



## **Electronic Payments on the MSPRP and CRCP Questions and Answers**

As of April 1, 2019, authorized users who manage recovery cases in the Medicare Secondary Payer Recovery Portal (MSPRP) for Non-Group Health Plan (NGHP) cases and the Commercial Repayment Center Portal (CRCP) for Group Health Plan (GHP) cases.

### **Question 1: Can I still pay MSP debt by check?**

#### **Answer 1:**

The electronic payment is an enhancement to provide you an additional option to reimburse Medicare. Paper checks will still be accepted.

### **Question 2: Can anyone make a payment in the Portal?**

#### **Answer 2:**

Anyone with access to the MSPRP or the CRCP will be able to make payment. No additional user access or authorization is required.

### **Question 3: Can I make a payment if I have not received a demand letter?**

#### **Answer 3:**

No, electronic payments may only be made on cases that have been demanded.

### **Question 4: Can an insurer pay a demand using the electronic payment option?**

#### **Answer 4:**

Any user who is authorized may submit payment. Enter the account holder name in the appropriate field when submitting payment.

### **Question 5: Can I make a partial payment or am I required to pay my debt in full?**

#### **Answer 5:**

You may make a partial payment; however, it is assumed that you will be submitting a defense for the claims you are not paying. If a defense is not submitted and payment is not made in full, interest will continue to accrue on any remaining balance.



**Question 6: Is my information Secure?**

**Answer 6:**

Yes. Pay.gov uses the latest industry-standard methods and encryption to safely collect, store and transmit information you submit. Account numbers are encrypted and masked with asterisks (\*) when displayed.

**Question 7: What type of payment methods are acceptable?**

**Answer 7:**

The following payment methods are acceptable:

- Savings or Checking account (ACH)
- Debit Card
- PayPal – must be linked to a bank account, not a credit card
- **NOTE: Credit Card Payments are not allowed.**

**Question 8: Why can't I make a payment with a credit card?**

**Answer 8:**

Credit Card Payments are not allowed for MSP Debts.

**Question 9: What is an ACH Payment?**

**Answer 9:**

Automated Clearing House (ACH) payments are electronic payments that pull funds directly from your checking or savings account.

**Question 10: What are the limits for payment amounts?**

**Answer 10:**

The Pay.Gov hosted collection page allows a maximum payment amount of \$24,999.99 for debit card payments, \$99,999,999.99 for savings or checking account payments, and \$10,000 for PayPal payments. For savings/checking or PayPal payments, the user will receive an error in Pay.gov if the amount exceeds the limit and can cancel to return to MSPRP and CRCP to edit the payment amount. For debit card payments, the payment may be declined if the amount exceeds the limit.



**Question 11: When will my payment be charged to my account?**

**Answer 11:**

Payments from your bank account will be charged to the account the next business day. Holidays could affect when you see the charge on your statement.

Payments made using PayPal, are charged according to the service's schedule. When the payment appears on your statement may be delayed, but the agency receives it the next business day.

**Question 12: If you pay the full demand on the due date, does that constitute timely filing? Or do you have to allow for 1 -3 days or processing time?**

**Answer 12:**

Paying in full on due date does constitute timely filing.

**Question 13: How will I know if my payment was successful?**

**Answer 13:**

You will receive a confirmation on the MSPRP or CRCP that your payment was successful. We recommend you print this page for your records.

For ACH payments from a bank account, the initial confirmation shows the request for payment was sent to your bank. After the payment has completed according to your bank's schedule the status of your payment can be viewed on the Case information Electronics History tab.

**Question 14: My internet connection died in the middle of my payment. What should I do?**

**Answer 14:**

If you experienced a problem with your Internet connection while making a payment and have not yet reached the Payment Status page in the MSPRP or CRCP, then your payment was not submitted, and your account was not charged. Please restart your web browser, log back into the application, and try again to make your payment. If you continue to experience problems, please contact the EDI Department.

**Question 15: How will my payment appear on my bank statement?**

**Answer 15:**

It will have the description "Payment HHSCMS".



**Question 16: How do I request a refund for overpayment?**

**Answer 16:**

If you have inadvertently made an overpayment for a NGHP case the BCRC or CRC will automatically process and issue a refund.

If you have made an overpayment on a GHP case the CRC will use the funds to apply to another case.

**Question 17: If post appeal, it has been determined that a refund by Medicare is owed, will it be issued via check or a reimbursement directly to the form of payment made (i.e. debit card)?**

**Answer 17:**

Refunds will be issued via paper check. We will not be issuing refunds electronically.

**Question 18: Can I set up an extended payment plan through the electronic payment?**

**Answer 18:**

No. Payment for extended payment cannot be done via the MSPRP.

**Question 19: I already have an account with Pay.gov. Can I log into Pay.gov to pay my MSP debt?**

**Answer 19:**

No, you must log into the MSPRP or CRCP to pay your MSP debt. This allows CMS to allocate the payments to the cases/claims you want to pay.

**Question 20: Who do I contact if I have issues?**

**Answer 20:**

If you experience issues with Pay.gov, please close your browser and clear your cache. If the issue continues and is only happening when you are in Pay.gov, please contact Pay.gov Customer Service.

- **Pay.gov Customer Support:** Open Monday through Friday, 7:00 AM to 7:00 PM Eastern Time – Closed US Government Holidays
- **Phone:** 800-624-1373 (toll free, select Option #2)
- **Email:** [pay.gov.clev@clev.frb.org](mailto:pay.gov.clev@clev.frb.org)

For any MSPRP or CRCP issues, please contact the EDI Department: 1-646-6740



**Question 21: What additional resources are available?**

**Answer 21:**

The User Manual which includes information related to Electronic Payments can be found on the MSPRP or the CRCP under Reference Materials. Please use the following links :

- MSPRP for Non-GHP cases - <https://www.cob.cms.hhs.gov/MSPRP>
- CRCP for GHP cases - <https://www.cob.cms.hhs.gov/CRCP>