

COMBINABLE GROUP ID vs COVERAGE GROUP ID

IMPORTANT FACTS

1. Experience modifications are calculated at the Combo Group ID level and can be found at the Combo Group ID level;
2. Carriers should report policies and policy transactions at the Coverage Group ID level;
3. If a carrier does not know the Coverage Group ID number when reporting policies and policy transactions, we recommend the carrier leave the entry blank. MWCIA will identify or assign the correct Coverage Group ID number.

Combinable (Combo) Group ID numbers and Coverage Group ID numbers are a frequent source of confusion. The need for two “IDs” emanates from MWCIA’s responsibility to not only collect, identify, and process policy data for each individual MN employer, but also calculate experience modification ratings for those MN employers who qualify.

To carry out these duties, MWCIA assigns a unique **7 digit number** (Coverage Group ID) to each MN employer’s Workers’ Compensation policy. (A simple analogy might be your social security number, or your driver’s license number—both are numbers assigned to you, to identify you.)

All of an employer’s Workers’ Compensation policies and policy transactions, including renewal policies, are catalogued by their Coverage Group ID. Consequently, there can be many Workers’ Compensation policies within (under) the same employer’s Coverage Group ID.

In addition, there is also a need for MWCIA to assign an additional number (Combo Group ID) to the same MN business entity. The Combo Group ID is a **9 digit number** and it is assigned for ownership and experience rating reasons.

In the case of experience rating, the rules of experience rating state that MN employers (more than one) who share common majority (more than 50%) ownership are combinable for the purposes of experience rating. For example, if Employer’s A’s majority owners own the majority of Employer B, which in turn owns the majority of Employer C, then all three (A, B, C) employers are combinable for the purposes of experience rating. Given this scenario, each employer would be assigned their own separate Coverage Group ID, while all three employers (A, B, C) would be linked by the assignment of one Combo Group ID.

Bottom line, in order to collect, maintain, and process data for all MN employers, (albeit one employer or a combination of many employers who share common majority ownership), MWCIA assigns both a Coverage Group ID and a Combo Group ID to all MN employers Workers’ Compensation policies.

There can be one Coverage Group ID which has the same Combo Group ID or there can be many different Coverage Group IDs assigned to one Combo Group ID.