



**Analysis & Planning Guide for Implementing the
CAQH CORE Premium Payment Operating Rules
May 2022**

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1. Introduction: Analysis & Planning for CAQH CORE Premium Payment Operating Rule Implementation

This CAQH CORE Premium Payment Analysis & Planning Guide is a resource for entities preparing to implement the CAQH CORE Premium Payment Operating Rules. A solid understanding of the CAQH CORE Premium Payment Operating Rules, combined with an effective planning effort, is the basis for a successful implementation project.

This document provides guidance for project managers, business analysts, system analysts, architects, and other project staff to complete the first step of a typical systems development life cycle: Systems Analysis & Planning. The purpose of this guide is to enable project managers and other staff to:

- Understand the applicability of the CAQH CORE Premium Payment Operating Rules requirements to your organization's systems and business processes that support the X12 005010X128 Payroll Deducted and Other Group Premium Payment for Insurance Products (820).
- Identify and inventory all impacted internal systems, business processes (manual and automated) and functions/processes outsourced to an agent¹ (e.g., Business Associate) that process the transactions or perform other requirements of the CAQH CORE Premium Payment Operating Rules
- Perform a detailed rule requirements gap analysis to identify system(s) that may require remediation in order to conform to the CAQH CORE Premium Payment Operating Rule requirements and to identify business processes which may be impacted by the CAQH CORE Premium Payment Operating Rules (e.g., need for internal testing, project management, additional resources, etc.)

The appendices of this Analysis & Planning Guide include the following:

- [Stakeholder & Business Type Evaluation](#): Use to determine your stakeholder type(s) and understand the role of your agents (Business Associates) that process the transactions and will be affected by connectivity requirements.
- [Systems Inventory & Impact Assessment Worksheet](#): Use to perform a high-level inventory of all internal systems, business processes (manual and automated) and functions/processes outsourced to an agent that process the transactions and are impacted by the CAQH CORE Premium Payment Operating Rules.
- [Gap Analysis Worksheet](#): Use to determine the level of system(s) remediation necessary for implementing the business requirements of the CAQH CORE Premium Payment Operating Rules.
- [Stakeholder Transaction Flow Diagrams](#): An overview of the stakeholders involved in the Premium Payment transaction.

NOTES:

- This document is for educational purposes only. In the case of a question between this document and CAQH CORE Operating Rule text or Federal regulations, the latter takes precedence.
- This Analysis & Planning Guide is scoped to general implementation planning of the CAQH CORE Premium Payment Operating Rules and can assist with compliance with a potential Federal Regulation pursuant to ACA Section 1104 or CORE Certification; these are, however, separate projects requiring analysis and planning beyond that described in this document.²
- The CAQH CORE Premium Payment Operating Rules reference three stakeholder categories: HIPAA-covered Provider or its agent; HIPAA-covered Health Plan or its agent; HIPAA-covered Entity or its agent. This document references examples of these stakeholder categories to assist with applicability and

¹ One who agrees and is authorized to act on behalf of another, a principal, to legally bind an individual in particular business transactions with third parties pursuant to an agency relationship. Source: West's Encyclopedia of American Law, edition 2. Copyright 2008 The Gale Group, Inc. All rights reserved. The term "agent" as used in this document describes entities that provide outsourced functions/activities on behalf of HIPAA-covered health plans or providers, (e.g., Business Associate). The full definition of Business Associate can be found in the [Electronic Code of Federal Regulations](#) (Title 45, Subtitle A, Subchapter C, Part 160.103).

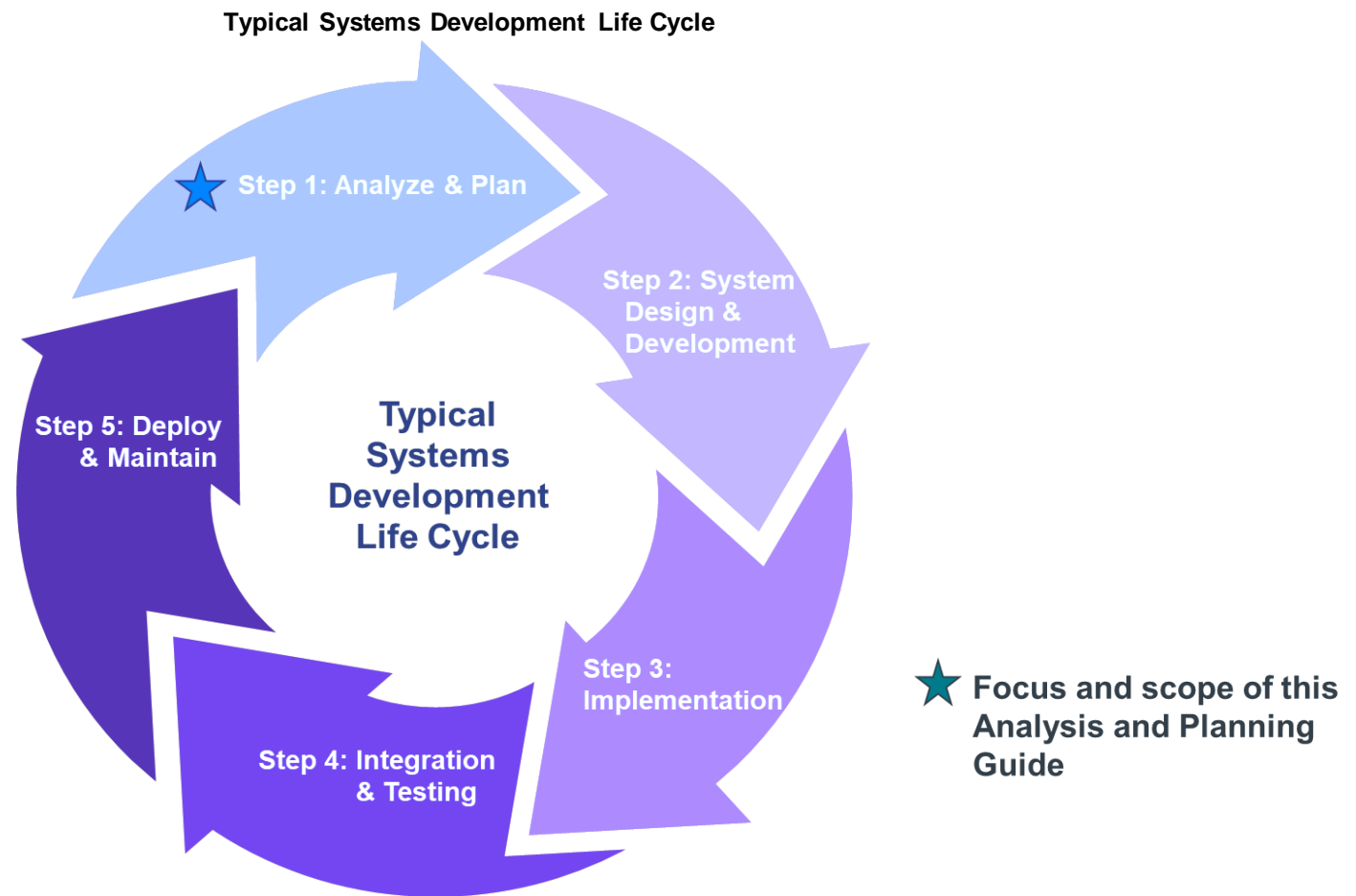
² The CAQH CORE Premium Payment Operating Rules have not been mandated by HHS at the time of publishing of this guide.

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implementation; these examples include clearinghouses and vendors. Please note that some stakeholder types are not necessarily a HIPAA-covered entity. Some stakeholders (e.g., software or service vendors) may not be directly required to implement the rule requirements but may need to as a result of being an agent of a HIPAA-covered entity.

2. Systems Development Life Cycle

The diagram below illustrates a typical systems development life cycle (SDLC) for developing or remediating information systems. SDLC includes five key steps, beginning with analysis and planning through deployment and ongoing maintenance. This Analysis & Planning Guide is scoped to assist your organization in the first step of an SDLC for the implementation of the CAQH CORE Premium Payment Operating Rules given Step 1 sets the stage for all other steps. Note: The impacted system(s) may include an in-house developed system, commercial off the shelf (COTS)/cloud-based system, or a solution outsourced to a third party. The “system” in certain cases may also be a manual process or even include activities performed on your behalf by one or more agents.



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3. Analysis & Planning for the CAQH CORE Premium Payment Operating Rules: Key Tasks

The following table outlines the key tasks necessary to complete Step 1: Analyze & Plan of a Systems Development Life Cycle. When the analysis and planning is completed, you will have created a high-level systems impact analysis and developed a detailed project plan for adopting the CAQH CORE Premium Payment Operating Rules requirements.

Analysis and Planning: Key Tasks	
Task	Activity
<p>Task A – Complete Staff Education and Training on the CAQH CORE Premium Payment Operating Rules</p>	<ul style="list-style-type: none"> Thoroughly review and understand the CAQH CORE Premium Payment Operating Rules. Conduct general education and awareness of the CAQH CORE Premium Payment Operating Rules for the impacted areas in your organization (see Section 4 of this document for additional resources available to educate staff on the CAQH CORE Operating Rules).
<p>Task B – Determine Your Organization’s Stakeholder & Business Type(s) (Stakeholder & Business Type Evaluation)</p> <p><i>CAQH CORE Premium Payment Operating Rule requirements are tied to applicable stakeholder type(s): HIPAA-covered provider, HIPAA-covered health plan, a HIPAA-covered entity, or their respective agents.</i></p> <p><i>Please note that some stakeholder types that are part of the entities involved in exchanging the Premium Payment transaction are not necessarily a HIPAA-covered entity. Some stakeholders (software or service vendors) may not be directly required to implement the rule requirements but may need to as a result of being an agent of a HIPAA-covered entity.</i></p>	<ul style="list-style-type: none"> Determine your stakeholder and business type(s) to understand which CAQH CORE Premium Payment Operating Rules apply to your organization. Understand the role of agents that provide services or process the transactions on your behalf. Consider the following based on your stakeholder type(s): <ul style="list-style-type: none"> • If your organization is a health plan that receives X12 0050X128 Payroll Deducted and Other Group Premium Payment for Insurance Products (820): <ul style="list-style-type: none"> – The majority of the CAQH CORE Premium Payment Operating Rule requirements will apply to your systems. – Health plans that outsource a portion or all of the CAQH CORE Premium Payment Operating Rules requirements to an agent to process may have some unique implementation considerations. Depending on the scenario between the health plan and its agent(s), the health plan may not need to implement some rule requirements directly and the agent will need to implement them on behalf of the health plan. For other transactions, agents may include other types of entities not involved in the implementation of the existing ACA-mandated CAQH CORE Operating Rules and the CAQH CORE Premium Payment Operating Rules. The health plan, therefore, might have a different agent(s) to consider when implementing the Premium Payment CAQH CORE Operating Rules. (See Appendix D for a diagram of potential stakeholders involved in the transactions addressed in the CAQH CORE Premium Payment Operating Rules that may assist with identifying all entities involved.) • If your organization is an employer: <ul style="list-style-type: none"> – You likely are outsourcing some of the CAQH CORE Premium Payment Operating Rule requirements to an agent. Employers using a clearinghouse, a software vendor, or a third-party billing/collection service to process the transactions with health plans may have some unique implementation considerations, as the clearinghouse, software

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Analysis and Planning: Key Tasks	
Task	Activity
	<p>vendor, or billing/collection service is performing some functions on behalf of the employer as an agent.</p> <ul style="list-style-type: none"> • If your organization is a <u>clearinghouse</u>: <ul style="list-style-type: none"> - If a health plan and/or employer outsource(s) certain functions to you to perform on their behalf, you are responsible for implementing all CAQH CORE Premium Payment Operating Rule requirements which have been outsourced to you. In this scenario, your organization will need to work with your business partners to determine applicable rule requirements. • If your organization is a <u>software or services vendor</u>: <ul style="list-style-type: none"> - Though you are not considered an agent of a HIPAA-covered entity, you may be responsible for incorporating many of the CAQH CORE Premium Payment Operating Rule requirements into your services or software as a result of providing software or services solutions to a HIPAA-covered entity. For additional insight, please review of the CAQH CORE Premium Payment Certification Test Suite Section 2.2.4. - Note: If your services or software are employer-facing, you will have a unique set of requirements to implement that are different than health plan-facing services or software.
<p>Task C – Conduct a Systems Inventory (Systems Inventory & Impact Assessment Worksheet)</p>	<p><i>Relative to your stakeholder type(s):</i></p> <ul style="list-style-type: none"> • Identify and inventory all impacted internal systems, business processes (manual and automated) and functions/processes outsourced to an agent that processes the transactions. • Determine which functions for each identified impacted system and business process are in-house developed and maintained, commercial-off-the-shelf (COTS)/cloud-based system, or outsourced to an agent. • Determine potential options for addressing the CAQH CORE Premium Payment Operating Rule requirements applicable to your stakeholder type(s) (e.g., remediate an in-house developed system, replace or upgrade any COTS/cloud-based system, or work with your vendor to ensure they meet CAQH CORE Premium Payment Operating Rule requirements).
<p>Task D – Conduct Detailed Rule Requirements Gap Analysis (Gap Analysis Worksheet)</p>	<ul style="list-style-type: none"> • Identify the impacted systems (identified via the <i>Systems Inventory & Impact Assessment Worksheet</i>) responsible for satisfying each requirement of the CAQH CORE Premium Payment Operating Rules. • Identify and document any gaps between the existing system’s capability and each rule requirement. • Identify and document any business process which may also be impacted by each CAQH CORE Premium Payment Operating Rule requirement and to what extent the process is impacted.

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Analysis and Planning: Key Tasks	
Task	Activity
Task E – Develop a Detailed Project Plan	<ul style="list-style-type: none"> • A detailed project plan typically outlines steps for completion of the following key activities as Steps 2-5 of the System Development Life Cycle: <ul style="list-style-type: none"> – Determine required resources to complete the project (i.e., estimate resources, time, system release schedules, and money). – Develop a detailed Functional Requirements Document. – Create a detailed Systems Design Document describing, in detail, the required functions and capabilities necessary to implement the CAQH CORE Premium Payment Operating Rules. – Implement necessary system(s) enhancements. – Test impacted systems to ensure conformance to the requirements set forth in the Functional Requirements Document. – Deploy (i.e., implement system(s) into production environment). – Conduct trading partners implementation testing.
Other Considerations – CORE Certification	<ul style="list-style-type: none"> • Consider CORE Certification as part of your project plan³ <ul style="list-style-type: none"> – CAQH CORE offers CORE Certification to the four stakeholder types that create, transmit or use the transactions: health plans, providers, software/services vendors, and clearinghouses. – Key benefits to completing CORE Certification: <ul style="list-style-type: none"> ▪ Certification testing provides an online mechanism for a stakeholder to test its system’s ability to exchange eligibility and claim status data with its trading partners using the CAQH CORE Premium Payment Operating Rules. ▪ Demonstrates via a recognized industry “Seal” your organization’s adoption of the CAQH CORE Premium Payment Operating Rules to the industry. ▪ Encourages trading partners to work together on transaction data content, infrastructure and connectivity needs. ▪ Promotes maximum ROI when all stakeholders in the information exchange are known to conform with the CAQH CORE Premium Payment Operating Rules. • More information on the CORE Certification process is available on the CAQH website HERE.

³ **NOTE:** A CORE Certification Program is offered by CAQH CORE. Information on any regulatory action that CMS may issue regarding the health plan certification required by the ACA would be outlined by Federal regulation. Information on the CMS compliance program regarding standards and operating rules is under development and can be found [HERE](#).

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4. Additional Resources

Beyond the information provided in this CAQH CORE Analysis & Planning Guide, there are additional resources for entities preparing to implement the CAQH CORE Premium Payment Operating Rules:

- [CAQH CORE Premium Payment Operating Rules](#)
- [Operating Rules Implementation Resources](#) from CAQH CORE and its partners to help you implement the CAQH CORE Operating Rules (note: these resources were developed for CORE Certification, however include the same concepts, e.g., role of trading partners, apply for general adoption of the CAQH CORE Operating Rules)
- [CAQH CORE FAQs](#) address typical questions regarding the CAQH CORE Operating Rules
 - If your question is not answered by the FAQ, email question to CORE@caqh.org to have it entered into the formal CAQH CORE Request Process
- Upcoming CAQH CORE [Education Sessions](#) (as well as presentations and recordings from previous sessions) for further clarification on rule requirements
- [CMS FAQs](#) (FAQs on a wide range of topics)
- [X12 Requests for Interpretation](#) provide information related to the meaning, use, and interpretation of X12 Standards, Guidelines, and Technical Reports, including implementation guidelines for the transactions can be obtained from X12.

Entities seeking to implement the CAQH CORE Premium Payment Operating Rules are encouraged to note the following:

- The CAQH CORE Premium Payment Operating Rules assume that any HIPAA-covered entity implementing the operating rules is compliant with HIPAA; HIPAA compliance is not defined by CAQH CORE.
- The CAQH CORE Premium Payment Operating Rule requirements are specific to either a HIPAA-covered entity or its respective agent(s). The applicability of a specific CAQH CORE Premium Payment Operating Rule requirement may vary according to trading partner relationship, contracted services, and other arrangements. If you have specific questions concerning applicability, please [contact CAQH CORE Staff](#).
- CAQH CORE staff is available to assist with questions about understanding the requirements of the CAQH CORE Premium Payment Operating Rules in regard to your stakeholder type(s); implementing entities are responsible for gap analysis and systems remediation.

5. Appendix

Appendix A: CAQH CORE Stakeholder & Business Type Evaluation

Purpose: After becoming educated on the CAQH CORE Premium Payment Operating Rules, you will need to determine your stakeholder type(s). The *CAQH CORE Premium Payment Stakeholder & Business Type Evaluation* below will assist you in determining which CAQH CORE Premium Payment Operating Rules apply to your organization and which trading partners you need to work with on planning and implementation. Knowing your stakeholder type(s) will help you complete the *Systems Inventory & Assessment Worksheet*.

NOTE: Applicability of a specific rule requirement may vary according to trading partner relationship, contracted services, and other arrangements.⁴ Some example business models include:

- Health plan-to-agent connection:
 - Health plan outsources the X12 005010X128 Payroll Deducted and Other Group Premium Payment for Insurance Products (820) to an agent (e.g., clearinghouse, business associate, or utilization management organization).
 - Health plan agent acts as a proxy for health plan's CAQH CORE Premium Payment conformance for the contracted services.
- Single/dual clearinghouse-to-health plan connection:
 - Health plan outsources infrastructure and connectivity functions to a clearinghouse.
 - Health plan-facing clearinghouse acts as a proxy for health plan's CAQH CORE Premium Payment conformance for the contracted services.

Key Takeaway: Understand what aspects of your business and/or outsourced functions are impacted by the CAQH CORE Premium Payment Operating Rules (e.g., products, business lines, etc.).

⁴ The CAQH CORE Premium Payment Operating Rule Set requirements are tied to applicable stakeholder type(s): HIPAA-covered provider, HIPAA-covered health plan, a HIPAA-covered entity, or their respective agents. This document references examples of these stakeholder categories to assist with applicability and implementation. Please note that some stakeholder types that are part of the entities involved in exchanging the Premium Payment transaction are not necessarily a HIPAA-covered entity. Some stakeholders (software or service vendors) may not be directly required to implement the rule requirements but may need to as a result of being an agent of a HIPAA-covered entity.

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Stakeholder & Business Type Evaluation		
Question	Points for Consideration	Your Response
1. What is your stakeholder type(s)? (e.g., health plan, provider, employer vendor, clearinghouse; see question 3 for more information on other trading partners)	The Premium Payment CAQH CORE Certification Test Suite defines four stakeholder types that implement the operating rules: health plan, clearinghouse, provider, and vendor; the applicability of specific CAQH CORE Premium Payment Operating Rule requirements vary according to stakeholder type. Please reference Section 2 of the Premium Payment CAQH CORE Certification Test Suite for further information.	
2. What role and responsibilities does my organization have for implementing the CAQH CORE Premium Payment Operating Rules, given our stakeholder type(s)?	The CAQH CORE Premium Payment Operating Rules outline the specific roles and responsibilities for each stakeholder type; review CAQH CORE Premium Payment Operating Rule text for more detail.	
3. Does my organization rely on other organizations (e.g., software vendors, clearinghouses, business associates) to assist with X12 005010X128 Payroll Deducted and Other Group Premium Payment for Insurance Products (820) processing?	<p>The applicability of a specific CAQH CORE Premium Payment Operating Rule requirements may vary according to trading partner relationship, contracted services, and other arrangements. If your organization relies on a software vendor or a clearinghouse or other business associate to meet any of the CAQH CORE Premium Payment Operating Rule requirements, you will need to coordinate with that entity as part of your pre-implementation planning and outline the applicability of each requirement to the vendor, clearinghouse, or business associate. See Section 4 of this document (above) for additional resources.</p> <p>Ensure appropriate business associate agreements are in place with necessary stakeholders.</p>	

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Appendix B: CAQH CORE Systems Inventory & Impact Assessment Worksheet

Purpose: After you complete the *Stakeholder & Business Type Evaluation*, your next step is to complete the *CAQH CORE Systems Inventory & Impact Assessment Worksheet* which enables you to identify and inventory all impacted systems that process the 5010X218 820 transaction.

This assessment worksheet will help you identify your systems impacted by the implementation of the CAQH CORE Premium Payment Operating Rules, including in-house developed and maintained systems, COTS/cloud-based systems, and those functions outsourced to a third party. While completing this analysis you should also consider potential options for addressing applicable CAQH CORE Premium Payment Operating Rule requirements (e.g., remediate an in-house developed system, replace, or upgrade any COTS/cloud-based system, or work with third-party vendor).

Instructions:

1. In the second column of the worksheet, note if one of your system(s) is impacted by each rule and list the name of the impacted system(s).
 - **NOTE:** The impacted system(s) may include an in-house developed system, COTS/cloud-based system, or a capability outsourced to a third party. The “system” in certain cases may also be a manual process.
2. In the third column, identify potential options for addressing the rule requirements for each impacted system(s).
3. Use the worksheet findings to inform completion of the *Gap Analysis Worksheet* for any identified system impacted by the rule requirements. (Task D of the Key Analysis & Planning Tasks in Section 3 of this document).

Key Takeaway: Understand how many of your systems/products are impacted by each CAQH CORE Premium Payment Operating Rule and understand with which vendors you will need to coordinate.

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CAQH CORE Systems Inventory & Impact Assessment Worksheet			
CAQH CORE Operating Rule Requirements	Are One or More Systems/Processes Impacted? <i>(Yes/No; Name of Impacted System/Process)</i>	Is the System/Process In-House, COTS/Cloud-based, or Outsourced to a Third Party?	Potential Options to Address Rule Requirements <i>(e.g., remediate an in-house developed system, replace or upgrade any COTS/cloud-based system, work with third party vendor to ensure they meet CAQH CORE Operating Rule requirements, or update manual processes)</i>
CAQH CORE Premium Payment (820) Infrastructure Rule			
<u>CAQH CORE Premium Payment (820) Infrastructure Rule vPP.2.0</u> (ability to support 5010X218 820 processing)			
CAQH CORE Connectivity Rule			
<u>CAQH CORE Connectivity Rule vC4.0.0</u> (HTTPS Safe Harbor; continued support for SOAP and added support for REST; authorization: OAuth 2.0.; security: TLS 1.2)			

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Appendix C: CAQH CORE Gap Analysis Worksheet

Purpose: After the *Systems Inventory & Impact Assessment*, the next task is for entities to determine the level of system(s) remediation necessary for adopting the business and technical requirements of the CAQH CORE Premium Payment Operating Rules using the *CAQH CORE Gap Analysis Worksheet*. Each rule requirement in the *Gap Analysis Worksheet* includes a section reference to the corresponding operating rule for more detail.

NOTES:

- For more detail on rule requirements refer to the actual CAQH CORE Premium Payment Operating Rule text which takes precedence over this worksheet.
- If your entity has identified more than one impacted system, you may need to complete a *Gap Analysis Worksheet* for each system.

Instructions:

1. The *Gap Analysis Worksheet* contains each CAQH CORE Premium Payment Operating Rule Requirement in the first column by CAQH CORE Premium Payment Operating Rule. In the second column, enter the system(s) impacted by the CAQH CORE Premium Payment Operating Rule Requirement. If there is no system impacted by the requirement, enter N/A.
 - **NOTE:** The impacted system(s) may include an in-house developed system, a COTS/cloud-based system, or a capability outsourced to a third party or business associate.
2. In the third column note if the system currently meets the CAQH CORE Premium Payment Operating Rule Requirement or not.
3. In the fourth column, briefly describe any gap between the CAQH CORE Premium Payment Operating Rule Requirement and the system under evaluation, if applicable. The high-level findings from the *Systems Inventory & Impact Assessment* will inform the input in this column.
4. In the fifth column estimate the effort required to remediate the impacted system(s). This can include the type of skilled resource required, the number of such resources, and the potential hours required to fill the identified gap.
5. In the sixth column identify and describe any impacted business process. These often include potential training and education of staff, clients, and other users of the system's new capabilities.
6. In the seventh column estimate and describe the effort required to revise the impacted business process. This can include the type of skilled resources required, the number of such resources, and the potential hours required to fill the gap identified.
7. The results of the completed *Gap Analysis Worksheet* will allow for the development of a detailed project plan.

Key Takeaway: Understand the level of system(s) remediation necessary for adopting each CAQH CORE Premium Payment Operating Rule requirement.

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Rule Req. #	CAQH CORE Operating Rule Requirement	System/Process Impacted <i>(Based on results from System Inventory and Impact Analysis Worksheet; if no impact enter N/A)</i>	System/Process Currently Meets the Requirement <i>(Yes/No)</i>	Gap <i>(Briefly describe gap)</i>	Estimated System/Process Remediation Effort <i>(Required number of resources, type of skilled resource, person hours required)</i>	Business Processes Impacted <i>(Briefly describe)</i>	Business Processes/Documentation Revisions Required & Effort Estimates
CAQH CORE Premium Payment (820) Infrastructure Rule vPP.2.0							
<i>Processing Mode Requirements (§4.1)</i>							
1	Health plan must support server requirements for Batch processing mode.						
2	Health plan may optionally also support server requirements for Real Time processing mode.						
<i>Connectivity Requirements (§4.2)</i>							
3	A HIPAA-covered entity must be able to support the most recent published and CAQH CORE adopted version of the CAQH CORE Connectivity Rule.						
<i>System Availability Requirements (§4.3.1)</i>							
4	System availability must be no less than 90 percent per calendar week for both real-time and batch processing modes. This will allow for health plan (or other information source), clearinghouse/switch or other intermediary system updates to take place within a maximum of 17 hours per calendar week for regularly scheduled downtime.						
5	Publication of regularly scheduled downtime, including holidays and method(s) for such publication.						
6	Publication of non-routine downtime notice and method(s) for such publication.						
7	Publication of unscheduled/emergency downtime notice and method(s) for such publication.						
<i>Real Time Processing Mode Response Time Requirements (§4.4)</i>							

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Rule Req. #	CAQH CORE Operating Rule Requirement	System/Process Impacted <i>(Based on results from System Inventory and Impact Analysis Worksheet; if no impact enter N/A)</i>	System/Process Currently Meets the Requirement <i>(Yes/No)</i>	Gap <i>(Briefly describe gap)</i>	Estimated System/Process Remediation Effort <i>(Required number of resources, type of skilled resource, person hours required)</i>	Business Processes Impacted <i>(Briefly describe)</i>	Business Processes/Documentation Revisions Required & Effort Estimates
8	Support maximum response time requirement (receipt of a 5010X231 999 transaction within 20 seconds of submitting a 5010X218 820 when processing in Real Time Processing Mode) to ensure that least 90 percent of required responses are returned within specified maximum response time as measured within a calendar month.						
<i>Real Time Acknowledgement Requirements (§4.5)</i>							
9	A 5010X231 999 is returned on an X12 Functional Group of 5010X218 820 that has been accepted, accepted with errors, or rejected.						
<i>Batch Processing Mode Response Time Requirements (§4.6)</i>							
10	Support maximum response time requirement (receipt of a 5010X231 999 transaction by 7 am ET if a 5010X218 820 was submitted by 9 pm ET three business days prior when processing in Batch Processing Mode) to ensure that least 90 percent of required responses are returned within specified maximum response time as measured within a calendar month.						
<i>Batch Acknowledgement Requirements (§4.7)</i>							
11	A 5010X231 999 is returned on an X12 Functional Group of 5010X218 820 that has been accepted, accepted with errors, or rejected.						
<i>Elapsed Time for Internal Application System Processing of Received Premium Payment Data (§4.8)</i>							
12	A HIPAA-covered health plan or its agent must process the Payroll Deducted and Other Group Premium Payment for Insurance Products data by its internal application						

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Rule Req. #	CAQH CORE Operating Rule Requirement	System/Process Impacted <i>(Based on results from System Inventory and Impact Analysis Worksheet; if no impact enter N/A)</i>	System/Process Currently Meets the Requirement <i>(Yes/No)</i>	Gap <i>(Briefly describe gap)</i>	Estimated System/Process Remediation Effort <i>(Required number of resources, type of skilled resource, person hours required)</i>	Business Processes Impacted <i>(Briefly describe)</i>	Business Processes/Documentation Revisions Required & Effort Estimates
	system within five business days following the successful receipt and validation of the data according to the context of the rule.						
<i>Companion Guide Requirements (§4.9)</i>							
13	If a HIPAA covered entity or its agent publishes a Companion Guide covering the X12 v5010 820 transaction, the companion guide must follow the format/flow as defined in the CAQH CORE Master Companion Guide Template.						
CAQH CORE SOAP Connectivity Rule vC4.0.0							
<i>Message Envelope Requirement (§4.1)</i>							
1	Requires the use of SOAP+WSDL.						
<i>Submitter Authentication Requirement (§4.1.1)</i>							
2	Requires the use of X.509 Client Authentication (mutual authentication) over TLS 1.2 or higher.						
<i>Submitter Authorization Requirements (§4.1.2)</i>							
3	Requires support for OAuth 2.0 Client Authorization over TLS 1.2 or higher						
<i>Real Time and Batch Payload Attachment Handling (§4.1.4)</i>							
4	Payload must be sent as an MTOM encapsulated object.						
<i>Required Transport Method (§4.2.1)</i>							
5	HIPAA-covered entities or their agents must implement HTTP/S Version 1.1 over the public internet.						

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Rule Req. #	CAQH CORE Operating Rule Requirement	System/Process Impacted <i>(Based on results from System Inventory and Impact Analysis Worksheet; if no impact enter N/A)</i>	System/Process Currently Meets the Requirement <i>(Yes/No)</i>	Gap <i>(Briefly describe gap)</i>	Estimated System/Process Remediation Effort <i>(Required number of resources, type of skilled resource, person hours required)</i>	Business Processes Impacted <i>(Briefly describe)</i>	Business Processes/Documentation Revisions Required & Effort Estimates
6	Receivers must perform the role of an HTTP/S server; Senders must perform the role of an HTTP/S client.						
7	All information exchanged between the client and server is encrypted by a session-level private key negotiated at connection time.						
<i>Real Time Requests (§4.2.3)</i>							
8	Real Time requests must include a single inquiry or submission as specified in the transaction's corresponding CAQH CORE Infrastructure Rule.						
<i>Batch Submission (§4.2.4)</i>							
9	Batch requests are sent in the same way as Real Time requests.						
10	Response must be only the standard HTTP message indicating whether the request was accepted or rejected.						
11	Message receivers must not respond to a batch submission with an X12 response such as a 5010 X12 999 in the HTTP response to the batch request, even if their systems' capabilities allow such a response.						
12	All X12 responses must be available for pick up by the message sender (client) in accordance with the respective CAQH CORE Infrastructure Rule for the transaction.						
<i>Batch Response Pickup (§4.2.5)</i>							
13	Batch responses must be picked up after the message receiver has had a chance to process a Batch submission in the timeframes specified in the transaction's corresponding CAQH CORE Infrastructure Rule.						

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<i>Error Handling (§4.2.6)</i>							
14	The appropriate HTTP error or status codes and SOAP Faults as applicable to the error/status situation must be used.						
<i>Tracking of Date and Time and Payload ID (§4.2.8)</i>							
15	Servers are required to track the times of any received inbound messages, and respond with the outbound message for that Payload ID.						
16	Clients must include the date and time the message was sent in the CORE metadata element Time Stamp.						
<i>Capacity Plan (§4.2.9.1, §4.2.9.2)</i>							
17	A HIPAA-covered entity or its agent's messaging system must have a capacity plan such that it can receive and process a large number of single concurrent Real Time transactions via an equivalent number of concurrent connections which must be received, processed, and the appropriate response provided within response time requirements specified in the transaction's corresponding CAQH CORE Operating Rule.						
18	A HIPAA-covered entity or its agent's messaging system must have the capability to receive and process large Batch transaction files which must be received, processed, and the appropriate response provided within the time specified in the applicable CAQH CORE Operating Rule.						
<i>Response Time, Time Out Parameters, and Re-transmission (§4.2.10)</i>							

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19	If the HTTP Post Reply Message is not received within the 60 second response period, the client system should send a duplicate transaction no sooner than 90 seconds after the original attempt was sent.						
20	Client system should submit no more than 5 duplicate transactions within the next 15 minutes if no response is received after the second attempt.						
21	If the additional attempts result in the same timeout termination, the client system should notify the submitter to contact the receiver directly to determine if system availability problems exist or if there are known internet traffic constraints causing the delay.						
<i>Publication of Entity-Specific Connectivity Companion Document (§4.3)</i>							
22	Servers must publish detailed specifications in a Connectivity Companion Document on the entity's public web site.						
<i>Envelope Metadata (§4.4.2)</i>							
23	The Envelope Metadata specified in Table 4.4.2 pertains to the Message Envelope SOAP+WSDL. With the exception of <i>ErrorCode</i> and <i>ErrorMessage</i> fields, which are only sent in the response, the CAQH CORE required envelope metadata for the request and response are required to be identical.						
<i>Processing Mode (§4.4.3.1)</i>							
24	A HIPAA-covered entity or its agent must support the transaction processing mode requirements specified in the						

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	<i>COREProcessingModePayloadTypeTables.docx</i> companion document when exchanging transactions in conformance with this CAQH CORE Connectivity Rule vC4.0.0.						
25	The Processing Mode requirements specified also apply when a HIPAA-covered entity or its agent are exchanging the transactions addressed by this rule using any other connectivity method as permitted by the CAQH CORE Safe Harbor.						
<i>Enumeration of Payload Type Fields (§4.4.3.2)</i>							
26	A HIPAA-covered entity or its agent must support the requirements for identifying the Payload (<i>PayloadType</i>) carried within the content of the Message Envelope as specified in the <i>COREProcessingModePayloadTypeTables.docx</i> companion document to this CAQH CORE Connectivity Rule v4.0.0						
CAQH CORE REST Connectivity Rule vC4.0.0							
<i>API Interface Format Requirement (§5.1.1)</i>							
1	HIPAA-covered entities and their agent must use JavaScript Object Notation (JSON) for REST Interfaces.						
<i>Authentication Requirement (§5.1.2)</i>							
2	Requires the use of X.509 Client Authentication (mutual authentication) over TLS 1.2 or higher.						
<i>Submitter Authorization Requirements (§4.1.2)</i>							

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3	Requires support for OAuth 2.0 Client Authorization over TLS 1.2 or higher.						
	<i>Transport Method (§5.2.1)</i>						
4	HIPAA-covered entities and their agents must be able to implement HTTP/S Version 1.1 over the public internet.						
	<i>Request and Response Handling (§5.2.2)</i>						
5	Request and response handling for both Synchronous Real-time and Asynchronous Batch Process.						
	<i>Error Handling (§5.2.6)</i>						
6	Message receiver must notify the message sender if the request was successfully handled during the processing of HTTP headers and processing of the Payload.						
	<i>Tracking of Date and Time and Payload (§5.2.8)</i>						
7	Servers are required to track the times of any received inbound messages and respond with the outbound message for that Payload.						
8	Clients must include the date and time the message was last modified.						
	<i>Capacity Plan (§5.2.9., §5.2.11)</i>						
9	A HIPAA-covered entity or its agent's messaging system must have a capacity plan such that it can receive and process a large number of single concurrent Synchronous Real Time transactions via an equivalent number of						

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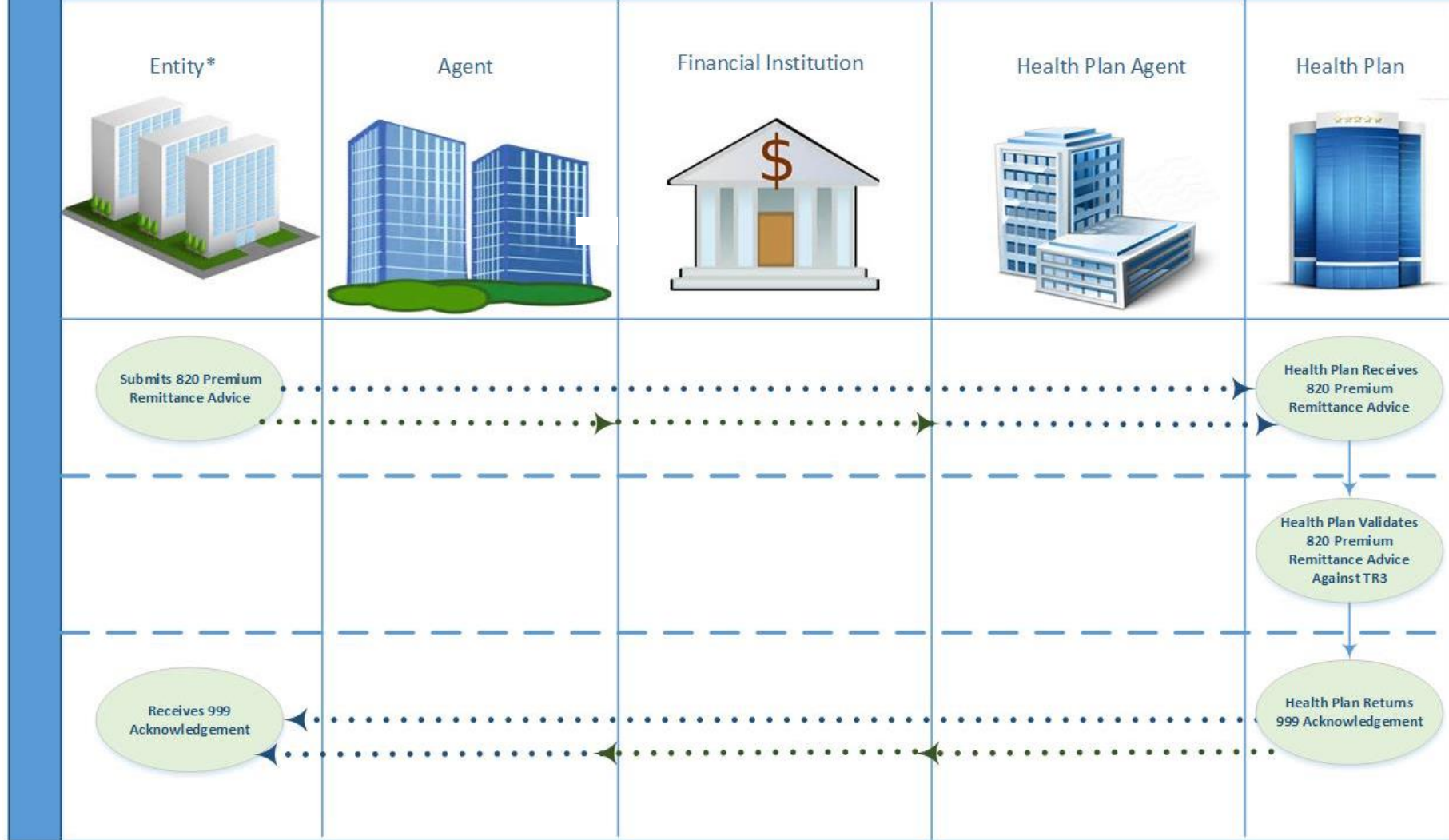
Rule Req. #	CAQH CORE Operating Rule Requirement	System/Process Impacted <i>(Based on results from System Inventory and Impact Analysis Worksheet; if no impact enter N/A)</i>	System/Process Currently Meets the Requirement <i>(Yes/No)</i>	Gap <i>(Briefly describe gap)</i>	Estimated System/Process Remediation Effort <i>(Required number of resources, type of skilled resource, person hours required)</i>	Business Processes Impacted <i>(Briefly describe)</i>	Business Processes/Documentation Revisions Required & Effort Estimates
	concurrent connections which must be received, processed, and the appropriate response provided within response time requirements specified in the transaction's corresponding CAQH CORE Operating Rule.						
10	A HIPAA-covered entity or its agent's messaging system must have the capability to receive and process large Batch transaction files which must be received, processed, and the appropriate response provided within the time specified in the applicable CAQH CORE Operating Rule.						
<i>Specifications for REST API Uniform Resource Identifiers (URI) Paths (§5.3.1, §5.3.2)</i>							
11	Servers are required to communicate the version of the CAQH CORE Connectivity Rule implemented and version of the REST API through the URI Path, per Table 5.3.1.						
12	Requires entities to use standard naming conventions for REST API endpoints to streamline and support uniform REST implementations.						
<i>REST HTTP Request Method Requirements (§5.4)</i>							
13	Requires entities to use of HTTP Methods listed in Table 5.4 to indicate the desired action to be performed for a given resource.						
<i>REST HTTP Metadata, Descriptions, Intended Use and Values (§5.5)</i>							

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14	Entities are required to use the metadata specified in Table 5.5 for HTTP Requests and HTTP Responses for REST Exchanges.						
<i>Publication of Entity-Specific Connectivity Companion Document (§5.7)</i>							
15	Servers must publish detailed specifications in a Connectivity Companion Document on the entity's website.						

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Appendix D: Stakeholder Overview Transaction Flow Diagrams⁵



*Defined in 45 CFR Section 162.1701 as "... the transmission ... from the entity that is arranging for the provision of health care or is providing health care coverage payments for an individual to a health plan."

⁵ For connectivity requirements and related information regarding the actual exchange of the transactions, please reference §8.3 Sequence Diagrams of the [CAQH CORE Connectivity Rule vC4.0.0](#).