OSIP Online Services Guide

Third Party Administrators (TPAs)
OSIP Online Services
Introduction

What is OSIP Online Services?

OSIP Online Services is the Office of Self Insurance Plans’ newest service to facilitate Self Insurance Customers ability to easily fulfill their regulatory obligations more efficiently and effectively by enabling electronic processing.

Based on the user’s role, they can submit an Annual Report, select or change an Actuary, submit an Actuarial Summary and Study, and soon submit your Financial and Core Member Statements.

With this new rollout, the changes for TPAs is limited to changing the accessing points of the Annual Report. Everything else about TPA actions remain the same.

What this guide will Cover:

Becoming a Third Party Administrator with the Office of Self Insurance Plans
Accessing the new OSIP Online Services
Logging Into OSIP Online for TPAs
Navigation in OSIP Online
Processing an Annual Report
Labor Code §4800 and §4850 for Public entities
OSIP Online Support
Accessing the new OSIP Online Services Page

OSIP Online Services can be accessed from the OSIP home page by clicking on the OSIP Online Service button near the middle of the home page, or by selecting the OSIP Online Services link in the Quick Links section on the right side of the page.

Please note: the previous Annual Report Quick Link has been removed.
Logging into OSIP Online for TPAs

OSIP Online Services page:
https://efiling.dir.ca.gov/OSIPO/

For existing Annual Report users, there currently are two ways to access the Annual Report:

1) Click on the direct access to Annual Report link
2) Log into OSIP Online using your current User ID & Login
   (Your User ID is your certificate number, enter leading zeroes if it is less than three digits)

First Time Users: Please e-mail OSIP@dir.ca.gov

New TPAs: Who are not yet registered with the Office of Self Insurance Plans, please e-mail OSIP@dir.ca.gov

If you have forgot your User ID and/or Password: Click here

Minimum system requirements for OSIP Online:

Internet Explorer (10 or higher), Chrome, Firefox, and Safari

The Annual Report renders best with Internet Explorer
Navigation in OSIP Online

Once logged in, the TPA Menu will be displayed with your navigation options for tasks you wish to complete. Currently for TPAs, the Annual Report submission action is active. Clicking this link will take you to the current Annual Report e-filing tool.
Processing an Annual Report

OSIP does not send out User ID and password letters each year. You will continue to use the same User ID and password as in the past. Your User ID is your certificate number (please remember to add leading zeroes if your certificate number is less than three digits).

If you are a new employer to self insurance, you will receive an email with instructions on how to complete the annual report along with your User ID and password.

Once you insert your User ID and password for the first time, the system will prompt you to change your password, insert an email address and answer a few security questions. Please keep in mind the email address that you insert is the email that the system will send copies of any annual report that is submitted. **Please do not use a password used for another website and keep in a safe place.** The employer must first log in to create the annual report record then the third party administrator (TPA) will be able to complete their portion and transmit.
Processing an Annual Report

Select either Employer (if you self administer) or TPA depending on the portion that you are trying to complete.

The TPA will insert their User ID and password and select “TPA”.

Once you log in and select either private (includes groups) or public (depending on the filing) a dropdown menu will appear with your clients that you administer claims for. Select the appropriate self insurer and you can start completing your the TPA portion. If the self insurer is not in the dropdown menu, this could be due to a TPA change. Please see the following requirement for Reports of Transfers/TPA changes.

If you are a First Time User, after you insert your User ID and password the system will prompt you to a Change Password/Setup Security Question screen.
Processing an Annual Report

If you haveForgot or Lost your password, click the“Forgot Password” button.

You will be prompted for your email address on file withOSIP.

You will need to input the displayed code.

Then you will be prompted to provide the answer tothe secret question you initially set up with OSIP.

If you are unable to answer your security question, youwill be requested to email OSIP at:

OSIP@dir.ca.gov
Processing an Annual Report

Your account will be temporarily locked while OSIP sends you a new temporary password and link.

Click on the link provided in the email. This will take you to a screen where you can reset your password and security question.

After you submit your new information, your profile will be updated and you can login at the main Annual Report screen.
Report of Transfer/TPA Changes (Interim Annual Report)

If the TPA’s client is not in the dropdown menu, this means that OSIP was not notified of the change of administrator. You will need to submit the proper documents before the change reflecting the new TPA can be made. **CCR, Title 8, §15402.2 requires that the prior administrator(s) submit a Report of Transfer of Records to OSIP. The report is required to be sent to OSIP on the date of the transfer.**

In addition, pursuant to CCR, Title 8, §15402.1 an **Interim** Self Insurer’s Annual Report must be completed jointly by the employer and the prior administrative agency and submitted to OSIP. Interim Annual Reports are due to OSIP within thirty (30) calendar days of the effective date of the change in administrator. The Interim Annual Report consists of all pages and the List of Open Indemnity Cases.

If the TPA is completing separate adjusting location reports for the same self insured employer for claims handled at the same location you will need to contact OSIP to obtain a substitute location number. CCR, Title 8, §15230(a) requires separate location pages count as separate adjusting locations in calculating the employer’s annual license fee. For self insured employers that have separate substitute locations, for example Location A and B, do not use the same location alpha character for the second or third substitute locations.

**Completing the Liabilities by Reporting Location (TPA Portion)**

The Liabilities By Reporting Location page has validations built into the form. If the numbers you enter are displayed with an error, then you will need to verify the numbers you entered are correct. One way to do that is to:

- Take the Incurred Liability Medical - Paid to Date Medical=Future Liability Medical

If the boxes are red then do the following calculation and make an adjustment to the Incurred Liability Medical.

- “Future Liability Medical +Paid to Date Medical = Incurred Liability Medical”

Another area that OSIP has experienced several inconsistencies is Line Item 8. Total number of open indemnity cases (all years). If you have any cases open in Lines 2a through 2d or there is a subtotal in the Future Liability for Indemnity it is not possible that Line Item 8 can be “0”. This field also has a built in validation, so please check your numbers if you receive an error.
Continued-Liabilities by Reporting Location (TPA Portion)

The last page of the TPA Portion is the certification page. This page will need to be executed by the individual who has passed the Self Insurer’s Administrator’s Examination. After all of the information is completed, the end user can select “transmit” and the Liabilities by Reporting Location is now complete so the employer can go in and complete their portion.

The employer will not be able to “submit” their portion unless the TPA’s portion has been “transmitted”.

![Image of the Liabilities by Reporting Location form]

![Image of the certification page]

[Image 0x127 to 720x403]
Continued-Liabilities by Reporting Location (TPA Portion)

- On the Liabilities by Reporting Location, Item 2e, Under Cases and Benefits the number of cases will automatically pre-populate after Item 5 and 6 is entered.

- Line Item 4 must be greater than Line Item 2e “All cases reported” for each indemnity and medical.

- Item 11 - Private Employers Annual Report TPA Portion:

Once you have attached the "List of Open Indemnity Claims" you will not be able to select the document to view it, if you do, an error will be displayed. If you want to delete the list, simply click on the red x and the attachment will be deleted. When naming your document, please be sure not to use any (. , /) special characters otherwise when you try to attach the document, the system will display an error. **The system will only accept a pdf document.**

- Item 12 - For the Private Annual Report, TPA Portion: This is to attach proof of your Specific Excess Insurance Policy.
The Public Self Insurer’s Annual Report for Fiscal Year 2013-14, due October 1, 2014 has two additional questions on the Liabilities by Reporting Location which is the TPA’s portion.

For the Public Annual Report, TPA Portion Labor Code §4800 and §4850 changes to the TPA portion of the Public Annual Report. The changes are as follows:

Line Item 4 "Total Benefits Paid During (FY YYYY/YYYY)" including all case expenditures. The amount is for all employees including any Labor Code section 4800/4850 amount reported on line 12. Amounts reported on line 11 should not be included.

Item 11 is requiring you to attach a list of open indemnity claims will no longer be numbered. (see screen print)
Reporting Requirements Example:

Line Item 4 Indemnity Portion—based on Labor Code Sections Regular (non-4800/4850) and 4800/4850 and Employees

4) Total Benefits Paid During (FY YYYY/YYYY) including all case expenditures.

- For regular employees include all indemnity paid.
- For 4800/4850 employees (peace officers and fire fighters) **include all indemnity paid up to the benefit rate.** This is the same amount that will be reported in question 12.
- Do not include amount reported on question 11
- Assessments will be based on the amount reported in question 4.

Questions 11 and 12 based only on Labor Code Sections 4800/4850 Employees

11) Insert the full amount of any vocational rehabilitation maintenance or salary continuance payments made pursuant to Labor Code section 4800/4850 (this amount should not include any 'capped' benefit amounts reported below on line 12).

- Include everything for 4800/4850 employees except capped payments.

12) Insert the Labor Code section 4800/4850 benefits amount paid as if the benefits paid were capped at the applicable temporary disability rate.

- Include 4800/4850 capped payments.
- Credit cannot be extended for specific excess coverage for any claim with a specific excess carrier that is insolvent, has been seized, is bankrupt, or is a non-admitted California carrier.
Example:

If the total 4800/4850 benefits paid are $150,000 then questions 11 and 12 would be entered as follows:

11) Insert the full amount of any vocational rehabilitation maintenance or salary continuance payments made pursuant to LC § 4800/4850 (this amount should not include any ‘capped’ benefit amounts reported below on line 12).

12) Insert the LC § 4800/4850 benefits amount paid if the benefits paid were capped at the applicable temporary disability rate.

* Attach a List of ALL Open Indemnity Claims (by reporting location and by year) reported and with claims (in alphabetical order)

Or:

Example:

Total 4800/4850 paid
Question 11 - Additional benefit provided under 4800/4850.
Question 12 - Indemnity Benefits that would have otherwise been paid if 4800/4850 was not available.

$150,000
$50,000
$100,000
Preparing an Amended Annual Report

If the employer or TPA made an error and the annual report needs to be amended after it was submitted, the amended annual report process is the same as the “full year” process. The employer will need to:

- Log back into the system
- Insert your User ID and Password
- Create the “Annual Report Record”
- “Save and Close”
- This is what the log in screen will look like after the employer inserts their User ID and password

Preparing an Amended Annual Report

- After the employer selects “save and close”, this creates the “amended” record so the TPA can log in to complete their “amended” portion.
- Please keep in mind, that ALL TPA's that the employer has will have to re-enter and re-submit their data.
- After the TPA's selects “transmit”, then the employer will have to log back in and re-enter their portion and select “submit”.
- The amended annual report process is completed after the employer selects “submit”. The employer will receive an email with a pdf document of both portions.
Preparing an Interim Annual Report

- Please see Slide 10 for the requirements for Reports of Transfer and Interim Annual Reports.
- If an interim annual report is required to be completed, the TPA can log into the system and do the following:
  - Log into the system
  - Insert your User ID and Password
  - Select “Create Interim Report” (see screen print)
  - Complete the Liabilities by Reporting Location data
  - Contact your customer (self-insured employer) to let them know the TPA portion is completed and the employer will need to log in and complete their portion and select “submit”. The interim process is complete.
Common errors that delay processing Annual Reports:

1) Not advising OSIP of TPA location changes at the time of transfer

2) The names of subsidiaries and/or affiliates do not match what has been submitted previously to OSIP.

3) Even when an Annual Report is still due from a Self Insurer with a Certificate to Self Insure, if the certificate has been revoked for three full years, the Self Insurer is not required to submit this employment and wage information. Input “0” for these fields. For Public Employers that are revoked you can insert zeroes for both.

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<tr>
<th>Full Legal Name</th>
<th>State</th>
<th>Subsidiaries Affiliate Certificate Number</th>
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Employment and wages paid in current calendar year (If your certificate has been revoked for more than 3 calendar years then indicate zeroes for both.)

Number of Employees: *
0

Total wages and salaries paid: *
$ 0.00
4) Make sure numbers from previous years are correctly entered into the current years form

5) Be sure of any non-zero entries made in question #9 regarding fatalities
OSIP Online Support

1) Within OSIP Online itself, there are descriptions associated with each button in the menu screen, and at the top of each form are additional instruction comments. On some screens there are icons, place your mouse pointer on these and “hover” and additional information will be displayed.

Please Note: Item 1 pertains to OSIP Online portion only.

2) User guides are available at:

   https://efiling.dir.ca.gov/OSIPO/

3) OSIP collection of Frequently Asked Questions (FAQs):

   http://www.dir.ca.gov/osip/OSIP-FAQ.htm

4) Contact OSIP via email:

   OSIP@dir.ca.gov

5) Contact OSIP via telephone:

   (916) 464-7000