



Evolve 2026 Carrier 1:1

February 2025

Evolve**2026**

Agenda

1.	EDI Testing Overview
2.	834 Testing
3.	PayNow Testing
4.	RCNI Testing
5.	Provider Directory
6.	Formulary Updates
7.	Testing Preparation Checklist
8.	Timeline

EDI Testing Overview

EDI Testing will consist of four main phases: (1) Connectivity Testing, (2) 834 Testing, (3) PayNow Testing, and (4) RCNI Testing. The GetInsured and BeWell teams will be providing Carriers with the detailed test plan following this meeting.

The EDI Testing for Plan Year 2026 will use Carrier's Plan Year 2025 plans/rates and Plan Year 2025 effective dates.

Activity	Purpose	Dates
Connectivity Testing	Carriers confirm the ability to send, receive, and delete files in the test SFTP server.	5/5/25 – 5/16/25
834 Testing	Carriers complete a set of test cases to validate their ability to send and receive 834, TA1, and 999 transactions.	6/2/25-8/1/25
PayNow Testing	Carriers configure and test their PayNow integration in their Carrier Portal via Self-Service.	7/28/25 – 8/1/25
RCNI Testing	Carriers transmit a test RCNI file with the enrollment data stored from the 834 test cases. The Exchange returns a discrepancy report to flag any enrollment errors in the RCNI file.	8/4/25 – 8/15/25

834 Testing Overview

The 834 test plan includes multiple scenarios that are grouped into distinct test cases to mirror production behavior. For example, before a reinstatement transaction is sent, the Carrier will receive an initial enrollment file and a termination file for the same enrollment group.

Process

1. GetInsured drops initial enrollment 834 file to carrier's test environment SFTP.
2. Carrier process enrollment and returns TA1, 999, and effectuation (834), as appropriate.
3. GetInsured processes acknowledgement files and returns TA1/999 files, as appropriate.
4. GetInsured transmits next 834 transaction for specific test scenario.

GetInsured and BeWell will provide Carriers with a detailed Test Plan and Testing Overview document that outlines the distinct test cases and the testing process.

EDI Testing Overview: Full 834 Test Plan

The 834 test plan provides multiple scenarios to ensure Issuers are prepared for production.

Transactions tested include:

- ☐ Broker Change
- ☐ APTC Change
- ☐ NAPA Subsidy Change
- ☐ NMPA Subsidy Change
- ☐ MTPR Enrollment
- ☐ Plan Change (Product Change)
- ☐ Dependent Add Mid-Month
- ☐ MTPR + Dep Add

1 Broker Change and Subsidy Change			
1.1	Initial Enrollment	Policy A	Mon 6/2/25 - Fri 6/6/25
1.2	Broker Change + NAPA Subsidy Change	Policy A	Mon 6/2/25 - Fri 6/6/25
2 APTC and Subsidy Change			
2.1	Initial Enrollment	Policy B	Mon 6/2/25 - Fri 6/6/25
2.2	APTC + NMPA Subsidy Change	Policy B	Mon 6/2/25 - Fri 6/6/25
3 Plan Change (Product Change)			
3.1	Initial Enrollment	Policy C	Mon 6/9/25 - Fri 6/13/25
3.2	Plan Change	Policy D	Mon 6/9/25 - Fri 6/13/25
4 Dependent Add Mid-Month			
4.1	Initial Enrollment	Policy E	Mon 6/9/25 - Fri 6/13/25
4.2	Dependent Add (mid-month)	Policy E	Mon 6/9/25 - Fri 6/13/25
5 Dependent Term + Reenrollment			
5.1	Initial Enrollment	Policy F	Mon 6/16/25 - Fri 6/20/25
5.2	Dependent Term	Policy F	Mon 6/16/25 - Fri 6/20/25
5.3	Re-enrollment of Dependent	Policy F	Mon 6/16/25 - Fri 6/20/25
6 Dependent Term Mid-Month			
6.1	Initial Enrollment	Policy G	Mon 6/16/25 - Fri 6/20/25
6.2	Dependent Term	Policy G	Mon 6/16/25 - Fri 6/20/25
7 MTPR and Dependent Add			
7.1	Initial Enrollment with MTPR	Policy H	Mon 6/23/25 - Fri 6/27/25
7.2	Dependent add to MTPR Enrollment	Policy H	Mon 6/23/25 - Fri 6/27/25

EDI Testing Overview: Full 834 Test Plan

The 834 test plan provides multiple scenarios to ensure Issuers are prepared for production. Transactions tested include:

- ☐ Prospective Effective Date Change
- ☐ Retroactive Effective Date Change
- ☐ Policy Termination + Reinstatement
- ☐ Multiple Combined Changes
- ☐ Subscriber Term Mid – Month/Subscriber Flip
- ☐ Issuer Initiated Cancellation Non - Payment

8	Prospective Effective Date Change		
8.1	Initial Enrollment	Policy I	Mon 6/23/25 - Fri 6/27/25
8.2	Coverage Effective Date Change (prospective)	Policy I	Mon 6/23/25 - Fri 6/27/25
9	Retroactive Effective Date Change		
9.1	Initial Enrollment	Policy J	Mon 6/30/25 - Fri 7/3/25
9.2	Coverage Effective Date Change (retroactive)	Policy J	Mon 6/30/25 - Fri 7/3/25
10	Policy Termination + Reinstatement		
10.1	Initial Enrollment	Policy K	Mon 6/30/25 - Fri 7/3/25
10.2	Outbound Enrollment Termination	Policy K	Mon 6/30/25 - Fri 7/3/25
10.3	Reinstatement	Policy K	Mon 6/30/25 - Fri 7/3/25
11	Multiple Combined Changes		
11.1	Initial Enrollment	Policy L	Mon 7/7/25 - Fri 7/11/25
11.2	Simultaneous DOB + Mailing Address Change	Policy L	Mon 7/7/25 - Fri 7/11/25
12	Subscriber Term Mid-Month / Subscriber Flip		
12.1	Initial Enrollment	Policy M	Mon 7/7/25 - Fri 7/11/25
12.2	Subscriber Term (mid-month) with Subscriber Flip	Policy N	Mon 7/7/25 - Fri 7/11/25
13	Issuer Initiated Cancellation Non-Payment		
13.1	Initial Enrollment	Policy O	Mon 7/14/25 - Fri 7/18/25
13.2	Inbound Cancel for Non-Payment	Policy O	Mon 7/14/25 - Fri 7/18/25

EDI Testing Overview: Full 834 Test Plan

The 834 test plan provides multiple scenarios to ensure Issuers are prepared for production. Transactions tested include:

- ☐ Issuer-Initiated Nonpay Termination
- ☐ CSR Change: Standard variant to SOPA/Turquoise Plan
- ☐ PayNow
- ☐ RCNI

14	Issuer Initiated Termination Non-Payment		
14.1	Initial Enrollment	Policy P	Mon 7/14/25 - Fri 7/18/25
14.2	Inbound Termination for Non-Payment	Policy P	Mon 7/14/25 - Fri 7/18/25
15	CSR Change and SOPA		
15.1	Initial Enrollment	Policy Q	Mon 7/21/25 - Fri 7/25/25
15.2	CSR Change to SOPA Variant	Policy R	Mon 7/21/25 - Fri 7/25/25
16	Custom Grouping + Dependent Add (QHP only)		
16.1	Two Initial Enrollments	Policy S + T	Mon 7/21/25 - Fri 7/25/25
16.2	Dependent add (first of next month)	Policy S	Mon 7/21/25 - Fri 7/25/25
17	PayNow Testing		
17.1	Self-service PayNow Integration Setup	N/A	Mon 7/28/25 - Fri 8/1/25
18	RCNI Testing		
18.1	RCNI File	N/A	Mon 8/4/25 - Fri 8/15/25
18.2	Discrepancy report	N/A	Mon 8/4/25 - Fri 8/15/25

834 Testing Tracker

The screenshot below is a sample of the EDI Testing Tracker you can expect to use in conjunction with us to complete all EDI test cases. The tracker will include the date the test case was sent, the subscriber and policy IDs, the 834 file name, and the ISA13.

You will be asked to provide the TA1, 999, and effectuation file names (if applicable). And towards the end of testing, you will include the RCNI file name.

Test Case	Summary	Status	Date Started	Subscriber ID	Policy ID	834 File Name or RCNI File Name	Interchange Control # (ISA13)
1.1	Initial Enrollment	Not Started					
1.2	Broker Change	Not Started					
2.1	Initial Enrollment	Not Started					
2.2	APTC Change	Not Started					
3.1	Initial Enrollment	Not Started					
3.2	Plan Change	Not Started					

PayNow Testing Overview

The GetInsured platform follows the same PayNow SAML specifications as the FFM.

Carriers can configure their PayNow settings via self-service and trigger a test SAML transaction based on the configurations.

PayNow Testing Process

1. Carriers configure PayNow settings in the test environment.
2. Carriers generate a test SAML transaction to confirm the settings are configured correctly.
3. GetInsured generates an 834 file and corresponding SAML transaction as part of 834 testing.

Note: PayNow Integration is required for all carriers the PY 2026 implementation.

Health Insurance Company A: Payment Gateway Setup

Supports SAML Redirects ?

☐

Issuer Entity ID

Issuer Payment URL ?

Signature Algorithm ?

RSA with SHA 256

Signature Certificate ?

Certificate expiring 01/13/2025

You don't have an active certificate

Use Relay State ?

☐

Encrypt SAML Assertions ?

☐

Custom Attributes ?

Payment Transaction ID

Enter partner attribute

Add

No custom attributes

Cancel

Save and Close

RCNI Testing Overview

RCNI Testing ensures Carriers are transmitting correctly formatted RCNI files and provides an additional check that the 834 transactions were processed correctly.

The RCNI Guide and a sample RCNI file have been provided to all carriers.

Process

- ☐ Carriers complete all 834 test case cases
- ☐ Carrier transmit a test RCNI file inclusive of the data from the 834 Test Cases to the “/in” folder of the test environment SFTP.
- ☐ GetInsured compares the data in the RCNI file to the data in the test environment and returns a discrepancy report to the “/out” folder of the SFTP.
- ☐ Carriers review discrepancies to identify if there were any test cases that were not processed successfully based on the discrepancies.

Provider Directory

The BeWell system will load carrier provider directory information to the platform from a standalone providers.json file submitted to an SFTP location.

- ☐ Issuers will submit their provider directory file in a providers.json file following the standard CMS JSON file format.
- ☐ The JSON file will be submitted on a weekly basis to the BeWell SFTP location.
- ☐ Both Health and Dental carriers will submit their Provider JSON files.

Provider Directory

The provider directory JSON file will be transmitted the same SFTP where issuers will send/receive their EDI files. Upon log-in to your production SFTP, there will be three folders:

- ❑ **In** -- Inbound 834 files from issuers (Carriers → BeWell)
- ❑ **Out** -- Outbound 834 files from BeWell (BeWell → Carriers)
- ❑ **Provider_Directory** -- Location where carriers submit their Provider Directory JSON file

The provider directory folder will contain two subfolders as follows:

- ❑ **/Provider_Directory/In** -- Location where carriers submit provider directory file
- ❑ **/Provider_Directory/Out** -- Placeholder folder for any reports as needed

Please run your Provider JSON file through the CMS validator prior to submitting the file to BeWell. The validator can be found at the following location: [CMS JSON Validator Tool](#)

Provider Directory

The providers.json file will be submitted in a standard JSON file following the CMS format. The JSON files should follow the naming convention below:

<State>_<Issuer ID>_<Service Year>_<File Date>_<File Time>_<Distinguishing String>.JSON

- ☐ **<State>**: Standard two-character State abbreviation
- ☐ **<Issuer ID>**: Five-digit issuer ID
- ☐ **<Service Year>**: Calendar Year (format: YYYY)
- ☐ **<File Date>**: Date file or file set was generated (format YYYYMMDD)
- ☐ **<File Time>**: Time (military) file or file set was generated (format HHMMSS)
- ☐ **<Distinguishing String>**: Optional string for Issuers that submit all providers in a single file. Issuers that submit multiple files in a set must use it to distinguish/label multiple files within a set (e.g., INDIVIDUAL, FACILITY) , etc.) or simply a sequence number to distinguish multiple files in a set. No intelligence is derived from the string. Issuers have complete discretion on how they want to generate this.

Example: NM_12345_2024_20220331_032740_1.JSON

Formulary Information

Formulary information is loaded into the BeWell system using the Prescription Drug Template during the SERFF transfer to the platform in the fall.

- ☐ Carriers are not required to submit a Formulary JSON file to BeWell.
- ☐ Carriers can submit formulary updates to BeWell as they have changes throughout the year.
- ☐ If carriers have a formulary update during the year, carriers have the option to submit a new Prescription Drug Template or a Formulary JSON file.

Connectivity Testing Overview

Carriers will complete an SFTP Connectivity Test in the Carrier QA environment prior to beginning 834 testing.

SFTP Folder Structure

- /in: Transactions from Carriers → BeWell
- /out: Transactions from BeWell → Carriers

Connectivity Test Steps

The purpose of the connectivity test is to confirm that Carriers have read, write, and delete capabilities in the Carrier QA environment.

1. GetInsured drops a “readme.txt” file to the /out folder of the Carrier’s SFTP.
2. Carriers move the text file to the /in folder.
3. Carriers delete the text file from the /out folder.

EDI Processing Guide

Carriers will receive EDI Transactions following the standard GetInsured 834 implementation. There are a handful of over-ride transactions (i.e. termination date changes and effective date changes) where BeWell can send different transaction types and sequences depending on the carrier's requirements.

To ensure that the EDI testing process mirrors production behavior, we will be providing the EDI Exceptions Processing Guide to Carriers prior to the start of EDI testing in May. This will include the specific EDI behavior and a dropdown for carriers to select the transaction sequence needed.

<u>Action</u>	<u>Internal Language</u>	<u>Process</u>	<u>Example</u>
Retroactive Coverage Effective Date Change	Backdate effective date		Member is enrolled effective 2/1 but needs to be enrolled effective 1/1
Prospective Coverage Effective Date Change	Change future coverage effective date	CANCEL 2/1 policy, then ADD for 1/1 policy (new Policy ID) CHANGE file with 1/1 start date (no new Policy ID)	Member is enrolled effective 2/1 but needs to be enrolled effective 3/1
Retroactive Termination Date Change	Backdate termination date	Other - describe in Notes	Member is terminated effective 2/28 but should be terminated 1/31.

Carrier Testing Preparation Checklist

Please provide the following forms to BeWell by **Friday 3/14/25**:

- ☐ SFTP Connectivity Form
- ☐ PayNow Integration Setup Form
- ☐ Issuer Profile Form
 - ☐ List of Email Addresses for Individuals who should receive EDI-testing related Emails
- ☐ EDI Processing Guide

Timeline: Kickoff and Environment Setup

Evolve2026



Activity	Start Date	End Date	Responsible Party
Kickoff and Preparation			
Carrier/BeWell/GetInsured Kickoff Meeting	Sept 2024	Sept 2024	Complete
Baseline GetInsured 834 Companion Guide and RCNI Guide Shared with Carriers	Sept 2024	Sept 2024	Complete
NM-specific 834 and RCNI Documentation Shared with Carriers	Sept 2024	Nov 2024	Complete
Identify key questions related to premium billing transition	Oct 2024	Oct 2024	Complete
Carriers confirm ability to align with new system's EDI by May 2025 after receipt and review of NM-specific documentation – Due 1/17/2025	Nov 2024	Jan 2025	Complete
Carriers update their systems according to Companion Guide	Sept 2024	May 2025	Carriers
Biweekly 1:1 Meetings with Carriers initiated	Oct 2024	Oct 2024	Complete
Test Environment Setup			
Carrier Return Admin Forms and Testing Rate Data	2/19/25	3/14/25	Carriers
Carrier Portal IP Address Whitelisting	4/7/25	4/11/25	GetInsured
SFTP IP Address Allowlisting + SFTP Credential Creation	4/21/25	5/2/25	GetInsured
Setup Carrier Profiles in Carrier QA Environment & Provide Credentials	4/14/25	4/18/25	GetInsured
Load Rate Data into Test Environment	4/21/25	4/25/25	GetInsured
Carriers complete SFTP connectivity test in Carrier QA	5/5/25	5/16/25	Carriers/GetInsured
Carriers review rate data in test environment	5/5/25	5/16/25	Carriers

Timeline: EDI Testing

Evolve2026



Activity	Start Date	End Date	Responsible Party
EDI Testing			
EDI Test Case Generation	5/5/25	5/30/25	GetInsured
Carrier EDI Testing	6/2/25	8/1/25	Carriers/GetInsured
Provider Directory Testing	8/4/25	8/29/25	Carriers/GetInsured
Carrier RCNI Testing	8/4/25	8/15/25	Carriers/GetInsured
PayNow Configuration and Carrier Self-Service Testing	7/28/25	8/1/25	Carriers/GetInsured
Test Scenario Sign-Off and Go/No-Go	9/2/25	9/26/25	BeWell

Timeline: Production Readiness and Plan Management

Evolve2026



Activity	Start Date	End Date	Responsible Party
Production Readiness			
Provide production SFTP and Carrier Profile Admin Forms to Carriers	6/2/25	6/2/25	GetInsured
Carriers return production SFTP and Carrier Profile Form	6/2/25	6/27/25	Carriers
Set up Carrier Profiles in production & Provide Credentials	8/4/25	8/8/25	BeWell
Certify Carriers on platform	8/15/25	8/15/25	BeWell
SFTP IP Address Whitelisting + SFTP Credential Creation	9/2/25	9/12/25	GetInsured
Carriers complete SFTP connectivity test in production	9/15/25	9/26/25	Carriers/GetInsured
BeWell and GetInsured provide Ticketing System and Operational Training	September 2025	October 2025	BeWell/GetInsured
Carriers receive access to Enrollment and Ticketing System Portal	October 2025	October 2025	GetInsured
Plan Management			
GetInsured connects to production SERFF environment	7/7/25	July 2025	GetInsured
Carriers provide final plan data to SERFF	August 2025	August 2025	Carriers
Plan and rate data is loaded to system directly from SERFF	8/18/25	8/22/25	BeWell/OSI
Carriers and BeWell validate plan and rate data in production	8/25/25	8/29/25	Carriers/BeWell
Carriers provide final Provider Directory Data	8/4/25	8/29/25	Carriers
Carrier Production Provider Directory Testing	9/8/25	9/19/25	GetInsured/Carriers

Timeline: Production Readiness and Plan Management

Evolve2026



Activity	Start Date	End Date	Responsible Party
Operational Readiness			
CEC Launch	Oct 2025	Oct 2025	BeWell
Anonymous Shopping for PY 2026 Begins	Oct 2025	Oct 2025	BeWell
Open Enrollment Period	November 1, 2025	January 15, 2026	BeWell
Open Enrollment Deadline for 1/1/26 Coverage	December 31, 2025	December 31, 2025	BeWell
Open Enrollment Deadline for 2/1/26 Coverage	January 15, 2026	January 15, 2026	BeWell
Open Enrollment Ends	January 15, 2026	January 15, 2026	BeWell
Data Migration and Auto-Renewals			
Auto-Renewals Sent to Carriers	October 2025	October 2025	GetInsured
Daily 834 Files from GetInsured begin for PY 2026	November 2025	November 2025	GetInsured
Catch Up Auto-Renewals Sent to Carriers	November 2025	December 2025	GetInsured

Transition Questions from Carriers

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[Have a question? Click here](#)

Reminder: the new collaboration site is found at:

[Home - BeWell Carriers](#)

We encourage you to use this feature to submit questions about the transition or review questions that other carriers have asked.

Questions?

Premium Billing Transition

Placeholder

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Subsidy Reporting

Placeholder

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Bewell

New Mexico's
Health Insurance
Marketplace