



## CLER Common Reconciliation Hints

This job aide has been created to share valuable information related to the reconciliation process. Source data, helpful hints, as well as common reconciliation scenarios are provided to assist you in reducing the number of FEHB discrepancies for your agency/carrier.

### Discrepancy Codes

Code	Affects Payroll	Affects Carrier	Description	Options
101	Yes	Yes	Invalid Payroll Office ID Number On Payroll Office Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
102	Yes	Yes	Invalid Payroll Office ID Number On Carrier Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
120	Yes	Yes	Invalid/Missing Enrollment Code On Payroll Office Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
121	Yes	Yes	Invalid/Missing Enrollment Code On Carrier Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
140	Yes	No	Missing Enrollee ID Number On Payroll Office Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
141	No	Yes	Missing Enrollee ID Number On Carrier Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
142	Yes	No	Missing Last Name On Payroll Office Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
143	No	Yes	Missing Last Name On Carrier Record	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
160	Yes	Yes	Enrollee On Carrier Record But No Payroll Office Record Found	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
161	Yes	Yes	Enrollee On Carrier Record But Reported Under Different Payroll Office	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
162	Yes	Yes	Enrollee Reported On Carrier Record Under Pay ID, But Found On Another Carr. ID	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
163	Yes	Yes	Enrollee On Your Payroll Office Record, But No Carrier Record Found	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
164	Yes	Yes	Enrollee On Payroll Office And Carrier Records But Enrollment Codes Do Not Match	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
165	Yes	Yes	Enrollee On Multiple Payroll Office Records - Reported To Each P.O.	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
166	Yes	Yes	Enrollee On Multiple Carrier Records	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>
167	Yes	No	Enrollee ID On Payroll Office More Than Once	<a href="#">View</a> <a href="#">Update</a> <a href="#">Delete</a>

Records Found: 16

**The reconciliation process is critical to ensure that carriers receive the proper premium payments and that enrollees are properly reflected on the carriers' records for accurate provision of services or claims payment.**

**DISCREPANCY CODE TABLE**

A discrepancy code indicates an error occurred during the edit process. A record that has no discrepancies is considered reconciled. The table below lists discrepancy codes for CLER.

101	Invalid Payroll Office ID Number On Payroll Office Record	NFC will investigate these and determine which payroll office is responsible for the record.
102	Invalid Payroll Office ID Number On Carrier Record	NFC will investigate these and determine which payroll office is responsible for the record.
120	Invalid/Missing Enrollment Code On Payroll Office Record	The enrollment code is for an invalid plan or option or it is missing. Carrier is responsible to investigate.
121	Invalid/Missing Enrollment Code On Carrier Record	The enrollment code is for an invalid plan or option or it is missing. Carrier is responsible to investigate.
140	Missing Enrollee ID Number On Payroll Office Record	The payroll office record did not contain a value for Enrollee SSN, Alternate SSN, Pseudo SSN, or Other Payroll Office ID. Carrier is responsible to investigate.
141	Missing Enrollee ID Number On Carrier Record	The carrier record did not contain a value for Enrollee SSN, Alternate SSN, Pseudo SSN, or Other Payroll Office ID. Carrier is responsible to investigate.
142	Missing Last Name On Payroll Office Record	The payroll office record did not contain the last name of the enrollee. Carrier is responsible to investigate.
143	Missing Last Name On Carrier Record	The carrier record did not contain the last name of the enrollee. Carrier is responsible to investigate.
160	Enrollee On Carrier Record But No Payroll Office Record Found	The carrier reported this enrollee as being in a payroll office but the payroll office reported no record for this enrollee. Carrier is responsible to investigate.
161	Enrollee On Carrier Record But Reported Under	The enrollee is reporting a payroll office record and a matching carrier record was found for this enrollee, but the carrier record lists the enrollee under a

	Different Payroll Office	different payroll office. Carrier is responsible to investigate.
162	Enrollee Reported On Carrier Record Under Pay ID, But Found In Another Carr. ID	Enrollee is reported on a carrier record under the Carrier ID for the enrollment plan you submitted. However, enrollee record also found on a different Carrier ID. Carrier is responsible to investigate.
163	Enrollee On Your Payroll Office Record, But No Carrier Record Found	The payroll office lists this enrollee as having coverage, but there is no corresponding carrier record. Carrier is responsible to investigate.
164	Enrollee On Payroll Office And Carrier Records But Enrollment Codes Do Not Match	The enrollee is on a payroll office record and a matching carrier record was found. The enrollment codes of the two records, however, do not match. Carrier is responsible to investigate.
165	Enrollee On Multiple Payroll Office Records - Reported To Each Payroll Office	This enrollee was included on more than one payroll office record. This situation usually happens when the enrollee is transferring jobs from one agency to another. Payroll offices that report having this enrollee will receive this error message and should contact the other(s) to resolve this discrepancy. Also, payroll offices that service more than one agency may have more than one record for an employee. These records will be reported to the servicing payroll office. Carrier is responsible to investigate.
166	Enrollee On Multiple Carrier Records	This enrollee was included in the files of one or more carriers. Payroll offices specified in the carrier records will receive this error message and should contact each other to resolve this situation. Carrier is responsible to investigate.
167	Enrollee ID On Payroll Office More Than Once	Same enrollee on the same payroll office record more than once. Carrier is responsible to investigate.

## STEPS TO PREVENT ENROLLMENT DISCREPANCIES

### Enrollment changes that do not require Standard Form (SF) 2809

- Enrollees are responsible for communicating to carriers about certain changes to existing Self and Family enrollments that do **not** affect premium withholdings. These include:
  - o addition of certain dependents (such as natural children);
  - o addition of a spouse; and
  - o Removal of a spouse due to death or divorce.

You do not need a completed SF 2809 Health Benefits Election Form or any agency verification in these situations. If you have questions concerning the validity of a change, you may ask the enrollee for proof of the event permitting the change. For example, you may request a copy of the marriage certificate when adding a spouse to an existing Self and Family enrollment.

If you are not satisfied with the proof provided by the enrollee, you may contact the enrollee's employing office or retirement system for assistance.

### Enrollment changes that require the (SF) 2809

Employing offices are responsible for processing **all** enrollment changes that affect premium withholdings, e.g., changes in plan and/or option or changes from Self Only to Self and Family or vice versa. In these situations, you will receive either a completed paper SF 2809 from the employing office or an OPM-Macon Data Hub electronic transmittal. Do **not** accept these types of changes directly from enrollees.

A carrier cannot make a unilateral change in enrollment type simply because it is aware a change is warranted. For example, a father has a Self and Family enrollment that covers only himself and his son. When his son turns 26, the carrier cannot unilaterally change the father's enrollment type from Self and Family to Self Only. Instead the carrier should send the "Notice of Issue With Family Enrollment" letter to the enrollee suggesting that the enrollee go to his/her employing office to change the enrollment to Self Only.

## Common CLER Errors

### **Current Tools to Reduce Enrollment Discrepancies**

A 'Fail Count' is the number of successive quarters the same discrepancy is identified by the FEHB Centralized Enrollment Reconciliation Clearinghouse (CLER). A '160' error occurs when a record reported by a carrier is not matched by any record reported by Federal agencies. If a carrier has '160' error records with a 'Fail Count' of **3 or more** and the carrier has attempted but has been unable to obtain resolution of the discrepancies from the appropriate employing agencies, the carrier **must** send these individuals, except for annuitants, a "Notice of Intent to Disenroll" letter.

This authorization to send these "Disenrollment" letters does not relieve a carrier of the responsibility of first trying to resolve the discrepancies with the appropriate employing office. The carrier must bring these records to the agency's attention because the agency may not see a carrier's 160 error code records.

#### **160 - Enrollee on Carrier Record but no Payroll Office Record**

**found** – Error occurs when the carrier reported this enrollee as being under your payroll office but your office reported no record for this enrollee. Most of these errors are social security number related and the Payroll Office should confirm the number.

Helpful Hint: Pull up the enrollee by name search

### **Lowering the Fail Count of 160 Errors**

Carriers are currently required to send a "Notice of Intent to Disenroll" letter to enrollees (except for annuitants) associated with a 160 error code with a Fail Count of 3 or higher. OPM is now allowing carriers to send, at their discretion, the "Notice of Intent to Disenroll" letter to enrollees (except for annuitants) CLER identifies with a 160 error code with a **Fail Count of 2**. Carriers that do not choose to send the "Notice of Intent to Disenroll" letter after a Fail Count of 2 are still required to send the letter when the Fail Count reaches 3.

**161 - Enrollee on Carrier Record but reported under different payroll office**

– Error occurs when receiving payroll office processes new enrollment but previous payroll office has not processed or sent termination to Carrier. Terminations and transfers tend to take several weeks to get through the system, which creates a timing issue.

To reconcile this error, look at the effective date of coverage on PO record and compare to date of coverage on matching record. Payroll office can send Carrier new enrollment form so that the Carrier can update their records.

**Reconciliation for 161 Errors**

Carriers are encouraged to change an enrollee's payroll office number when the payroll office number the carrier has on record no longer matches what is being reported to CLER by the current payroll office. This is a CLER 161 error code record. The carrier can make this change with a Fail Count of 1 or higher. For the effective date of the payroll office number change, use the first day of the current reconciliation quarter, unless carriers are instructed otherwise by a payroll or human resources office. Do not change the payroll office number if more than one payroll office is reporting the same individual.

**163- enrollee on your Payroll Office but no Carrier record found -**

Payroll office (OPM) has to send Carrier showing enrollment active, transferred or terminated.

EX: Joseph Smith, XXX-XX-1324, carrier GRPH with fail count of 53 which means he has been on OPM payroll office record for 13 years with no corresponding carrier record. If he is still active and still with Carrier GRPH, they should fax or create 2810 through CLER and sent to Carrier. If enrollee is not, then PO should term from their record.

**164 - Enrollee on Payroll Office and Carrier Records but Enrollment Codes Do Not Match**

– Error occurs when receiving carrier has a different enrollment code.

EX: Payroll has code 105, but Carrier shows 104. Payroll needs to submit code change to 104 or submit original enrollment showing 105.

**Modified Letter for 164 Errors**

Carriers may also send a letter to enrollees to clarify coverage. CLER 164 error code records indicate that a carrier still covers an enrollee but the enrollment code may have changed, e.g., from Self Only to a Self and Family enrollment or vice versa, or changing options within the

health plan. This letter can be sent out with a Fail Count of 2 or higher. A sample of this letter entitled “Notice of Assistance Letter” is attached

**165-Enrollee on Multiple Payroll Office records-Reported to each payroll office** – this error is similar to 161 errors. It occurs when enrollee changes agencies and the receiving payroll office processes new enrollment but the previous or losing payroll office (OPM) has not yet submitted their termination to the Carrier.

Carrier response is normally, pending or awaiting OPM to send paperwork.

**166 - Enrollee on Multiple Carrier Records** – Error occurs when enrollee was included in the files of one or more carriers. Payroll offices specified in the carrier records will receive this error message and should contact each other to resolve this situation. EX: employee transfers from one Payroll office to another. Losing payroll needs to make sure to not report and submit termination to carrier and gaining should report and submit enrollment to carrier.

#### **Expansion of Notice of Intent to Disenroll for 166 Errors**

OPM is expanding the use of the FEHB disenrollment procedures. Carriers may use the “Notice of Intent to Disenroll” letter records in CLER that show more than one carrier reporting enrollment for the same individual and where the carrier believes it is no longer the carrier of record for the enrolled individual (the carrier that is not reported by the payroll office). This is the CLER 166 error code record. This letter may be sent out with a Fail Count of 2 or higher. The same letter is used for CLER 160 error code records.

## RECONCILIATION REASON CODES

Reconciliation reason codes are used by agencies to explain the cause of a discrepancy. After an agency researches a discrepancy, it will enter one of the following codes into CLER to describe the reason the discrepancy occurred. The table below lists reconciliation reason codes for CLER.

501	Payroll/Personnel Office Did Not Process 2809 Or 2810	Use this code when the 2809, 2810, or Employee Express transaction was not received or not processed by the payroll office. Once the payroll/personnel office has processed the change, it needs to be transmitted to the carrier.
502	Payroll/Personnel Office Did Not Process 2809 Or 2810 Correctly	Use this code when the 2809, 2810, or Employee Express transaction was created but was either entered into the system incorrectly or was not properly processed by the payroll/personnel office. Once the payroll/personnel office has processed the change, it needs to be transmitted to the carrier.
520	Carrier Did Not Process 2809 Or 2810	Use this code when the 2809, 2810, or Employee Express transaction was either not received or not processed by the carrier. The payroll/personnel office should then use CLER to create a 2809/2810 transaction that will be sent to the carrier. The 2809/2810 may be faxed or mailed to the carrier in lieu of using CLER. The 2809/2810 provided to the carrier is a reissuance of the initial form.
521	Carrier Did Not Process 2809 Or 2810 Correctly	Use this code when the 2809, 2810, or Employee Express transaction was not received or processed correctly by the carrier. The payroll/personnel office should then use CLER to create a 2809/2810 transaction that will be sent to the carrier. The 2809/2810 may be faxed or mailed to the carrier in lieu of using CLER. The 2809/2810 provided to the carrier is a reissuance of the initial form.
522	Carrier Enrolled Person Without Payroll/Personnel Office Authorization	The enrollee sent his/her information directly to the carrier (bypassing the personnel office). The carrier should never enroll an individual unless it receives the information from an authorized source, i.e., the payroll/personnel office or Employee Express. In the unlikely event it does happen, the payroll office should work with the personnel office, enrollee, and carrier to get proper enrollment paperwork that it can use to update the payroll office system.
523	Carrier Changed Plan - Enrollee Out Of Service Area	The enrollee requested a plan that is not allowed for the area in which he/she lives and the carrier automatically switched the enrollee to the correct plan. This should never happen as the carrier should never make enrollment changes unless it receives the information from an authorized source, i.e., the payroll/personnel office or Employee Express. In the unlikely event it does

		happen, the payroll office should work with the personnel office, enrollee, and carrier to get proper enrollment paperwork that it can use to update the payroll office system.
524	Carrier Changed Option Without Payroll/Personnel Office Authorization	The enrollee sent his/her information directly to the carrier (bypassing the personnel office) or the carrier automatically changed the option when the enrollee got married or when the last dependent turned 22 years of age. The carrier should never make enrollment changes unless it receives the information from an authorized source, i.e., the payroll/personnel office or Employee Express. In the unlikely event it does happen, the payroll office should work with the personnel office, enrollee, and carrier to get the proper enrollment paperwork that they can use to update the payroll office system.
525	Carrier Rejected SF 2809 - Enrollee Out Of Service Area	The enrollee requested a plan that is not allowed for the area in which he/she lives so the carrier rejected the enrollment or enrollment change. The payroll office should work with the personnel office and enrollee to get the proper paperwork so that it can update its system and send the enrollment or enrollment change to the carrier.
526	Carrier Terminated Coverage Due To Death Of Enrollee	This should never happen as the carrier should never make enrollment changes unless it receives the information from an authorized source, i.e., the payroll/personnel office or Employee Express. In the unlikely event it does happen, the payroll office should work with the personnel office, enrollee, and carrier to get proper enrollment paperwork that they can use to update the payroll office system.
540	Enrollee In Unpaid Status - No Deductions For Pay Period	Some payroll offices only send in records for those enrollees for whom premiums were paid (either by deductions from enrollee pay or by contribution from the enrollees agency). If an enrollee did not pay that pay period but was truly enrolled, then use this code to indicate why the discrepancy occurred. For this situation, no change would be required to either the payroll office's records or the carrier's records.
541	Enrollee Separation Not Submitted Timely	Use this code if the enrollee's separation paperwork is not received promptly by the payroll office and is therefore still reported by the payroll/personnel office (and possibly the carrier) as being enrolled.
542	Enrollee Reported Under Two Payroll Offices - Transfer During Pay Period	Use this code if two different payroll offices or agencies report an enrollee because that enrollee was transferring-in during the reconciliation pay period. For this situation, no corrective action is required as both payroll offices/agencies properly reported this enrollee to CLER.
550	Transfer In Not Processed Timely By Gaining Payroll Office	Use this code when the gaining payroll office has not processed the transfer in for the enrollee's prior payroll office. Contact the other payroll office so that it can obtain the proper paperwork and update its records.
551	Transfer In Not Processed Timely By OWCP	Use this code if the carrier reports an enrollee as belonging to your payroll office even though that enrollee should be handled by the Office of Workers

		Compensation Program (OWCP).
552	Retiree Transfer In Not Processed Timely	Use this code if the carrier reports a retiree as still belonging to the enrollee's prior payroll office. A transfer in to correct both records needs to be processed.
560	Discrepancy Due To Timing	This code should be used when the discrepancy is due solely to the difference in extraction date between the payroll office and carriers (refer to the Payroll Office Enrollment File Layout Specifications for more details). For example, the carriers extract their data on the first of the month and a payroll office that pays bi-weekly might extract data on the fifth. Between the first and fifth of the month, some enrollees may have dropped or changed coverage while others may have enrolled for the first time.
570	Pseudo SSN Used	Enrollees are not required to provide their SSN to the carrier so some enrollees provide a fake or pseudo SSN. This can result in a discrepancy unless the payroll office system also sends the pseudo SSN to CLER so that records can be properly matched. Use this code whenever the discrepancy is due to a pseudo SSN.
580	Other - See Comments	Use this code when no other code is suitable. Comments must be supplied to explain the reconciliation reason.
590	OPM USE ONLY - Multiple Accounts with Shared CSA/CSF number	Civil Service Retirement Claim (CSA/CSF) number shared by more than one annuitant/survivor.
591	OPM USE ONLY - Enrollee Dropped Due to Death/Suspend Status - PO to investigate	Enrollment is dropped due to death or because the case is in suspend status - Payroll office will investigate these and notify carrier of the termination effective date.

**RECONCILIATION ACTION CODES**

Reconciliation action codes are used by agencies to describe which system(s) has to be updated as part of resolving a discrepancy. After an agency researches a discrepancy, it will enter one of the codes listed below in CLER.

601	Payroll/Personnel Office Correction Required - Processed Through Payroll System	Use this code when only the payroll office's system needs to be updated. At its discretion, the payroll office may send the carrier a confirmation of the fact that the payroll office records were updated.
610	Carrier Correction Required - Submitted By Payroll/Personnel Office Through CLER	Use this code when only the carrier's system needs to be changed and the carrier was informed of those changes through the use of CLER's 2809/2810 online forms.
611	Carrier Correction Required - Submitted By Payroll/Personnel Office By Fax	Use this code when only the carrier system needs to be changed and the payroll/personnel office informed the carrier via a fax of the SF-2809 or SF-2810 form.
612	Carrier Correction Required - Submitted By Payroll/Personnel Office By Mail	Use this code when only the carrier system needs to be changed and the payroll/personnel office informed the carrier via a copy of the SF-2809 or SF-2810 through the mail.
620	Correction Required By Carrier And Payroll Office - Processed Through Payroll System	Use this code when both the payroll office and the carrier need to correct their records.
630	Action Required By Another Payroll/Personnel Office	Use this code when the enrollee is no longer the responsibility of your payroll office but has, instead, transferred to another payroll office.
640	No Action Required	Use this code when neither the payroll office nor carrier needs to make changes to their records. For example, this code would be used in conjunction with reconciliation reason codes: 540 Enrollee In Unpaid Status - No Deductions for Pay Period. 542 Enrollee Reported Under Two Payroll Offices - Transfer During The Pay Period. 560 Discrepancy Due to Timing

**CARRIER CORRECTIVE ACTION RESPONSE CODES**

Carrier corrective action response codes are entered into CLER by carriers to record agreement with and completion of the requested correction specified by the agency office, or disagreement with the corrective action specified by the agency office. The following table lists the carrier corrective action response codes for CLER.

701	Agree And Correction Processed Successfully	The carrier would enter this code when they agree with the change requested by the payroll office and have successfully updated its records.
721	Disagree - Enrollee Out Of Servicing Area	The carrier is unable to process the requested change because they do not offer that plan for the area where the individual lives.
722	Disagree - Last Dependent Reached Age 26	The carrier cannot change the individual to a family option because the enrollee no longer has dependents under age 22.
723	Disagree - Enrollment Terminated Due To Non-Payment of Membership Fees	The carrier cannot enroll or update enrollment for this individual because the enrollment has been terminated due to the non-payment of dues.
724	Other - See Comments	Use this code when no other code is suitable. Comments must be supplied to explain the Corrective Action.

## HELPFUL HINTS!

- 1. Prompt Processing** – It is important that you process Open Season enrollments and enrollment changes promptly. Payroll offices should process enrollee and carrier copies of Standard Form (SF) 2809 **daily**.
- 2. You must notify gaining carriers** of new enrollments so they can complete the paperwork necessary to provide coverage for the employee and covered family members and issue identification cards as promptly as possible.
- 3. You must notify losing carriers** as soon as possible of enrollment changes or cancellations so they do not guarantee or provide benefits to ineligible employees or family members.
- 4. Verification of Employee Coverage** – Employees become concerned when they do not receive their identification cards from a new plan within a short time after the end of Open Season. If an employee asks you about this, you **must** contact the payroll office to determine when the carrier was notified of the change. If more than three weeks have passed since the payroll office sent the SF 2809 to the carrier, contact the carrier to determine the reason for the delay and relay the employee's request for identification cards. An employee may need verification of coverage under his/her plan before the carrier processes the enrollment or enrollment change. You should verify the employee is covered under the plan and inform the requesting party (e.g., carrier, doctor, and hospital) of the effective date of coverage. You should also remind employees that their copy of the SF 2809 is acceptable as proof of enrollment (except for prescription drugs) until they receive their identification cards from the plan. Employees who make Open Season changes electronically using an agency self-service system and who do not receive new identification cards by the effective date of the change may obtain a letter confirming their coverage by calling the Help Desk at their agency's self-service center or by requesting your help.
- 5. Open Season** - The large number of FEHB enrollment actions made during Open Season increases the chance of errors by agencies or by carriers in updating records. Any errors will be identified as discrepancies through the Centralized Enrollment Reconciliation Clearinghouse System (CLER). Please be sure copies of the SF 2809 are sent to both the gaining and losing carriers. In many cases, the agency sends the SF 2809 only to the gaining carrier. This results in the losing carrier continuing to expect premiums to be paid for the person(s) and often the erroneous payment of claims and provision of services.
- 6. Report 13** – Carriers are reminded to utilize Report 13 to verify which enrollment code the Payroll Office is collecting premiums for and reporting.