

As your insurance carriers, we want to make sure that we keep you aware of changes to law that could impact you. As you may know, the reporting requirements of the Medicare, Medicaid and State Children's Health Insurance Program, (SCHIP) Extension Act of 2007 (MMSEA) continue to be developed. Beginning Jan. 1, 2011, all self-insured employers and insurers are required to report eligible liability, no-fault and workers' compensation claims to the Centers for Medicare and Medicaid Services (CMS).

Assuming claims involving Medicare recipients are reported to us in a timely manner, a policyholder need not worry about compliance. Our organization will be responsible for reporting these claims to CMS. However, if a policyholder decides not to report a claim and handle it themselves, then the policyholder may be responsible to report to CMS. **Please note that failure by a policyholder to comply with these reporting requirements could result in fines of \$1,000 per claim per day.** 

Missouri policyholders: If you choose to pay small claims on your own, you may be responsible to report those claims to CMS. Given the complexity of the reporting process and the fines involved, we recommend that all claims be submitted to our organization, and we will report the claims appropriately.

To avoid costly fines, we strongly encourage policyholders to report all claims through us so that we can help you stay compliant and avoid potential costs down the road. If you have any questions, please contact your agent.

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