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PENNSYLVANIA TEST AUDIT PROGRAM BULLETIN #112

TEST AUDIT ONLINE

UPGRADES TO THE ELECTRONIC DIFFERENCE RESPONSE FORM

The electronic difference response feature of the PCRB website application Test Audit Online has been upgraded to include a new secondary response function which gives users the ability to carry out all difference response correspondence via the website. These upgrades are being made in conjunction with the implementation of the \$100 processing fee for all test audit related correspondence not submitted via Test Audit Online¹. The purpose of this bulletin is to provide users with instructions on how to use this application.

Effective July 1, 2012 carrier notification of the PCRB's rebuttal response to differences will be amended. Carriers will now receive an email from ul@pcrbdata.com advising that the PCRB's rebuttal to a carrier's disagreement for a particular difference has been posted to Test Audit Online. The email will include all relevant information such as file number, policy number and the name of the insured. The email will also contain a link to Test Audit Online where the carrier must go to obtain the PCRB's rebuttal. **The PCRB will no longer include the rebuttal as an attachment to an email from PCRB staff.**

Below are instructions for using the Test Audit Online Difference Response form, as well as some explanatory information:

- You will receive an email advising you that a difference has been posted to Test Audit Online. That email will contain pertinent information, such as policy number, named insured and the file number.
- To retrieve your difference you must login to the Application Login as you normally would. Click Test Audit Online.
 - (Please keep in mind that only users who have been granted access by their Carrier Group Administrator can access Test Audit Online. This process is not controlled by the PCRB. See Test Audit Bulletin #94.)
- Across the top of the screen you will see the following categories: Policy Selection Lists, Difference Response and Statistics.

¹ Please see Test Audit Bulletin #110.

- To view differences click on the Difference Response link. You will be taken to the Test Audit Difference Response search function. You can search by file number, policy number, effective date, posted date or status. After searching, your group's differences will be listed. The list will show state (PA or DE), file number, name of the insured, carrier group and carrier number, policy number, policy effective date, notification date, due date, submission type, submission status and date received. You can sort your list however you wish by clicking the arrows at the top of any column.
- The **submission type** column will reflect the type of submission and will be shown as either Online or Other. The category "other" includes any submission not made via the Test Audit Online website (i.e., fax, email, hardcopy mail, etc.). *Please note that a \$100 processing fee will be assessed for each response made in any way except via Test Audit Online.*
- The status column will reflect the status of the difference response at the time of your search. Status categories include:

Not Submitted - a response has not yet been submitted.

Submitted - a response has been received by the PCRБ but not yet reviewed.

Under Review - a response is under review by PCRБ staff. Once a response is under review, it cannot be changed.

Rescinded - the difference has been rescinded.

Difference - the PCRБ has reviewed your response and a difference still remains.

Compatible - the PCRБ reviewed your response and revised the test audit to compatibility.

- Next to the status column you will see the date received column which shows the date a response, online or otherwise, was received by the PCRБ.
- To view the difference information for a particular file click the "**Difference Packet**" link which is to the left of the file number. You will be taken to a page that shows your difference packet at the top of the screen and also contains the electronic difference response form. The difference packet is in .pdf format and contains all of the information (difference letter, response form, copy of the PCRБ test audit and explanation of difference) that you previously received via email. You may open the packet and submit a hardcopy (email, fax or mail) response if you desire, subject to the \$100 processing fee. To do so you would simply need to print the response form that comes with the packet and mail, fax or email it. However, it is preferred that you utilize the electronic response form.

Difference Response Instructions: How do I respond to a test audit difference?

- To **agree** with the test audit difference simply click "Agree." If you would like to attach documents or make a comment, you will be given the option to do so after you click agree.
 - To add a comment click "Add/Edit Comment" and a popup will appear that allows you to insert your comments.

- To add an attachment click “Attach File(s),” locate the file(s) you wish to attach; once you have selected the file, click “open” and your document will be attached. Please note you can attach files as a Word document (.doc or .docx), pdf, Excel (.xls or .xlsx), Rich Text (rtf) or (txt).
 - Once your response contains all of the information that you wish to provide, click “Submit” to complete the submission process. You will get a pop up that says “Your test difference response has been sent successfully. Thank you.” You will also receive an email advising that your response has been received.
- To **disagree** with the test audit difference click “Disagree,” and you will be given the option to add comments and attach documents. Once your disagreement has been reviewed, the PCRB will post their reply to Test Audit Online. Please refer to the Secondary Response instructions below for additional information.
- To add a comment click “Add/Edit Comment” and a popup will appear that allows you to insert your comments.
 - To add an attachment click “Attach File(s),” locate the file(s) you wish to attach; once you have selected the file, click “open” and your document will be attached. Please note you can attach files as a Word document (.doc or .docx), pdf, Excel (.xls or .xlsx), Rich Text (rtf) or (txt).
 - Once your response contains all of the information that you wish to provide, click “Submit” to complete the submission process. You will get a pop up that says “Your test difference response has been sent successfully. Thank you.” You will also receive an email advising that your response has been received.

If there is an error with your submission, you will get an error message in red at the top of the form. You must fix the error and resubmit.

- To **request an extension** click the “Request 30-day extension” box. Once we have reviewed the request, we will either confirm the request by updating the due date (an email is automatically sent advising that the PCRB has granted your request, including the new due date for response), or we will email you advising that your request has been denied.

Secondary Response Instructions: What happens after I submit my difference response?

- Audit is revised to compatibility:
 - If you disagreed with the PCRB’s test audit difference and, upon review, the PCRB agrees with you and the test audit is being revised to compatibility, you will be notified of the revision to compatibility via automated email. The submission status for this file will also be changed to “Compatible” on test audit online.

- A difference still remains:
 - If you disagreed with the PCRb's test audit difference and, upon review, a difference still remains, the PCRb's rebuttal and explanation to your disagreement will be posted to the Test Audit Online website in the Difference Response area.
 - Effective July 1, 2012 the following procedure will be implemented:
 - The primary contact for your carrier group (and secondary contacts, if applicable) will be notified via email that the PCRb's rebuttal has been posted, and the submission status will be changed to "Difference Remains."
 - To retrieve the PCRb's rebuttal you must login to Test Audit Online as you normally would and go to the Difference Response area.
 - Enter the file number in the search field and click search.
 - You will be taken directly to the file in question. Click "Difference Packet" and scroll down the page until you reach the box titled "PCRb Response." To open the PCRb's rebuttal click on the blue link which will include the file number. After reviewing the PCRb's rebuttal, you have three options:
 1. Agree by clicking agree on the difference response form and then click submit. The results will then be entered into the quarterly statistics. You will receive a letter via email advising you if statistical revisions are needed.
 2. Disagree by clicking disagree and then attaching or adding your comments as needed. Please be sure to follow any directives contained in the PCRb's rebuttal letter. The PCRb will review and respond to your correspondence via Test Audit Online following the same procedure outlined above, and you will be notified via email once the PCRb's rebuttal has been posted.
 3. Do nothing. If you do not further pursue appealing the difference, the difference will be entered into the quarterly statistics 45 days after the PCRb's rebuttal is posted. You will receive a letter via email advising you if statistical revisions are needed.

If you encounter any problems or have questions, please contact Roxanne Walker, Senior Analyst, at 215-320-4578 or via email at rwalker@pcrb.com.