Initial MC Eligibility U

Eligibility Override Map Data Flag N

Stop Process Flag Stop Process Sent Date



MMSEA Section 111 Overview

MONTHLY ELIGIBILITY CHECK

- Yes vs. Undetermined
- MAP Data Returned
- Recheck Active Claims Every Month for Updated MAP Data

QUARTERLY CLAIM REPORTING

- Workers' Comp & NoFault
 - Initial Report, followed by updates as claim progresses
- Liability Claims
 - Generally “one-and-done”





Updates Since Last Year

CONNECTING RISKS THAT MATTER



Mandatory WCMSA Reporting

- What claims must report WCMSA information to CMS?
- All workers compensation settlements involving a Medicare beneficiary that involve a total payment obligation to the claimant (TPOC)
- This includes TPOC settlements
 - That do not meet the CMS threshold to submit for review in the WCMSA process
 - That includes MSAs that are considered evidence-based / “non-submit” MSAs
 - That includes situations where no money was set aside for future medicals





Mandatory WCMSA Reporting

Must Report

- MSA total amount
- MSA period (number of years MSA expected to cover)
- Lump sum or structured payout indicator
- Initial deposit amount
- Anniversary (annual) deposit amount

May Report

- Case control number (WCRC case ID)
- Professional administrator EIN (if applicable)

CMS Data - 305066
MSA Funding Fields

[Save](#) [Save and Close](#) [Cancel](#) [Resolve](#) [Validate](#) [Request MSP Service](#)

Information

Settlement, Judgment, Award or Other Payment Information

Claimant and Attorney/Other Representative Information

MSA Funding Fields

Strategic Service Provider Additional Fields

MAP Data

Response Fields

Claim Transfer

Quick Entry

Notes

Tasks

MSA Funding Fields

MSA Amount

MSA Period

Lump Sum or Structured/Payout Indicator

Initial Deposit Amount

Annual Deposit Amount

Case Control Number

Professional Administrator EIN

Total Medical Spent

Days Lost

Administrative Closure Date



Mandatory WCMSA Reporting

Risks associated with failure to report WCMSA Information

- Failure to correctly enter WCMSA information will result in a hard error, meaning the claim will not be accepted by CMS. This could result in civil money penalties if the claim isn't timely reported.



Zero Dollar MSAs

- CMS UPDATED WCMSA REFERENCE GUIDE ON 1/17/2025.
- AS OF 7/17/2025 – CMS WILL NO LONGER REVIEW \$0 MSA SUBMISSIONS

If CMS is discontinuing review of \$0 MSAs, is it still ok to do a \$0 MSA? YES!

CMS acknowledges that a WCMSA is not necessary in certain circumstances. CMS states that if one of the following conditions are true, Medicare's interests are already protected. These conditions are:

- The facts of the case demonstrate that the injured individual is only being compensated for past medical expenses (i.e., for services furnished prior to the settlement); and
- There is no evidence that the individual is attempting to maximize the other aspects of the settlement (e.g., the lost wages and disability portions of the settlement) to Medicare's detriment.





Zero Dollar MSAs

- **Appropriate Legal \$0 MSA situations:**

- The claim is fully denied and no workers' compensation benefits were paid to, or on behalf of, the injured worker. If any benefits were paid on a denied claim, the insurer must be able to show any benefits paid were either:
 - For investigational purposes only, and/or
 - Permitted under a state statute that allows payments-without-prejudice.
- A workers' compensation court/board/commission finds, based on a ruling on the merits, the employer/insurer is not responsible for future medical benefits.

- **Appropriate Medical \$0 MSA:**

- The injured worker's treating provider (cannot be a med-legal evaluator) has documented, to a reasonable degree, the injured worker will no longer require future medical treatment associated with the workers' compensation injury in question.



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Data Clean-Up Strategies

CONNECTING RISKS THAT MATTER



Section 111 Clean-Up Strategies

Make use of the “5 / \$25k” Rule to clean-out old claims

- No treatment in 5 years?
- Less than \$25,000 in medicals spent?
- Not an exposure / ingestion / implant claim?

If yes to all three questions, then populate:

- **ORM Termination Date as 5 years from last treatment, and be done with them**
- **(repeat every 6-12 months)**





Section 111 Clean-Up Strategies

- Ensure claims are successfully reported to CMS – monitor claims that have an error status preventing transmission to CMS. Make corrections as needed.
- Update Section 111 reporting as needed.
- Champion or SME lead on Section 111 oversight in-house
- Age 65+, but not Medicare eligible. Was all information entered correctly? Could be incorrect DOB or SSN.
- Safe Harbors:
 - Technical or system issue outside the control of the RRE, or the result of an error by CMS or its contractors
 - The “2 and 1 Rule” (2 attempts via mail or email; 3rd attempt via other reasonable method)



Section 111 Clean-Up Strategies – Stop Processing



- **Stop Processing Flag**
- Stops all data exchanges between:
 - ECS – CMS
 - ECS – Client
 - No longer included in status file
 - No longer included in MIR Reports

Request a copy of ExamWorks Stop Process guide for more information of when it is appropriate to Stop Process on a Claim.

***Note: Misuse of the Stop Processing flag may lead to improper claim processing that can result in fines levied by CMS.**





Section 111 Clean-Up Strategies- Stop Query Process

WC or No-Fault Claim

- When responsibility to pay for related ongoing medical care is permanently ended, where there will be no further payment or settlement, and the claimant is not yet identified as a Medicare beneficiary.
- Denied Workers Compensation or No Fault Claims that meet the following criteria
 - Claim is denied and ORM indicator is “NO”;
 - No settlement has been reached; and
 - Claim status is closed
- When the Injured Party is Medicare eligible, the claim is closed / resolved, and you have received a 03 or 51 Disposition codes on the Quarterly Claim Response File for two consecutive quarters.

Liability

- Liability Claims regardless of whether the injured party is a Medicare beneficiary, and
 - Claims status is closed (for any reason)
 - Claim will not re-open
 - No settlement or other payment has been made, nor is it anticipated that any settlement or payment will be made
- Liability Claims where there has been one query that has already occurred following a settlement, judgment, award, or payment that completely resolves the claim

Request a copy of Query Process FAQ's for examples and more descriptive information.

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Enhanced Integration for MSP Services

CONNECTING RISKS THAT MATTER



Enhanced Integration for MSP Services

- Additional functionality when Examworks manages the MSA
- Activate via CMS Admin in ClearSight

Client Configuration

Extraction Options

☒ Submitting to Exam Works

☒ Submitting to Other Reporting Agents

Name Parsing Options

☒ Last, First or First Last (Default)

☐ Last, First or Last First

Custom Fields Option

☐ Submitting Custom Fields

First and Last Name Field Option

☐ Automatically remove Special Characters from all First Name and Last Name Fields

Registered RRE IDs

RRE ID	Agent	Description
17684	ExamWorks	Examworks Clinical Solutions 2
999999111	ExamWorks	Examworks Clinical Solutions

ECS API Configuration

ECS Validation URL:

ECS Map Data URL:

ECS MSP URL:

MSP Referral Type :

Company ID	TPA Name	API Key
MCT	csstarstest1234	tYHiawMMwsU7I6ZgKatYZdd8ahgT..

Events/Actions Import Configuration

Import Base URL:

Import User Name:

Import Password :

Import Login Token :

☐ Execute Events Through Import

Events/Actions Export Configuration

Export Base URL:

Export User Name:

Export Password :

Export Login Token :

☒ Execute Events and Actions

Executes when data is synced via Exports and when CMS Tab is selected. Deployed On-Save CMS events will execute when Save is selected in the CMS Data Tab regardless of this flag.

CE/CI Extraction Send Data

☒ Export Change Only

MSA Process

☒ ECS Completes MSA



Enhanced Integration for MSP Services

- 5 MSA fields are returned by Examworks in the semi-weekly Claims Status File
- Visible in the MSA Fields tab
- Ability to override the client's MSA Fields with Examworks values via the "Sync ECS Values" button

Claims Administration

Quick Search

CMS Data - 305066
MSA Funding Fields

Save Save and Close Cancel Resolve Validate Request MSP Service Sync ECS Values Close Folder

Injured Party Information

Injury/Incident/Illness Information

Self-Insurance Information

Plan Information

Injured Party's Attorney or Other Representative Information

Settlement, Judgment, Award or Other Payment Information

Claimant and Attorney/Other Representative Information

MSA Funding Fields

MSA Amount 30,000.00

MSA Period 12

Lump Sum or Structured/Payout Indicator Lump Sum

Initial Deposit Amount 15,000.00

Annual Deposit Amount 1,000.00

Case Control Number 123ABC

Professional Administrator EIN 1207645

Total Medical Spent 3,000.00

Days Lost 15

Administrative Closure Date 3/3/2025

ECS MSA Funding Fields

ECS MSA Amount 375,000.00

ECS MSA Period 40

ECS Lump Sum-Structured/Payout Indicate Structured

ECS Initial Deposit Amount 10,000.00

ECS Annual Deposit Amount 20,000.00

Strategic Service Provider Additional Fields



Enhanced Integration for MSP Services

- Referrals via the “Request MSP Services” button

CMS Data - 305066
Injured Party Information

[Save](#) [Save and Close](#) [Cancel](#) [Resolve](#) [Validate](#) [Request MSP Service](#)

Injured Party Information

* RRE ID: 17684 - Examworks Clinical Solutions 2 [Claim ID](#) 695132

Injured Party HICN:

Injured Party SSN: 842-65-8246

Injured Party Last Name: Homer

Injured Party First Name: Ian

Injured Party Gender: Male [Injured Party DOB](#) 4/28/1987

Injured Party Middle Initial:

MC Eligibility: U

Eligibility Override: ☐

Map Data Flag: N

Stop Process Flag: ☐

Stop Process Sent Date:

Injured Party Information

Injury/Incident/Illness Information

Self-Insurance Information

Plan Information

Injured Party's Attorney or Other Representative Information

Settlement, Judgment, Award or Other Payment Information

Claimant and Attorney/Other Representative Information



Enhanced Integration for MSP Services

- Referrals via the “Request MSP Services” button

Examworks MSP Service Request

Select the appropriate MSP Service and ensure all referral contact information is correct. Selecting "OK" will send the referral to Examworks.

* MSP Service:

Referral Contact Information

* Name:

Phone Number:

* E-mail Address:

Description ▲	Code ▼
	Analysis
Pre-MSA	Pre-MSA
Quick Cost	Quick Cost
Rated Age Only	Rated Age Only
Resolution Services	Resolution Services
RxAnalysis	RxAnalysis
RxD	RxD
Settlement Document Review	Settlement Doc Rev
Workers' Compensation Medicare Set-Aside	MSA

Showing 26 of 26

Examworks MSP Service Request Response

Your MSP Service Request has been sent to Examworks. The referral id is shown below. Please retain this id for future reference with Examworks.

Referral Id: 1-1A0EPO

OK



Enhanced Integration for MSP Services: ECS Portal



- ECS Portal provides:
 - Realtime updates
 - Full Compliance Review
 - Download Reports

The screenshot displays the ECS Portal interface. At the top is the logo for ExamWorks ECS Compliance Solutions. Below the logo, there are three main sections: 'Quick Referral Form', 'Customer Login', and 'Signup for Access'. The 'Quick Referral Form' section includes a link to request a service and a 'Quick Referral' button. The 'Customer Login' section has input fields for 'E-mail/User Id' and 'Password', a 'Login' button, and a 'Forgot Password' button. The 'Signup for Access' section includes input fields for 'Your E-Mail address' and 'Your Phone Number', a blue 'e35b' logo, a 'Show another code' button, a 'Type the code shown:' label, a text input field, and a 'Request Access' button. At the bottom, there is a 'Privacy Policy' section with a 'View Details' button. The footer contains copyright information: '© 2025 ExamWorks Compliance Solutions, LLC All Rights Reserved', links to 'Terms of Use' and 'Terms of Service', and version/build details: 'Version: 17.3.0.1 | Build: 2025.05.01.09.58'.

Enhanced Integration for MSP Services: ECS Portal



- See prior referrals

Referrals & Services

[Incomplete Referrals](#) [Submitted Referrals](#) [Services Pending](#) [Services in Progress](#) [Claims & Services](#)

[New Referral](#)

Claims and associated services. Click the arrow beside each claim to see the associated services. This view allows for real-time updates to your services.

Drag a column header here to group by that column

	Claim Number	Claimant Name	SSN	DOB	Employer	Insurer Name	Adjuster Name	Date of Injury 1	Date of
▶ Compliance View			222-44-1	05/01/1962				01/09/2023	
▶ Compliance View			222-44-1	03/30/1980				12/05/2016	
▶ Compliance View			222-44-1	01/22/1989				02/19/2020	
▶ Compliance View			222-44-1	02/08/1957				09/18/2010	
▶ Compliance View			222-44-1	04/11/1958				03/16/2005	
▶ Compliance View			412-44-1	02/05/1959				06/12/2024	
▶ Compliance View			412-44-1	07/26/1965				08/26/1997	
▶ Compliance View			412-44-1	08/28/1952				07/22/2023	
▶ Compliance View			222-44-1	01/04/1945				10/22/2023	
▶ Compliance View			222-44-1	02/25/1985				01/17/2009	

Page 1 of 8 (79 items) ◀ 1 2 3 4 5 6 7 8 ▶

Enhanced Integration for MSP Services: ECS Portal



- Full Compliance Review shows key Section 111 and MSP milestones
- Summary:

Back

FULL COMPLIANCE REVIEW

Claim Number

Claimant Last Name

Claimant SSN

RRE ID

***_**_

0000

Summary

Medicare Eligible

MIR Accepted

CP Complete

Allocation Complete

Allocation Accepted

08/29/2025

05/15/2024

07/21/2025

07/10/2025

\$0.00

\$4,895.67



Enhanced Integration for MSP Services: ECS Portal



- Key Section
111 data

Section 111

Current Version of the Claim

Insurance TypeWorkers' Comp

Date of Injury10/22/2023

ORM IndicatorY

ORM Term Date

ICD Codes

TPOC Information

Code Type 10

S46011A					Amount	\$0.00
					Amount	\$0.00
					Amount	\$0.00
					Amount	\$0.00
					Amount	\$0.00

TIN Reference Detail

Mailing Name

City

TPRA Name

City

Address Line 1

State

Address Line 1

State

Address Line 2

Zip

Address Line 2

Zip



Enhanced Integration for MSP Services: ECS Portal



- Key MSP data & download reports

MSP

Date Referral Received05/28/2025

Adjuster First Name

Adjuster Last Name

Employer

Carrier

State of Venue

SSDI Rcvd Date

HIPAA Rcvd Date

	Service Requested	Service Type	Status	Claim Number	Date of Injury
	CPR	MSA	Complete	23219476	10/22/2023
▼	MSA	With Addendum	Complete	23219476	10/22/2023
<div><div>Document Name</div><div>Modified</div><div><div>Final Report</div>7/10/2025 12:14:07 PM</div><div><div>Supplemental Report</div>7/10/2025 12:41:09 PM</div></div>					
►	MCP		Complete	23219476	10/22/2023



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Questions?

CONNECTING RISKS THAT MATTER

THE MATRIX

Thank You!

CONNECTING RISKS THAT MATTER

2025  **Konnnect**

Connect with us.



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