**Covered California for Small Business Carrier Payment Discrepancy Resolution Process**

Each month, Covered California for Small Business will send the Carrier a NOD 23 (Gross to Net Report) to document that month’s payment. See Appendix K NOD 23 Report Glossary for NOD 23 specifications.

On a separate file (see NOD 23 Payment Discrepancy Sample in Appendix K), the carrier must indicate any disputed payment, by specifying the discrepancy type in the “Discrepancy Comments” column (see Discrepancy Types section below). The carrier must send an email to Covered California for Small Business notifying the exchange of any disputed payment. The email must contain the original NOD 23 (Gross to Net Report) and provide **only** the member’s disputed information (see NOD 23 Payment Discrepancy Sample in Appendix K).

Carrier must not modify the structure or insert or delete any rows or columns as the responses will be appended to Exchange database for resolution purposes.

The following section provides acceptable Discrepancy Types for use in the Discrepancy Comments column.

**Discrepancy Types for Payment Discrepancy Resolution**

Cancellation – Policy was never effectuated.

Termination – Policy was once effectuated and is now terminated.

Effective Date – a mismatch between policy start dates or end dates exist

Duplicate – duplicate record exists (the record flagged is the duplicate; the current/correct record should not be flagged)

Missing (CC) – the record does not exist (on Covered CA side, but exists and is paying on carrier side)

Missing (Carrier) - the record does not exist in the Carrier enrollment system

Plan Difference – the plan identified does not agree to plan selection on Carrier record

Mismatch – Subscriber does not match member or vice versa

Zip Code – the record does not match in the Carrier enrollment system