

NHRS Insurance Reporting Enhancements & File Formatting Updates

Effective Date: November 26, 2025

New Reports Available

We are pleased to announce two new reports designed to improve insurance data management and reporting accuracy.

1. Employer Demographics Report

This report provides insurance vendors with employer identification information for the coverages they support, including:

- Employer IDs associated with coverage
- Employer Names
- SAU (School Administrative Unit) assignments for reporting purposes

Purpose: Vendors required to supply employer IDs can now easily access this information organized by SAU.

2. Insurance Coverage Breakdown Report

This comprehensive report displays current and terminated coverage rates with the following features:

Columns A-H: Match the required txt file format specifications

Columns I-J: Provide additional reference information

- **Carrier Name:** The name of the insurance carrier
- **Coverage Code:** A system-generated identifier combining Collection ID, Description, and Premium Type (e.g., "0258 SAU 16 1 PERSON")

Understanding Coverage Code Creation

How the System Creates Coverage Codes

When adding coverages manually through DRS, users must include the following information:

- Coverage Code
- Collection ID
- Coverage Description
- Insurance Type
- Premium Type
- Costs
- Effective Date

Important: The Coverage Code should be a combination of the Collection ID and the Premium Type.

Example: "36366006 1 PERSON" (no dashes, consistent spacing and casing)

When using the file import process, coverage codes are automatically generated by the system by combining:

- Collection ID
- Premium Type

Key Difference: File imports generate the Coverage Code automatically, while manual DRS entries require you to create it yourself using the same format.

Important Data Consistency Requirements

The system is highly sensitive to data formatting. Even minor inconsistencies will create duplicate rates instead of updating existing ones.

What Triggers Duplicate Rate Creation:

- Inconsistent Collection IDs
- Variations in Description text (including extra spaces or punctuation)
- Different Premium Types
- Inconsistent casing or formatting

Example of Problematic Inconsistency:

Existing in System	Submitted in File
COVERAGE DESCRIPTION2	COVERAGE DESCRIPTION2-
<i>(note: no dash)</i>	<i>(note: dash at end)</i>
Result: System creates a NEW rate instead of updating the existing one	

Formatting Requirements for File Submissions

To ensure proper rate updates, your submission files must maintain:

- Exact Collection ID matches with no variations
- Consistent Description text (character-for-character match, including spaces)
- Consistent Premium Type formatting
- No extra characters such as dashes, spaces, or special characters unless they were in the original
- Consistent casing throughout (if original was uppercase, keep it uppercase)

Remember: The system treats "COVERAGE DESCRIPTION2" and "COVERAGE DESCRIPTION2-" as two completely different coverages. Even a single extra space or character will create a duplicate rate.

Reference Files Provided

We have included sample files with:

- [Insurance Coverage Breakdown Report \(Excel\)](#) with detailed layout information and formatting options for converting to txt format
- [Example File.txt](#) showing correct and incorrect layout examples

Technical Support Notice

Please note: NHRS provides reports and formatting guidelines but does not provide technical support for file conversion or integration processes. Vendors are responsible for implementing the necessary technical solutions to meet the file format requirements.

Questions or Issues

If you have questions about the report data or formatting requirements, please contact NHRS Insurance Support at nhrsinsurancesupport@nhrs.org

For technical implementation questions, please consult with your internal IT team or technical vendor.