Medicare Secondary Payer (MSP) Calculation Form

CareFirst Family of health care plans

INSTRUCTIONS

The collection and reporting of the total number of group employees is required under federal mandate. The MSP calculation is required for all medical business regardless of rating arrangement.* Please review the instructions below and submit this form to your broker or to CareFirst BlueCross BlueShield (CareFirst) along with your other paperwork.

CALCULATING MSP (GENERAL INSTRUCTIONS)

The MSP calculation equals: the total number of full-time and part employees working in the United States carried under the payroll of the employer, working 20 or more calendar weeks in the preceding calendar year, regardless of the number of hours worked per employee, and regardless of whether the weeks worked were consecutive, whether they are eligible or not for group health coverage, whether they are members of a CareFirst plan or any other plan, or have declined coverage.

- **Groups of 1–199 enrollees:** The calculation rules described in this document must be followed to calculate the number of employees.
- **Group of 200+ enrollees:** The calculation can be an estimate provided by the group based on the most recent statistics. For example, a group has 5,000 enrollees but their employee count is around 8,500. The number submitted to CareFirst should be 8,500.

Calculate the number of all employees (not just the number of covered lives) who worked for your company in the prior calendar year by completing the worksheet on the following page. If the employer was not in business during the prior calendar year, calculate the data based on estimates for the current calendar year.

Include the following types of employees even though they are not all specifically listed in the worksheet on the following page:

- The total number of employees in an organizational structure (include all employees in the parent, subsidiary, and sibling organizations) rather than just the number of employees in the particular subsidiary being reported.
- All employees, whether full-time, part-time or seasonal.
- All owners, partners and employees of the company, even if no W-2 or 1099 was issued regardless of whether they have coverage with CareFirst, coverage with another company, or no coverage at all.

Independent contractors, such as subcontractors, who received a 1099 from your company, are excluded and should not be counted as employees.

In most cases, MSP data is calculated using employee data for the prior calendar year. New or renewing groups effective or renewing January 1 or February 1 will submit renewal information in November or December of the current calendar year, and the data calculation must be based on the current calendar year average number of employees. For example, a group that renews January 1, 2025 will submit renewal information in November or December 2024. For a January 1, 2025 renewal, the prior calendar year to be considered for reporting purposes is calendar year 2024.

MEDICARE SECONDARY PAYER (EXAMPLE)

The employer has the following mix of employees who worked more than 20 weeks in the prior calendar year.

The Medicare Secondary Payer employee total = 63

A	What was the total number of full-time employees including owners and partners who were employed for the entire period from January 1, YYYY to December 31, YYYY?	52
B	What was the total number of employees who worked 20 or more weeks from January 1, YYYY to December 31, YYYY by employees who fall into these categories?	
	Full-time employees who did not work a full year	3
	Part-time workers	3
	Seasonal workers	5
C	Employer size calculation (add lines A and B).	63

Calendar year: 2024

* MSP data is not required for ancillary only groups sold independently of a medical product.

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MEDICARE SECONDARY PAYER CALCULATION			
Group Name:		Group Number:	
Group Signature:		Date:	
Contact Name (Please Print):		Contact Title:	Contact Phone Number:
A	What was the total number of full-time employees including owners and partners who were employed for the entire period from January 1, YYYY to December 31, YYYY?		
B	What was the total number of employees who worked 20 or more weeks from January 1, YYYY to December 31, YYYY by employees who fall into these categories?		
	Full-time employees who did not work a full year		
	Part-time workers		
	Seasonal workers		
C	Employer size calculation (add lines A and B).		
Calendar year:			