

Third Party Administrators

General Information – for TPA Registration

Basic Business Rules Applicable to Registration of TPAs

- NCGS 58-56-51(a) - "No person shall act as, offer to act as, or hold himself or herself out as a TPA in this State without a valid TPA license issued by the Commissioner." However as required by NCGS 58-56-51(f):
- **Registered TPA** - A TPA which provides services exclusively to one or more bona fide employee benefit plans each of which is established by an employer, an employee organization, or both, and for which the insurance laws of this State are preempted pursuant to the Employee Retirement Income Security Act of 1974, must register with the state and annually verify their status. Also, this includes a TPA that administers only the spending accounts associated with Section-125 Flexible Benefit plans, Health Reimbursement Account (HRA) or Health Spending Account (HSA).
- TPA Registration must be renewed annually. This can be achieved by a letter verifying the TPAs operations have not changed.
- Notices of upcoming renewals will be sent by the Department approximately 45 days prior to the expiration of the current license/registration. The TPA must maintain a current active email account to which the Renewal Notice will be sent. If an individual's email is used, we must be notified within 10 business days of a change to that email, pursuant to NCGS 58-56-51(g); it is for this reason we recommend a general email account with TPA. All TPA information in our files are confidential, pursuant to NCGS 58-56-51, therefore; a third party filer should not be used for renewal notices, in case the third party filer changes during the year.
- TPA Registration Applications and Renewal letters should be emailed to the Life & Health Inbox at LHinbox@ncdoi.gov.

Registration Instructions

➤ Initial Application

- Filing fee - none

- Complete the following forms:
- [TPA Registration Transmittal Form](http://www.ncdoi.com/LH/Documents/Licensing/TPA/TPARegistrationTransmittal.pdf)
<http://www.ncdoi.com/LH/Documents/Licensing/TPA/TPARegistrationTransmittal.pdf>
- [TPA Registration Application](http://www.ncdoi.com/LH/Documents/Licensing/TPA/TPARegistrationApplication.pdf)
<http://www.ncdoi.com/LH/Documents/Licensing/TPA/TPARegistrationApplication.pdf>

Renewal Registration

- **Filing fee – None**
- The Department will send a notice about 45 days prior to the renewal date. The TPA must verify that its status has not changed during the prior year. The TPA's email must be update with us through the year if there are any changes.
- Submit a letter confirming that the TPA is continuing to provide ONLY the administrative services to single employer, self-funded ERISA qualified benefit plans or Section 125 Flexible spending accounts, HRAs, or HSAs.
- Include the Federal Employer Identification Number (FEIN) of the TPA and the NCDOT WU Number from your current renewal notice in the renewal letter.

Enclosures/Required Material

- **Initial Application**
- Application forms, the Transmittal and the Application
- General description of the business operations
- **Renewal Application**
- If there has been any material change, complete updated application forms,
- **If no material change has been made during the year**, a letter verifying that there has been no change in the types of plans being administered is all that is required. Include the Federal Employer Identification Number (FEIN) of the TPA and the NCDOT WU Number from your current renewal notice. The letter should verify the TPA's president and current email address to send correspondence to company.

- ✚ In the event that you are providing administrative services on behalf of an authorized insurer for residents of North Carolina or for residents of another state from offices within North Carolina, please refer to the Initial Licensure Requirements.
- ✚ In the event you are no longer providing such services in North Carolina, please provide a letter advising when you ceased such operations to the address above.

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If you have questions you can contact LHinbox@ncdoi.gov or telephone 919-807-6057 and our Administrative Assistant will direct your call.