Batch Payments Improvements

Product Announcement

Numerous improvements have been implemented in the Batch Payments function for COBRAEAS, GIBS, and COBRAEASplusGIBS combined. These improvements are available August 2025.

For current customers on Extended Support, there is no charge for these improvements.

If you are already familiar with Batch Payments you can skip down to Evaluation Rules.

If you are new to Batch Payments

Batch Payments provide you with a fast and easy way to enter Participant's Payments.
The Payments are placed in a temporary Transaction File for you to review and edit, if necessary, until you are ready to have them Posted to each Participant.

Posting the Batch Payments

When your 'Run' the Payments, each Payment in the Transaction File is:

- Examined for completeness

- Examined for accuracy

- The appropriate Billing or Billings are located and compared to the Batch Payment.

- If a proper match is found the Payment is Posted to the Participant.

- Billings are paid in chronological order.

- Lastly, the Payment is removed from the Transaction File.

Two Passes

Two passes are made when examining the Payments in the Transaction File.

A) <u>*An Evaluation pass*</u>: where the Payments are validated and checked against outstanding Billings. This pass produces a Log file where you can determine the accuracy of each Payment.
The Evaluation Pass can be run multiple times. No files are modified during the Evaluation pass.

After your examination of the Log file produced by the Evaluation pass, you can decide to make corrections and restart the Evaluation Pass or proceed to the Posting Pass.

B) <u>*The Posting pass*</u>: where each Payment is evaluated <u>again</u> and if OK, posted to the Participant's Billing and removed from the Transaction File.
The appropriate Posting Log entries are automatically created.

Evaluation Rules

There are strict rules used when examining the Payments in the Transaction File.

- The Payment must be complete with a proper Participant ID, Amount, Date, Ref.#, and Source Code.
- Payments are Posted in chronological order with no unpaid gaps in Coverage(s).
- The Payment must match one of the three conditions:
    - **Condition 1**; It must exactly match one outstanding Billing.
    - **Condition 2**; It must pay ALL outstanding Billings for all Time Periods (the full balance).
    - **Condition 3**; It must pay all the Billings for one or more Billing Periods (usually a month).

Condition 3 bears an additional explanation. Consider the following situation:

Bill.Date	Coverage	Billed.Amt	Due.Date
05/01/2025	AETNA:1H	1234.00	05/01/2025
05/01/2025	DELTA:1D	123.00	05/01/2025
05/01/2025	VISION:1V	12.00	05/01/2025
06/01/2025	AETNA:1H	1234.00	06/01/2025
06/01/2025	DELTA:1D	123.00	06/01/2025
06/01/2025	VISION:1V	12.00	06/01/2025
07/01/2025	AETNA:1H	1234.00	07/01/2025
07/01/2025	DELTA:1D	123.00	07/01/2025
07/01/2025	VISION:1V	12.00	07/01/2025

Above, a Participant currently has 3 months of outstanding Billings for 3 Coverages.
You received a $ 4000.00 payment.

Batch Payments will pay the 05/01/2025 and 06/01/2025 Billings in full, leaving $1262.00 leftover.

That leftover amount will pay only 1 of the 07/01/2025 Billings, but not all 3.
There is setting in Batch Payments to determine if ALL payments for <u>one time period</u> must be paid. If all Billings for that time period cannot be paid, that $1262.00 paid amount will be rejected. It may also be considered a Leftover Amount.

There is also setting in Batch Payments for handling leftover amounts. In the above example, the $1262.00 payment is Leftover. The Leftover setting will let you do one of the following:

- Create an Advance Payment of $1262.00
- Return the $1262.00 remainder to the Batch Payments transaction file to be handled manually

Batch Payments will **never create a Partial Payment** on any Billing (unless it is 'Forced In').
Note that you have always been able to manually create a Partial Payment on the Participant's Posting screen.

If your Evaluation Pass yields many acceptable Payments and a few that fail, you can proceed with the Posting Pass. The successful Payments will be Posted and removed from the Transaction File. The failed Payments will not be Posted and will be left in the Transaction File for you to deal with on a case-by-case basis.

Additional Features

- Easily move from Batch Payment to the Participant's Posting screen, and back again.   (F12)

- The ability to mark a Payment to be Ignored.   (SHIFT-Right-Button-menu)

- The Ability to run one Batch Payment at a time   (SHIFT-Right-Button-menu)

- Move payments up or down on the list

- The ability to 'Force In' a Payment that would not normally be paid

- Quickly sum the Batch Payments, separating validated payments from unvalidated ones

- An improved Log is created when Importing Batch Payments from a file format which you specify

- Easily review the most recent Log files

- You can use the F4 key to repeat your last action in Batch Payments.

- All possible Batch Payment errors are listed in the Data Dictionary.   (Utilities menu)

List of Batch Payments Settings (Yes/No) SYSADMIN ONLY

Note that only User **SYSADMIN** can make any changes to these Settings.

These Settings can be changed from the Batch Payments browse by pressing **F2** and selecting "**Settings >**".

- Create Advance Payments for $0.00 Balances.
  if (No), The Payment will remain in the transaction with nothing to pay

- Create Advance Payments for Leftover Amounts.
  if (No), Leftover Amounts will remain in the Batch Payments file.

- Prohibit posting to Terminated Participants.
  if (No), Payments may be Posted to Terminated Participants.

- Must FULLY PAY all Billing within a single time period.
  if (No), not all Billings within one time period need be paid.

- Pay Billings even if they're not Late.
  if (No), only Late Billings will be Paid.

- Pay Service Charges.
  if (No), Service Charges will not be Paid.

- Force Pay *ERR* and *PUB* Payments
  if (No), Payments with these two errors will not automatically be paid.

You will be able to review all Settings at the pause before the start of each Batch Payments run (F11).
The **SYSADMIN** can also change the Settings at that pause.

There are also 4 User-specific preferences that do not affect the Batch Payments operation:

- Auto-Begin the Evaluation step without a pause
- Suppress full explanations on the Output Log
- Run the Posting step without pausing first
- Automatically close the Posting window when completed

When running ONE Batch Payment, the evaluation pass will automatically start without the Settings pause.