STATE OF CALIFORNIA

Department of Industrial Relations

OFFICE OF SELF INSURANCE PLANS

Committed to Providing Exceptional Customer Service

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

Office of Self Insurance Plans (OSIP)

Home | Lost Password

▶ Email Address

If you have Forgot or Lost your password, click the "Forgot Password" button.

To reset your password, please enter your registered email address below

Email Address   ×

You will be prompted for your email address on file with OSIP.

You will need to input the displayed code.

Please enter code above *

New Code

⊗ Cancel   👍 Next >>>
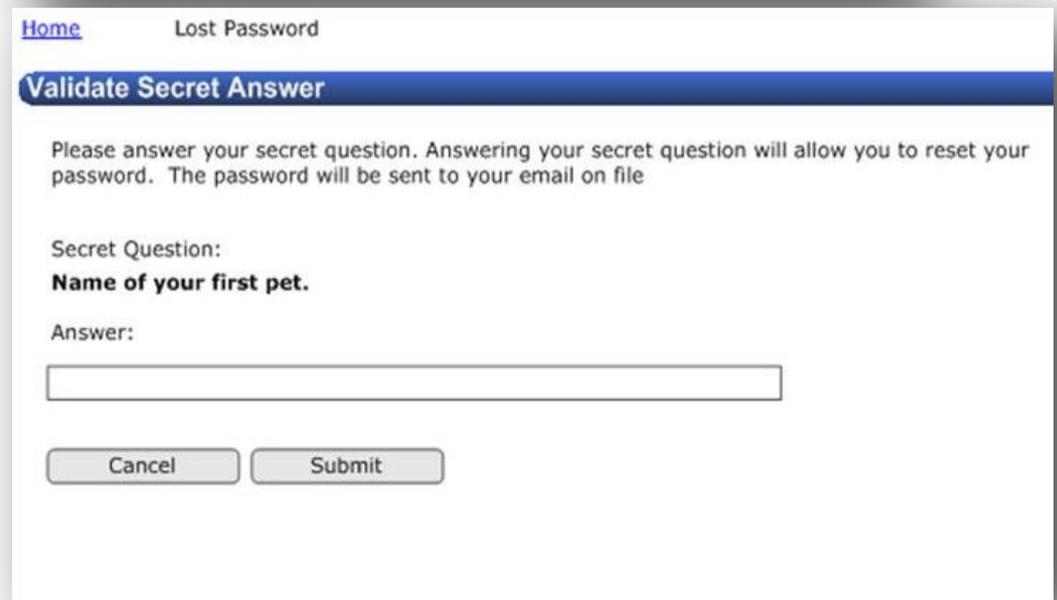
Home   Lost Password

Validate Secret Answer

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

Please answer your secret question. Answering your secret question will allow you to reset your password. The password will be sent to your email on file

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

Secret Question:
Name of your first pet.

OSIP@dir.ca.gov

Answer:

Cancel   Submit

Processing an Annual Report

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

Home   Lost Password

Password

Your account has been locked. A temporary password and link has been sent to your email on file. Please use the link and password to login to your account and reset your password.

Click on the link provided in the email. This will take you to a screen where you can reset you 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.

Home   Lost Password

Reset Lost Pasword

Temporary Password: [   ]
Secret Question:
Name of your first pet.
Answer:
[   ]

Type Your Password:
(Password must have one digit, one letter, one of the following !@$#%^&+= and be a minimum length of 8 characters
New Password: [   ]
Retype Password: [   ]

[Clear]   [Submit]

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".

CASES AND BENEFITS (to the nearest dollar) — From Date- _____ To Date- _____

Date	#	Incurred Liability Indemnity	Incurred Liability Medical	Paid To Date Indemnity	Paid To Date Medical	Future Liability Indemnity	Future Liability Medical
1) Cases open as of 12/31/2014 reported prior to 2010	0	0	0	0	0	0	0
2) Open and Closed Cases							
A) All Cases reported in 2010	0	0	0	0	0	0	0
2010 Cases open	0	0	0	0	0	0	0
B) All Cases reported in 2011	0	0	0	0	0	0	0
2011 Cases open	0	0	0	0	0	0	0
C) All Cases reported in 2012	0	0	0	0	0	0	0
2012 Cases open	0	0	0	0	0	0	0
D) All Cases reported in 2013	0	0	0	0	0	0	0
2013 Cases open	0	0	0	0	0	0	0
E) All Cases reported in 2014	0	0	0	0	0	0	0
2014 Cases open	0	0	0	0	0	0	0

SUBTOTAL — $ Indemnity: 0 $ Medical: 0

3) Estimate Future Liability (Indemnity Plus Medical) — TOTAL: 0

4) Total Benefits Paid During 2014 (Including all case expenditures) — $ Indemnity: 0 $ Medical: 0

5) Number of MEDICAL-ONLY Cases Reported in 2014 ⟶ 0

6) Number of INDEMNITY Cases Reported in 2014 ⟶ 0

7) Total of 5 and 6 (Also entered in 2E above) ⟶ 0

8) Total Number of open Indemnity Cases (All Years) ⟶ 0

9) Number of Fatality Cases Reported In 2014 ⟶ 0

10) (a) Number of 2014 claims for which the employer or administrator was notified of representation by an attorney or legal representative in 2014 ⟶ 0

10) (b) Number of non-2014 claims for which the employer or administrator was notified of representation by an attorney or legal representative in 2014 ⟶ 0

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

12) Attach The Specific Excess Insurance Policy page(s). ⟶ Attach Document

Save and Close   Save and Next

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.

Public Annual Reports
Example for Reporting LC §§ 4800/4850 Benefits

Assume that there were only two employees, one who qualifies for LC §§ 4800/4850 benefits, and one that does not. Both have a salary of $2,500 per week and were disabled by injury arising out of and in the course of his/her duties. Let's also assume that:

a) Line 4 in this example does not include permanent disability, life pensions, death benefits, and supplemental job displacement benefit vouchers as it should when actually filling out the report.

b) The example is if only one week of benefits were paid to the two employees.

c) The dates of injuries were in 2005, when the maximum temporary disability (TD) rate was $840 per week. The date of injury will determine the temporary disability benefits as outlined in LC §4453.

The employee who does **not** qualify for LC §§ 4800/4850 benefits (Employee A):
1. Receives TD benefits at the rate of $840 for a period of up to 104 weeks.

The employee who qualifies for LC §§ 4800/4850 benefits (Employee B):
1. Receives TD benefits at the rate of $840 for a period of up to 104 weeks.
2. Receives $1,660 (the difference between the employee's full salary of $2,500 and the TD benefits) for the first 52 weeks. This combination of payments provides the employee the equivalent of their full salary for the first 52 weeks and is referred to as LC§§ 4800/4850 benefits.

Employee A
TD = $840 ⟶ Line 4 | $1,680 |

Employee B
TD = $840 ⟶ Line 11 | $1,660 |
⟶ Line 12 | $840 |
LC §§ 4800/4850 benefit - TD = $1,660

Example Continued

	$ Indemnity	$ Medical
SUBTOTAL		

3) Estimate Future Liability (Indemnity Plus Medical)   →   TOTAL

	$ Indemnity	$ Medical

4) Indemnity benefits paid to all employees, except for the part of LC §§ 4800/4850 benefits paid that are more than the temporary disability (TD) rate.

- Include the TD payments or salary in lieu thereof for all employees, permanent disability, life pensions, death benefits, and supplemental job displacement benefit vouchers.   → **$1,680**
- Please see LC §§ 4800/4850 for detailed information, including which employees should receive LC §§ 4800/4850 benefits.

5) Number of MEDICAL-ONLY Cases Reported in 2013/2014   →

6) Number of INDEMNITY Cases Reported in 2013/2014   →

7) Total of 5 and 6 (Also entered in 2E above)   →

8) Total Number of open Indemnity Cases (All Years)   →

9) Number of Fatality Cases Reported In 2013/2014   →

10) (a) Number of FY 2014 claims for which the employer or administrator was notified of representation by an attorney or legal representative in 2013/2014   →

10) (b) Number of non-FY 2014 claims for which the employer or administrator was notified of representation by an attorney or legal representative in 2013/2014   →

11) The amount paid to employees receiving LC § 4800/4850 benefits, not including the TD benefits they received.   → **$1,660**

12) TD benefits paid to employees while they were receiving LC § 4800/4850 benefits.   → **$840**

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

Indemnity benefits paid to all employees, except for the part of LC §§ 4800/4850 benefits paid that is more than the temporary disability (TD) rate.

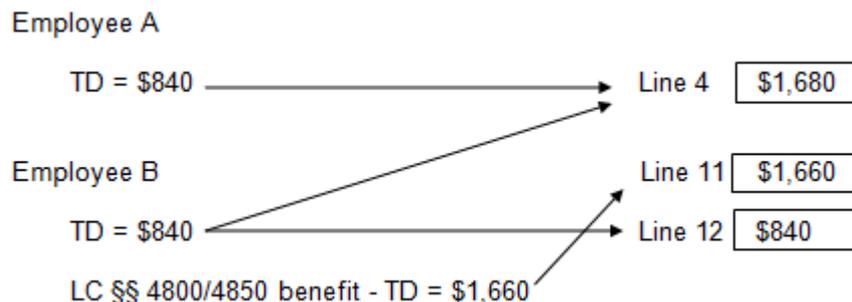*-Also include the TD payments or salary in lieu thereof for all employees, permanent disability, life pensions, death benefits, and supplemental job displacement benefit vouchers.*

-Please see LC §§ 4800/4850 for detailed information, including which employees should receive LC §§ 4800/4850 benefits.

Employees A and B:
$840 TD + $840 TD = $1,680

The amount paid to employees receiving LC §§ 4800/4850 benefits, not including the TD benefits they received.

Employee B:
    $2,500 salary – $840 TD benefit = $1,660

TD benefits paid to employees while they were receiving LC §§ 4800/4850 benefits.

Employee B:
TD benefits while they were receiving *LC §§ 4800/4850 benefits* = $840

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.

TPA Reports

Create Interim Report

ID	From Date	To Date	Type	Status	Function
1	01/01/2013	12/31/2013	Annual	SUBMITTED	
2	01/01/2012	12/31/2012	Annual	SUBMITTED	

Annual Reports   **EMPLOYER**

ID	Year	Type	Status	Function
1	2014	Interim	Saved	New
2	2013	Annual	Submitted	Amend
3	2013	Interim	Saved	Edit
4	2012	Annual	Submitted	Amend

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.

List the names of ALL separate, but affiliated or subsidiary companies covered by this certificate.
(Do not include DBA's or operating divisions):

Full Legal Name	State	Subsidiaries Affiliate Certificate Number
	CA	
	CA	
	CA	
	CA	
	CA	
	CA	
	CA	

Attachments

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.

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

Report Location Number:	Identification o...

CASES AND BENEFITS (to the nearest doll...

Date	#
1) Cases open as of 12/31/2014 reported prior to 2010	
2) Open and Closed Cases	
A) All Cases reported in 2010	
2010 Cases open	
B) All Cases reported in 2011	
2011 Cases open	
C) All Cases reported in 2012	
2012 Cases open	
D) All Cases reported in 2013	
2013 Cases open	
E) All Cases reported in 2014	
2014 Cases open	

4) Make sure numbers from previous years are correctly entered into the current years form

5) Number of MEDICAL-ONLY Cases Reported in 2014 →

6) Number of INDEMNITY Cases Reported in 2014 →

7) Total of 5 and 6 (Also entered in 2E above) →

8) Total Number of open Indemnity Cases (All Years) →

9) Number of Fatality Cases Reported In 2014 → 0

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