

## CAA/RXDC Reporting FAQ

**1) What is required?** NLB needs both the employer and the employee contributions. We need the group (employer contributions) in aggregate and the employee contributions in aggregate. The total should equal the total premium paid to NLB.

**2) Plan Name - What type of information should be entered in this field?** The plan name should match what is on your SBC/Benefit Summary. For example, LOW Plan or HIGH Plan.

If a group has more than one medical plan, the employer vs. employee premiums should be provided based on total plans. For example, if an employer group has a High/Low Plan (PPO 1 and PPO 2), the data would be entered separately based on plan design. We would need the same information per plan—monthly employer premium vs. monthly employee premium.

**3) The total monthly medical (including COBRA) premium amounts - How should this be calculated?**

The client and/or broker would need to sum up the Calendar Year 2022 monthly medical premiums, including any applicable COBRA payments for both the group and the employee and simply divide them by the number of in force months. If a client was only with Nippon for a few months in Calendar Year 2022, they would sum up the monthly premium and divide by the total in force months. An example would be a client who was with NLB for 7 months in Calendar Year 2022. The total monthly premiums for the period 1/1/2022 – 6/30/2022 were \$600,000. The client would take  $\$600,000 / 6 = \$100,000$  as reported monthly premium. If the client was in force with Nippon for the full 12 months in 2022, they would divide the monthly premium amount by 12.

**4) If subsidiaries are covered under the same policy, would you use the whole total or submit separately?** NLB only requires the premium based on the entire policy (whole total) – for the referenced group number.

**5) Can the broker submit this data on behalf of the client?** Yes, the broker can submit.

**6) Are resubmissions with corrections allowed up to the due date?** Yes, resubmissions and corrections are allowed as long as they're submitted by the due date.

**7) When is the response due date?** May 1, 2023

**8) Please confirm this is only for 2022 premium and not 2023** – Only 2022 medical premium data is required at this time.

**9) Should HRA and MLR amounts be included?** No, only the medical premium amounts.

**10) Is an employer required to provide the premium information or can NLB provide it on the employer's behalf?** The employer is required to provide all requested premium information. Once this information is received from the employer, NLB will submit the data on behalf of the employer.