

UNITED STATES PATENT AND TRADEMARK OFFICE (USPTO)
OFFICE ACTION (OFFICIAL LETTER) ABOUT APPLICANT'S TRADEMARK APPLICATION

U.S. APPLICATION SERIAL NO. 76711896

MARK: SURPLUS LINES CLEARINGHOUSE

76711896

CORRESPONDENT ADDRESS:

STEPHEN J. JEFFRIES
HOLLAND & KNIGHT, LLP
800 17TH ST NW STE 1100
WASHINGTON, DC 20006-3906

CLICK HERE TO RESPOND TO THIS LETTER:
http://www.uspto.gov/trademarks/teas/response_forms.jsp

APPLICANT: Florida Surplus Lines Service Office

**CORRESPONDENT'S REFERENCE/DOCKET
NO:**

128315.00003

CORRESPONDENT E-MAIL ADDRESS:

FINAL OFFICE ACTION

STRICT DEADLINE TO RESPOND TO THIS LETTER

TO AVOID ABANDONMENT OF APPLICANT'S TRADEMARK APPLICATION, THE USPTO MUST RECEIVE APPLICANT'S COMPLETE RESPONSE TO THIS LETTER **WITHIN 6 MONTHS** OF THE ISSUE/MAILING DATE BELOW.

ISSUE/MAILING DATE:

THIS IS A FINAL ACTION.

INTRODUCTION

This Office action responds to applicant's communication filed on February 8, 2013 ("Response").

In a previous Priority Office action dated October 9, 2012 ("First Action"), applicant was required to disclaim descriptive wording in the mark.

Based on applicant's response, the trademark examining attorney maintains and now makes FINAL the requirement(s) to disclaim "CLEARINGHOUSE." See 37 C.F.R. §2.64(a); TMEP §714.04.

• **FINAL REFUSAL - DISCLAIMER OF "CLEARINGHOUSE."**

Applicant agreed to disclaim "SURPLUS LINES" from its application, but argued that "CLEARINGHOUSE" is not descriptive for applicant's identified services.

Applicant's mark is "SURPLUS LINES CLEARINGHOUSE" in stylized format with a design for:

Platform as a service (PAAS) featuring a computer software platform that facilitates tax sharing between insurance regulatory entities, namely, a web-based filing platform which allows insurance brokers and policyholders to file policy information for which the system will collect user-entered policy information to accurately calculate, invoice and collect tax payments for distribution to regulatory entities participating in the tax sharing agreement, provides assistance and training materials to insurance brokers, policyholders and regulatory entities regarding usage of computer software platforms for the non-admitted insurance reporting, and provides tools and information to insurance reporting brokers, policyholders and regulatory entities which are pertinent to non-admitted insurance reporting

Applicant argues that the term "clearinghouse" is merely "suggestive" for its services.

The examining attorney disagrees. Attached are fourteen third party registrations demonstrating a disclaimer of "Clearinghouse" for online services similar to applicant's services. Third-party registrations featuring goods and/or services the same as or similar to applicant's goods and/or services are probative evidence on the issue of descriptiveness where the relevant word or term is disclaimed, registered under Trademark Act Section 2(f) based on acquired distinctiveness, or registered on the Supplemental Register. See *Inst. Nat'l des Appellations D'Origine v. Vintners Int'l Co.*, 958 F.2d 1574, 1581-82, 22 USPQ2d 1190, 1196 (Fed. Cir. 1992); *In re Box Solutions Corp.*, 79 USPQ2d 1953, 1955 (TTAB 2006); *In re Finisar Corp.*, 78 USPQ2d 1618, 1621 (TTAB 2006). U.S. Reg. No. 4228095 for "NORDIC CLEARINGHOUSE FOR SERVICE INNOVATION" is on the Supplemental Register with "Clearinghouse" disclaimed, indicating that the term is generic for "Providing an online network service that enables users to share data in the field of service businesses, service provision, and innovation in services." Similarly, U.S. Reg. No. 2347907 for THE OIL AND GAS ASSET CLEARINGHOUSE disclaims "clearinghouse" on the Supplemental Register for "providing oral-bid and sealed bid auctions for the divestiture of the oil and gas assets of others and negotiating the sale, exchange or trade of the oil and gas assets of others." Thus, services involving the online exchange of information may be generic as well as descriptive.

Moreover, the examining attorney's evidence in the First Action contained "usage examples" establishing that "clearinghouse" is used in the context of an online website "for the collection and dissemination of information" (e.g. "Future plans for P2P Congress involve **becoming an online clearinghouse** for a broad range of government hearings").

The examining attorney attaches further evidence from third party websites and encyclopedias to demonstrate that "clearinghouse" is descriptive, if not generic, for applicant's services.

Applicant admits that its software provides "a one-stop solution for the filing, assessment, and distribution of surplus lines insurance taxes." The attached evidence from third party websites demonstrates that the term "clearinghouse" is frequently used for such "one-stop" information solutions within an industry. Some examples of the attached include;

- **"The Sales Tax Clearinghouse"** at <http://www.thestc.com/> ("STC provides merchants with the data and tools to determine the correct tax sales and use taxes in over 7,000 states, counties, and cities")
- Medical claims clearinghouse, described at <http://clearinghouses.org/> ("Most simply, medical clearinghouses are aggregators (senders and receivers) of mountains of medical claim information **almost all of which is managed by software**. Large clearinghouses today process trillions of transactions each year. They are essentially regional hubs that enable healthcare practices to transmit electronic claims to insurance carriers, and they additionally provide a Biller or an Office Manager with a single place to manage all their claims from one central control panel, similar to online checking.")
- "Chilling Effects Clearinghouse" – providing database of information about cease and desist letters.

Thus, applicant's argument that " consumers being surplus lines brokers, policy holders and regulators must employ a great deal of imagination, thought or perception to determine that applicant's web service functions to offer a range of on-line surplus lines insurance tax transactions that is far outside the ordinary meaning of the term "clearinghouse" is unpersuasive. The term "clearinghouse" is frequently used with online websites and software to describe functions and features that are similar to applicant's services.

An applicant may not claim exclusive rights to terms or designs that others may need to use to describe or show their goods or services in the marketplace. *See Dena Corp. v. Belvedere Int'l, Inc.*, 950 F.2d 1555, 1560, 21 USPQ2d 1047, 1051 (Fed. Cir. 1991); *In re Aug. Storck KG*, 218 USPQ 823, 825 (TTAB 1983). A disclaimer does not affect the appearance of the mark; that is, a disclaimer does not physically remove the disclaimed matter from the mark. TMEP §§1213, 1213.10.

If applicant does not provide the required disclaimer, the USPTO may refuse to register the entire mark. *See In re Stereotaxis Inc.*, 429 F.3d 1039, 1041, 77 USPQ2d 1087, 1089 (Fed. Cir. 2005); TMEP §1213.01(b).

Applicant should submit a disclaimer in the following standardized format:

No claim is made to the exclusive right to use "SURPLUS LINES CLEARINGHOUSE" apart from the mark as shown.

For an overview of disclaimers and instructions on how to satisfy this disclaimer requirement using the Trademark Electronic Application System (TEAS) form, please go to <http://www.uspto.gov/trademarks/law/disclaimer.jsp>.

CLOSING – FINAL REFUSAL

Applicant must respond within six months of the date of issuance of this final Office action or the application will be abandoned. 15 U.S.C. §1062(b); 37 C.F.R. §2.65(a). Applicant may respond by providing one or both of the following:

- (1) A response that fully satisfies all outstanding requirements;
- (2) An appeal to the Trademark Trial and Appeal Board, with the appeal fee of \$100 per class.

37 C.F.R. §2.64(a); TMEP §714.04; *see* 37 C.F.R. §2.6(a)(18); TBMP ch. 1200.

In certain rare circumstances, an applicant may respond by filing a petition to the Director pursuant to 37 C.F.R. §2.63(b)(2) to review procedural issues. 37 C.F.R. §2.64(a); TMEP §714.04; *see* 37 C.F.R. §2.146(b); TBMP §1201.05; TMEP §1704 (explaining petitionable matters). The petition fee is \$100. 37 C.F.R. §2.6(a)(15).

ASSISTANCE

Please telephone or e-mail the assigned trademark examining attorney with any questions related to this Office Action. All relevant e-mail communications will be placed in the official application record; however, an e-mail communication will not be accepted as a response to this Office action and will not extend the deadline for filing a proper response. *See* 37 C.F.R. §2.191; TMEP §§304.01-.02, 709.04-.05.

/Susan B. Allen/
Trademark Examining Attorney
Law Office 101

(571) 272-5985
susan.allen@uspto.gov

TO RESPOND TO THIS LETTER: Go to http://www.uspto.gov/trademarks/teas/response_forms.jsp. Please wait 48-72 hours from the issue/ mailing date before using the Trademark Electronic Application System (TEAS), to allow for necessary system updates of the application. For *technical* assistance with online forms, e-mail TEAS@uspto.gov. For questions about the Office action itself, please contact the assigned trademark examining attorney. **E-mail communications will not be accepted as responses to Office actions; therefore, do not respond to this Office action by e-mail.**

All informal e-mail communications relevant to this application will be placed in the official application record.

WHO MUST SIGN THE RESPONSE: It must be personally signed by an individual applicant or someone with legal authority to bind an applicant (i.e., a corporate officer, a general partner, all joint applicants). If an applicant is represented by an attorney, the attorney must sign the response.

PERIODICALLY CHECK THE STATUS OF THE APPLICATION: To ensure that applicant does not miss crucial deadlines or official notices, check the status of the application every three to four months using the Trademark Status and Document Retrieval (TSDR) system at <http://tsdr.uspto.gov/>. Please keep a copy of the TSDR status screen. If the status shows no change for more than six months, contact the Trademark Assistance Center by e-mail at TrademarkAssistanceCenter@uspto.gov or call 1-800-786-9199. For more information on checking status, see <http://www.uspto.gov/trademarks/process/status/>.

TO UPDATE CORRESPONDENCE/E-MAIL ADDRESS: Use the TEAS form at <http://www.uspto.gov/trademarks/teas/correspondence.jsp>.

DESIGN MARK

Serial Number

75735901

Status

REGISTERED AND RENEWED

Word Mark

THE OIL & GAS ASSET CLEARINGHOUSE

Standard Character Mark

No

Registration Number

2347907

Date Registered

2000/05/02

Type of Mark

SERVICE MARK

Register

SUPPLEMENTAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

Oil & Gas Asset Clearinghouse, Inc. The CORPORATION TEXAS P.O. Box
671787 Houston TEXAS 772671787

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S: providing
oral-bid and sealed bid auctions for the divestiture of the oil and
gas assets of others and negotiating the sale, exchange or trade of
the oil and gas assets of others. First Use: 1993/01/07. First Use
In Commerce: 1993/01/07.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART
FROM THE MARK AS SHOWN.

Filing Date

1999/06/24

Amended Register Date

2000/02/22

Examining Attorney

Print: Feb 19, 2013

75735901

MENKER, JAMES

Attorney of Record

PAUL C. VAN SLYKE

The Oil & Gas Asset

CLEARINGHOUSE

Print: Feb 19, 2013

76356142

DESIGN MARK

Serial Number

76356142

Status

SECTION 8-ACCEPTED

Word Mark

MEDIA/MATERIALS CLEARINGHOUSE

Standard Character Mark

No

Registration Number

2689540

Date Registered

2003/02/18

Type of Mark

SERVICE MARK

Register

SUPPLEMENTAL

Mark Drawing Code

(1) TYPED DRAWING

Owner

Johns Hopkins University, Center for Communication, The CORPORATION
MARYLAND Bloomberg School of Public Health 111 Market Place, Suite 310
Baltimore MARYLAND 21202

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S: clearing
house services of media for health and human service educational
purposes. First Use: 1995/08/01. First Use In Commerce: 1995/08/01.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART
FROM THE MARK AS SHOWN.

Filing Date

2002/01/08

Amended Register Date

2002/10/17

Examining Attorney

CAPSHAW, DANIEL

Print: Feb 19, 2013

76356142

Attorney of Record

Donna M.D. Thomas

MEDIA/MATERIALS CLEARINGHOUSE

DESIGN MARK

Serial Number

76411683

Status

SECTION 8-ACCEPTED

Word Mark

MEMS CLEARINGHOUSE

Standard Character Mark

No

Registration Number

2822237

Date Registered

2004/03/16

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(1) TYPED DRAWING

Owner

Corporation for National Research Initiatives CORPORATION D.C. 1895
Preston White Drive Reston VIRGINIA 20191

Goods/Services

Class Status -- ACTIVE. IC 042. US 100 101. G & S: providing
general technical information for the purposes of design and research
in the field of microelectromechanical systems. First Use:
1994/01/22. First Use In Commerce: 1994/01/22.

Goods/Services

Class Status -- ACTIVE. IC 040. US 100 103 106. G & S: providing
information in the field of manufacturing microelectromechanical
systems. First Use: 1994/01/22. First Use In Commerce: 1994/01/22.

Prior Registration(s)

2464279;2467590

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART
FROM THE MARK AS SHOWN.

Print: Feb 19, 2013

76411683

Section 2f Statement
2(F) ENTIRE MARK

Filing Date
2002/05/22

Examining Attorney
BAIRD, MICHAEL

Attorney of Record
Keith A. Barritt

MEMS CLEARINGHOUSE

DESIGN MARK

Serial Number

76662317

Status

REGISTERED

Word Mark

NATIONAL STUDENT CLEARINGHOUSE

Standard Character Mark

No

Registration Number

3322136

Date Registered

2007/10/30

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(5) WORDS, LETTERS, AND/OR NUMBERS IN STYLIZED FORM

Owner

National Student Clearinghouse NON-PROFIT CORPORATION VIRGINIA 13454
Sunrise Valley Drive Suite 300 Herndon VIRGINIA 20171

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S:
Computerized database management services for educational institutions
in the field of post-secondary student enrollment and educational
achievement. First Use: 2000/00/00. First Use In Commerce:
2000/00/00.

Goods/Services

Class Status -- ACTIVE. IC 041. US 100 101 107. G & S: Providing
information and databases regarding post-secondary student enrollment
and educational achievement. First Use: 2000/00/00. First Use In
Commerce: 2000/00/00.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART
FROM THE MARK AS SHOWN.

Colors Claimed

Print: Feb 19, 2013

76662317

Color is not claimed as a feature of the mark.

Section 2f Statement

2(F) ENTIRE MARK

Filing Date

2006/06/28

Examining Attorney

CATALDO, CAROLYN

Attorney of Record

Stephanie M. Carmody

NATIONAL STUDENT CLEARINGHOUSE

DESIGN MARK

Serial Number

78489876

Status

SECTION 8-ACCEPTED

Word Mark

A ABSTINENCE CLEARINGHOUSE NETWORKING PEOPLE FOR ABSTINENCE

Standard Character Mark

No

Registration Number

3146548

Date Registered

2006/09/19

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

National Abstinence Clearinghouse NON-PROFIT ORGANIZATION SOUTH DAKOTA
801 E. 41st St. Sioux Falls SOUTH DAKOTA 57105

Goods/Services

Class Status -- ACTIVE. IC 041. US 100 101 107. G & S: Abstinence
clearinghouse providing information in the field of sex education and
abstinence. First Use: 2004/06/25. First Use In Commerce:
2004/06/25.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "ABSTINENCE
CLEARINGHOUSE" APART FROM THE MARK AS SHOWN.

Colors Claimed

The color(s) purple is/are claimed as a feature of the mark.

Part of Mark in Color

The mark consists of Purple "A" with plain font on either side and
stylized writing below.

Filing Date

Print: Feb 19, 2013

78489876

2004/09/27

Examining Attorney
WEBSTER, MICHAEL

Abstinence



Clearinghouse

Networking people for abstinence

DESIGN MARK

Serial Number

78549702

Status

REGISTERED

Word Mark

BEACH BEVERLY ENTERPRISES AUTOMATED CLEARINGHOUSE

Standard Character Mark

No

Registration Number

3428111

Date Registered

2008/05/13

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

Beverly Enterprises, Inc. CORPORATION DELAWARE One Thousand Beverly Way Fort Smith ARKANSAS 72919

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S: Purchasing and procurement services, namely, procuring of contracts for others for the purchase of goods and labor contracting services in the field of healthcare. First Use: 2004/11/14. First Use In Commerce: 2004/11/14.

Prior Registration(s)

1448983;2358275;2570330

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "ENTERPRISES AUTOMATED CLEARINGHOUSE" APART FROM THE MARK AS SHOWN.

Description of Mark

The mark consists of two stylized, offset arcs followed by lowercase letters "beach" above the words "beverly enterprises automated clearinghouse", all in lower case.

Colors Claimed

Color is not claimed as a feature of the mark.

Filing Date

2005/01/19

Examining Attorney

HAYES, GINA

Attorney of Record

Michael K. Bydalek



DESIGN MARK

Serial Number

78849285

Status

REGISTERED

Word Mark

UAA CLEARINGHOUSE

Standard Character Mark

No

Registration Number

3246879

Date Registered

2007/05/29

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

Direct Resource Solutions, LLC LIMITED LIABILITY COMPANY NEVADA 9366 G Court Omaha NEBRASKA 68127

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S: Compilation and systematization of information in databanks; General information clearing house; Information services relating to business matters; Management and compilation of computerized databases; Providing business marketing information. First Use: 2005/10/01. First Use In Commerce: 2005/10/01.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "UAA CLEARINGHOUSE" APART FROM THE MARK AS SHOWN.

Colors Claimed

The color(s) WHITE, RED, and BLUE is/are claimed as a feature of the mark.

Part of Mark in Color

The color white appears in the wording "UAA Clearinghouse," the stars,

the envelope, the outline of the semi-circle, the inside face of the arrow on the left of the envelope, the flat end of the outer face of the arrow on the left of the envelope, the outer face of the arrow above the envelope, the pointed end of the arrow above the envelope, the pointed end of the arrow on the right of the envelope; the color red appears in the background of the semi-circle; the color blue appears in the outline of the arrows, the outline and detail lines of the envelope, the left side of the outside face of the arrow on the left side of the envelope, the upper portion of the inside face of the arrow above the envelope, the right side of the outside face of the arrow on the right side of the envelope, the inside face of the arrow on the right side of the envelope, and the background of the mark.

Filing Date

2006/03/29

Examining Attorney

GAAEFAR, MICHAEL

Attorney of Record

Trent J Martinet



DESIGN MARK

Serial Number

78880240

Status

REGISTERED

Word Mark

ONE CLICK CLEARINGHOUSE

Standard Character Mark

No

Registration Number

3222433

Date Registered

2007/03/27

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

Workforce Organizations for Regional Collaboration NON-PROFIT CORPORATION D.C. Suite 200 1725 I Street, NW Washington D.C. 20006

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S: providing an internet website for posting job openings, for referring disadvantaged persons as candidates for posted job openings, and for tracking posted job openings and referred candidates. First Use: 2004/09/22. First Use In Commerce: 2004/09/22.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART FROM THE MARK AS SHOWN.

Description of Mark

The mark consists of the words "one click clearinghouse" with the letter "o" resembling a computer mouse, and the letter "i" curved and connect to the "o" by a curving line.

Filing Date

2006/05/10

Print: Feb 19, 2013

78880240

Examining Attorney

MISTER, KATINA

Attorney of Record

Karen M. Gerken

The logo consists of a steering wheel icon on the left, with a thick black line extending from its bottom and curving under the text "One Click".

One Click
CLEARINGHOUSE

DESIGN MARK

Serial Number

78926448

Status

REGISTERED

Word Mark

CORE CERTIFIED CLEARINGHOUSE

Standard Character Mark

No

Registration Number

3354353

Date Registered

2007/12/11

Type of Mark

CERTIFICATION MARK

Register

PRINCIPAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

Council for Affordable Quality Healthcare CORPORATION CALIFORNIA 601 Pennsylvania Avenue, N.W. South Building, Suite 500 Washington D.C. 20004

Goods/Services

Class Status -- ACTIVE. IC B. US B. G & S: Electronic transmission of health insurance information. First Use: 2006/12/18. First Use In Commerce: 2006/12/18.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CERTIFIED" AND "CLEARINGHOUSE" APART FROM THE MARK AS SHOWN.

Colors Claimed

Color is not claimed as a feature of the mark.

Certification Statement

The certification mark, as intended to be used by authorized persons, is intended to certify the ability to electronically transfer health insurance information regarding member eligibility.

Print: Feb 19, 2013

78926448

Filing Date

2006/07/11

Examining Attorney

BROWN, TINA

Attorney of Record

Patrick J. Jennings



DESIGN MARK

Serial Number

85216592

Status

REGISTERED

Word Mark

NATIONAL STUDENT CLEARINGHOUSE

Standard Character Mark

No

Registration Number

4018753

Date Registered

2011/08/30

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

National Student Clearinghouse non-profit corporation VIRGINIA Suite
300 2300 Dulles Station Blvd. Herndon VIRGINIA 20171

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S:
Computerized database management services for educational institutions
in the field of post-secondary student enrollment and educational
achievement. First Use: 2000/09/14. The mark was first used anywhere
in a different form other than that sought to be registered at least
as early as 12/31/1993. First Use In Commerce: 2000/09/14.

Goods/Services

Class Status -- ACTIVE. IC 041. US 100 101 107. G & S: Providing
information and databases regarding post-secondary student enrollment
and educational achievement. First Use: 2000/09/14. The mark was
first used anywhere in a different form other than that sought to be
registered at least as early as 12/31/1993. First Use In Commerce:
2000/09/14.

Prior Registration(s)

3322136

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART FROM THE MARK AS SHOWN.

Description of Mark

The mark consists of a drawing of a tree with the words "NATIONAL STUDENT CLEARINGHOUSE" circled around the drawing.

Colors Claimed

Color is not claimed as a feature of the mark.

Section 2f Statement

2(F) ENTIRE MARK

Filing Date

2011/01/13

Examining Attorney

YAO, GRETTA

Attorney of Record

Stephanie M. Carmody

ANNUAL STUDENT CLEARINGHOUSE • NARRINGHOUSSE



DESIGN MARK

Serial Number

85260576

Status

REGISTERED

Word Mark

NATIONAL WORKERSCOMP CLEARINGHOUSE

Standard Character Mark

No

Registration Number

4048432

Date Registered

2011/11/01

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(3) DESIGN PLUS WORDS, LETTERS AND/OR NUMBERS

Owner

Paugh, James J INDIVIDUAL UNITED STATES 65 Commodore Rd. Worcester
MASSACHUSETTS 01602

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S: Data
compiling and analyzing in the field of insurance; Providing
statistical evaluation of insurance claims performance measures for
others. First Use: 2011/02/15. First Use In Commerce: 2011/02/15.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "NATIONAL WORKERSCOMP
CLEARINGHOUSE" APART FROM THE MARK AS SHOWN.

Description of Mark

The mark consists of the green stylized wording "National
WorkersComp", where "workerscomp" is presented as one word with a
capitalized "W" and "C" sitting atop left of the word "Clearinghouse".
The word "Clearinghouse" is underscored by a mirrored row of nineteen
(19) small green and blue shaded and shadowed boxes. The spacing
between the boxes becomes smaller and smaller as it reaches the end of
the word "Clearinghouse". Boxes 1,3,4,5,7,8,10,14,16,17 and 18 are

Print: Feb 19, 2013

85260576

shaded blue and boxes 2,6,9,11,12,13,15 and 19 are shaded green.

Colors Claimed

The color(s) green and blue is/are claimed as a feature of the mark.

Filing Date

2011/03/08

Examining Attorney

CORDOVA, RAUL

National WorkersComp

Clearinghouse



DESIGN MARK

Serial Number

85307597

Status

REGISTERED

Word Mark

MCHN MOBILE CLEARINGHOUSE NETWORK

Standard Character Mark

Yes

Registration Number

4133077

Date Registered

2012/04/24

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(4) STANDARD CHARACTER MARK

Owner

Mobile Clearinghouse Network Inc. CORPORATION DELAWARE c/o Holland & Knight LLP 31 West 52nd Street New York NEW YORK 10019

Goods/Services

Class Status -- ACTIVE. IC 042. US 100 101. G & S: Platform as a services (PAAS) featuring computer software platforms for enabling the execution, control, monitoring, and reporting of mobile based value exchanges and financial services for financial institutions, telecommunication operators, mobile application service providers, merchants and payments. First Use: 2012/01/01. First Use In Commerce: 2012/01/01.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "MOBILE CLEARINGHOUSE NETWORK" APART FROM THE MARK AS SHOWN.

Filing Date

2011/04/28

Examining Attorney

ORNDORFF, LINDA

Print: Feb 19, 2013

85307597

Attorney of Record
Ruth L. Lansner

MCI IN MOBILE CLEARINGHOUSE NETWORK

DESIGN MARK

Serial Number

85411497

Status

REGISTERED

Word Mark

TRANSPORTATION SECURITY CLEARINGHOUSE

Standard Character Mark

Yes

Registration Number

4138266

Date Registered

2012/05/08

Type of Mark

SERVICE MARK

Register

PRINCIPAL

Mark Drawing Code

(4) STANDARD CHARACTER MARK

Owner

American Association of Airport Executives Inc. not-for-profit corporation ILLINOIS 601 Madison Street Alexandria VIRGINIA 22314

Goods/Services

Class Status -- ACTIVE. IC 035. US 100 101 102. G & S: transportation security database management with particular emphasis on biometric images and personal identifying data. First Use: 2002/01/07. First Use In Commerce: 2002/01/07.

Goods/Services

Class Status -- ACTIVE. IC 045. US 100 101. G & S: providing a security database, namely, providing an online computer database in the field of security with particular emphasis on biometric images and personal identifying data. First Use: 2002/01/07. First Use In Commerce: 2002/01/07.

Prior Registration(s)

3094542

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART

Print: Feb 19, 2013

85411497

FROM THE MARK AS SHOWN.

Section 2f Statement

2(F) ENTIRE MARK

Filing Date

2011/08/31

Examining Attorney

ROSSMAN, WILLIAM

Attorney of Record

Timothy J. Lyden

TRANSPORTATION SECURITY CLEARINGHOUSE

Print: Feb 19, 2013

85478337

DESIGN MARK

Serial Number

85478337

Status

REGISTERED

Word Mark

NORDIC CLEARINGHOUSE FOR SERVICE INNOVATION

Standard Character Mark

Yes

Registration Number

4228095

Date Registered

2012/10/16

Type of Mark

SERVICE MARK

Register

SUPPLEMENTAL

Mark Drawing Code

(4) STANDARD CHARACTER MARK

Owner

Robert Jacobson DBA Bluefire Consulting SOLE PROPRIETORSHIP ARIZONA
N/A 5059 N. Hillcrest Drive Tucson ARIZONA 85704

Goods/Services

Class Status -- ACTIVE. IC 042. US 100 101. G & S: Providing an
online network service that enables users to share data in the field
of service businesses, service provision, and innovation in services.
First Use: 2011/10/10. First Use In Commerce: 2011/10/10.

Disclaimer Statement

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CLEARINGHOUSE" APART
FROM THE MARK AS SHOWN.

Filing Date

2011/11/21

Amended Register Date

2012/08/27

Examining Attorney

ZAK, HENRY S.

NORDIC CLEARINGHOUSE FOR SERVICE INNOVATION



The Sales Tax Clearinghouse

COMPANY SERVICES MERCHANTS SUPPORT

Determine Sales and Use Tax Rates

STC provides merchants with the data and tools to determine the correct tax sales and use taxes in over 7,000 states, counties, and cities.

Tax Rate Calculation—STC offers three types of service to determine sales taxes:

- **Manual**—Subscribers may use either our [online calculator](#) or [desktop calculator](#) to calculate sales tax rates and amounts. Here is the online form to try:

Customer's Shipping Address:

City:

County:

State: ZIP:

Amount: (optional)

You may enter a combination of fields in the customer's shipping address:

- a specific ZIP code
- a City and State
- a County and State to get a list of its cities
- a State to get a list of its counties and cities

Enter an optional amount to multiply with the sales tax rate.

NEW 2013-Q1 RATES AVAILABLE

Period: 13Q1 [Lookup](#)



Each subscription level is good for up to one year and for up to the number of calculations subscribed, after which time or number of calculations you will be asked to select a new subscription level going forward. There is no setup fee for the Manual subscriptions—simply select the desired subscription level below after [signing up](#) on our web site!

\$ 25 per year for up to	200 calculations
\$ 35 per year for up to	300 calculations
\$ 50 per year for up to	450 calculations
\$ 70 per year for up to	700 calculations
\$100 per year for up to	1,100 calculations
\$150 per year for up to	2,000 calculations



theSTC.com Sales Tax Rate Changes

Recent changes to sales tax rates

- **2/1/13 - SC Marlboro County 1% to 2%**
Marlboro county will impose a 1% School District Tax beginning February 1, 2013 in addition to the 1% Local Option Tax already imposed.
- **1/1/13 - AR Austin 1% to 2%**
- **1/1/13 - CA State 6.25% to 6.5%**
The statewide sales and use tax rate will increase one quarter of one percent (0.25%) on January 1, 2013.
- **1/1/13 - CO Aspen 2% to 2.4%**
- **1/1/13 - CO El Paso County 1% to 1.23%**
- **1/1/13 - CO San Juan County 4% to 5%**
- **1/1/13 - FL Walton County 1% to 1.5%**
- **1/1/13 - GA *many counties* 3% to 4%**
- **1/1/13 - IL Cook County 2% to 1.75%**
- **1/1/13 - KS Jackson County 1% to 1.4%**
- **1/1/13 - KS Lane County new rate 1%**
- **1/1/13 - KS Riley County 1% to 0.5%**
- **1/1/13 - MO Kansas City 2.375% to 2.875%**
- **1/1/13 - ND Fargo 1.5% to 2%**
- **1/1/13 - NE Juniata new rate 1%**
- **1/1/13 - NE Oxford 1% to 1.5%**
- **1/1/13 - NE Sterling new rate 1%**
- **1/1/13 - NM Taos County 1.5% to 2%**
- **1/1/13 - OH Richland County 1.5% to 1.25%**
- **1/1/13 - WA San Juan County 1.3% to 1.6%**
- **12/1/12 - TN Millington 2.25% to 2.75%**
The City of Millington, Tennessee has increased the local sales tax rate to 2.75% by means of a referendum approved by a majority of the voters. The new rate will apply to all taxable sales of

- LOGIN
- SIGNUP
- LOOKUP RATES
- FAQ
- CONTACT US

\$150 per year for up to 2,000 calculations
\$230 per year for up to 3,600 calculations
\$350 per year for up to 6,500 calculations
\$530 per year for up to 12,000 calculations
\$800 per year for up to 22,000 calculations

powered by VeriSign
ABOUT SSL CERTIFICATES

- **Sales Tax Data**—STC offers regularly updated data files with sales and use tax rates by ZIP code for the entire United States, as follows:

\$ 990 per year for [four quarterly updates](#)
\$1,480 per year for [twelve monthly updates](#)

The data format is a simple, fixed-length text file containing ZIP code, state, county, city names, and state, county, city sales and use tax rates. (see [data file format](#), the [license agreement](#), and a [sample file](#)) After subscribing, you will receive periodic notices sent to the email address registered with your account with instructions for where to download the update from our FTP site and the current password to unlock the compressed ZIP file.

- **Automated**—Merchants wanting to perform automated or programmatic calculations will need to integrate our [TaxCalc software interface module](#) that will connect your business system directly to our servers to calculate rates. The license to use an automated interface that connects to our servers costs \$375 and also requires a minimum annual subscription which starts at \$230 per year for up to 3,200 calculations (1st year included with the license fee), with expanded subscription levels as follows:

\$ 230 per year for up to 3,600 calculations
\$ 350 per year for up to 6,500 calculations
\$ 530 per year for up to 12,000 calculations
\$ 800 per year for up to 22,000 calculations
\$1,200 per year for up to 40,000 calculations
\$1,800 per year for up to 72,000 calculations
\$2,700 per year for up to 130,000 calculations

In either case, the tax rates are calculated in real-time with an SSL connection to our high-speed, secure servers so the results are always 100% current and accurate.

The first step is to [signup!](#)

Have questions?
Check out our list of [Frequently Asked Questions](#) or [submit your question](#).

STC and the STC logo are trademarks of Sales Tax Clearinghouse, Inc.
©1999-2013 Sales Tax Clearinghouse. All rights reserved.
[Legal Information](#) — Contact: questions@theSTC.com.

The new rate will apply to all taxable sales of tangible personal property made on or after December 1, 2012 and to the sale of taxable services for billing periods starting on or after December 1, 2012 by sellers located in the City of Millington, Tennessee.

- **10/1/12 - CA Greenfield 7.25% to 8.25%**
- **10/1/12 - CA Hercules 8.25% to 8.75%**
- **10/1/12 - CA Pittsburg 8.25% to 8.75%**
- **10/1/12 - CA Ridgecrest 7.25% to 8%**
- **10/1/12 - CA San Pablo 8.25% to 8.75%**
- **10/1/12 - CA Santa Maria 7.75% to 8%**
- **10/1/12 - CA Soledad 7.25% to 8.25%**
- **10/1/12 - CA Sonoma 8% to 8.5%**
- **10/1/12 - KS Cowley County 6.8% to 6.3%**
- **10/1/12 - ND Williams County removed tax**
The Williams County sales, use and gross receipts tax will be suspended effective October 1, 2012 with the county reserving the option to reinstate if deemed necessary.
- **10/1/12 - OK Bryan County 0.25% to 0.5%**
- **10/1/12 - OK Noble County 1.25% to 1.5%**
- **10/1/12 - OK Rogers County 1.5% to 1.833%**

PLEASE NOTE that *not every single change is enumerated* above; we are simply aggregating here public notices that are posted by various taxing municipalities. Please use the form on this page to look up specific locations. Thank you!

[>Site Map](#)



Get Your Healthcare Claims Paid Faster Prevent Healthcare Claim Errors with Medical Clearinghouse Tools

As healthcare costs and insurance premiums continue to rise at a pace far surpassing inflation, payers have responded to the mounting economic pressures by employing complex medical billing and coding rules to eliminate inappropriate payments. Over a decade ago, the Centers for Medicare and Medicaid Services implemented the National Correct Coding Initiative in an effort to eliminate fraud and ensure that healthcare claim reimbursements were appropriate for the services actually rendered.

At a Glance:

- What are preventable healthcare claim errors?
- How do preventable healthcare claim errors impact your business?
- How do you remedy preventable healthcare claim errors?



In this ZirMed Performance Series whitepaper, learn how to Rescue Your Revenues with ZirMed's Coding, Compliancy and Medical Billing Clearinghouse Tools. [Fill out the form to the right to download the whitepaper.](#)

Download Now!

Fill out the form below to download this Whitepaper.

First Name*

Last Name*

Company*

Email Address*

Phone

State*

Number of Providers*

Ready to get started?



clearinghouse online



2,030,000 RESULTS

Broadway Clearing House

www.clearinghouseonline.org.uk

This website is designed to manage the process of the **Clearing House** system and it has three functions: Notification of void RSI housing units for the ...

National Student Clearinghouse

www.studentclearinghouse.org

[DegreeVerify](#) · [EnrollmentVerify](#) · [Verification Services Portal](#)

The National Student **Clearinghouse** is the nation's trusted source for degree verification and enrollment verification and student educational outcomes research.

NCAA Clearinghouse

www.ncaaclearinghouse.net/ncaa/NCAA/common/index.html

Welcome to NCAA Eligibility Center web application. Please select the option below that describes you: Prospective student-athletes, high school administration ...

Related searches for **clearing house online**

- [NCAA Clearing House for Athletes](#)
- [Information Clearing House](#)
- [Publishers Clearing House Winner](#)
- [Sweepstakes Clearing House](#)
- [Publishers Clearing House Sweepst...](#)
- [Publishers Clearing House](#)

Publishers Clearing House

www.pch.com

Online sweepstakes and shopping site. Cookies required to use the site.

NCAA Clearinghouse

web1.ncaa.org/eligibilitycenter/common

Welcome to NCAA Eligibility Center web application for prospective student-athletes, high school administrators, member institutions and general information.

Clearinghouse - Definition and More from the Free Merriam ...

www.merriam-webster.com/dictionary/clearinghouse

Definition of CLEARINGHOUSE. 1: an establishment maintained by banks for settling mutual claims and accounts. 2: a central agency for the collection, classification

Ads

Free Online Sweepstakes

www.Sweepstakes.com

Enter to Win \$5,000.00 / week for life at sweepstakes.com. Sign Up Now!

Enter To Win Free

FreeLotto.com/5KGiveaway

\$5,000.00 Cash Giveaway Limited Time Only – Enter Today!

NCAA Clearinghouse

www.athleticscholarships.net

Registration Information for Student Athletes and Families

Win \$5,000/Week "Forever"

www.PCH.com/sweepstakes

Enter To Win PCH's \$5K/week Today. Entry Deadline Is 2/20/13!

Healthcare Clearinghouse

[About.com/Healthcare Clearinghouse](http://About.com/Healthcare/Clearinghouse)

Healthcare **Clearinghouse** Info. Research now on About.com.

See your message here

RELATED SEARCHES

- [NCAA Clearing House for Athletes](#)
- [Publishers Clearing House Winner](#)
- [Publishers Clearing House Sweepstakes](#)
- [Information Clearing House](#)
- [Sweepstakes Clearing House](#)
- [Publishers Clearing House](#)

mutual claims and accounts : 2: a central agency for the collection, classification ...

[Legends Clearing House](#)
[Medical Billing Clearing House](#)

[NCAA Eligibility Center - NCAA Public Home Page - NCAA.org](#)

web1.ncaa.org/ECWR2/NCAA_EMS/NCAA.jsp

The Official Web site of the NCAA Eligibility Center. Explore NCAA Divisions I and II initial-eligibility requirements and register to participate in NCAA Divisions I ...

[FreeClaims.com: An online medical claims clearinghouse](#)

www.freeclaims.com

A web based medical claims **clearinghouse** with over 1000 connections on its payor list with Medicare, Medicaid and Blue Cross Blue Shields connections.

[Advertising on the PCH Games Network](#)

pchgamesnetwork.com

© Copyright 2013 Publishers **Clearing House**. All Rights Reserved. Become a fan on Facebook; Follow us on Twitter

[Sweepstakes Clearinghouse Account Online - Account List](#)

www.sweepstakesclearinghouse.com/account-online/AccountNumberInput.asp

Click on Account Number to view details or if you have an additional account that you wish to view, simply enter the new Account Number and the Last Name on that ...

[NCAA Clearinghouse Online www.ncaaclearinghouse](#)

www.lisd.org/lhs/guidance/College%20Guide/NCAA.pdf - PDF file

NCAA INITIAL-ELIGIBILITY CLEARINGHOUSE If you intend to participate in Division I or II athletics as a freshman in college, you must register and be

[Sweepstakes Clearinghouse](#)

www.sweepstakesclearinghouse.com

Your source for the Sweepstakes **Clearinghouse** Giveaway as well as prize cash competitions, sweepstakes, free prize contests and much more!

Some results have been removed

1 2 3 4 5 Next

Clearing House

www.clearinghouses.org

[Navicure](#) [FusionEDI](#) [Capario](#) [ZirMed](#) [Gateway](#)

What is a medical billing clearinghouse, and what does it do?

[Article]

Why Clearinghouses Transmit Electronic Claims to Insurance Carriers, and Why the Services they Provide are Essential to Medical Practices.

The simplest way to explain what a medical clearinghouse is and what they do is to paint a picture of the problem they solve -- their piece of the puzzle.

Imagine millions of licensed healthcare professionals and businesses all using a different Practice Software, sending out claims to over 4000 different insurance carriers daily - across fifty different states -- each state having its own insurance regulations; and then each carrier having it's own internal software infrastructure.

In essence, what you have is the perfect recipe for an information super-disaster.

If on average just 10 claims a day were sent to 5 different insurance carriers by every practice, you'd have millions of claims daily heading to the four corners of the earth. Compound this scenario with the **numerous** phone calls and claim re-submittals that each claim error will produce until all

Clearinghouses:

[Navicure](#)

[Fusion EDI](#)

[ZirMed](#)

[Gateway EDI](#)

[Capario](#)

[Availity](#)

[iPlexus](#)

[Emdeon](#)

[McKesson](#)

[RelayHealth](#)

[ENS Health](#)

[Ingenix](#)

[OfficeAlly](#)

[HealthSmart](#)

[FreeClaims](#)

[RealMed](#)

[MD-Online / MCC](#)

reimbursement issues are resolved and the bill is paid.

For years this was carried out on paper -an absolute nirvana for the U.S. Postal Service, who just so happens to have the infrastructure to handle it. And on a good day they do.

But the manpower required for thousands of insurance carriers to handle all the paper work and phone calls for each claim and each claim error represents a huge cost to healthcare, which we as individuals pay by way of insurance premiums (**here, a medical office manager would say:** "Just pay the darn claim and I wouldn't have to call!") But that would eliminate the problem: Somehow, deep in our subconscious, it appears that we really need all those auditors, adjusters, underwriters, actuaries, reviewers, and insurance bureaucrats et el.

GOING ELECTRONIC

Enter the advent of healthcare claims being transmitted electronically. Sounds great at first. Except that you no longer have a US Postal Service to do the transmitting. Electronic claims clearinghouses were devised by Medicare and the insurance companies to step in electronically where the postal service was unable to -to prescreen for claim errors and act as air traffic controllers of electronic claim transmittal, so to speak.

Most simply, medical clearinghouses are aggregators (senders and receivers) of mountains of medical claim information almost all of which is managed by software. Large clearinghouses today process trillions of transactions each year. They are essentially regional hubs that enable healthcare practices to transmit electronic claims to insurance carriers, and they additionally provide a Biller or an Office Manager with a single place to manage all their claims from one central control panel, similar to online checking.

How A Claims Clearinghouse Works

Here's the nuts and bolts of how it works. The billing software on your desktop creates the electronic file (the electronic claim), which is then sent (uploaded) to your clearinghouse account. The clearinghouse then **scrubs** the claim checking it for errors (arguably the most important thing a clearinghouse does); and then once the claim is accepted, the clearinghouse **securely transmits** the electronic file (very important) to the specified payer with which it has already established a secure connection that meets the strict standards laid down by a HIPAA.

At this stage, the claim is either accepted or rejected, but either way, a

[NHS Net Healthclaims](#)

[Datatrans Solutions](#)

[HeW EDI](#)

[Apex EDI](#)

At this stage, the claim is either accepted or rejected, but either way, a status message is sent back to the clearing house who then updates that claim's status in your account. It then alerts you (e.g. by email) that you have an accepted or rejected claim. If rejected, you have a chance to make any needed corrections, and then re-submit the claim. Ultimately assuming there are no other corrections required, and the patient's insurance is valid, you'll receive a reimbursement check along with an explanation of benefits (EOB), all very simple. Not.

The same sort of activity takes place every night within the federal banking system as our checks and banking activities are sent electronically from local banks to central ACH repositories (Automated Clearing Houses) and then on to banks of origin across the country, and then back to local banks -- all done electronically, and somewhat instantly.

Thus today, you have dozens of regional medical clearinghouses throughout the country all serving the same role; that of scrubbing claims and then transmitting the claim information securely to insurance carriers electronically.

You might think: "That's nice, but why do I need one?"

The best clearinghouses offer value-added features that provide a whole new level of claim intelligence for **revenue cycle management** that makes their services extremely compelling from a financial perspective, and as well, highly desirable from an office-staff efficiency point of view.

Here are some highlights on what to look for regarding premium services:

- **Eligibility Verification** - Determine coverage before treatment
- **Electronic Remittance** - Have your EOB's automatically updated
- **Claim Status Reports** - Know the status of a claim at all times
- **Rejection Analysis** - Have error codes displayed in plain English
- **Online Access** - Edit and correct claims day or night online
- **Printed Claims** - Have non-par claims automatically dropped to paper but still be able to track them electronically.
- **Patient Statement Services** - Have your patient statements put on 'autopilot', often at less cost than you can do mail them out yourself.
- **Real Support** - The best clearing houses offer 1-on-1 personal training and support provided by billing experts.
- **Affordability** - When you take into consideration the purchasing of forms, printing, envelopes, and postage; a clearinghouse ends up costing about the same as sending paper claims.

Main Clearing House Benefits

main clearing house benefits

Here are the main benefits of using an electronic claims clearinghouse - in a nut shell.

Using an electronic clearinghouse to send claims:

- Allows you to catch and fix errors in minutes rather than days or weeks
- Results in significantly higher claim success -- fewer rejected claims.
- Rapid claims processing: Submitting claims electronically can reduce your reimbursement times to under ten days.
- Eliminates the need to prepare claims and manually re-key transaction data over and over for each payer.
- Submit all your electronic claims in batch all at once, rather than submitting separately to each individual payer.
- It provides a single location to manage all your electronic claims
- Avoid long hours of being on-hold with Medicare and Blue Cross inquiring about claim errors.
- Vastly improve venter relationships with insurance carriers.
- If you subscribe to a good clearinghouse, you'll be speaking with a knowledgeable support person within just a few rings.
- Shorter payment cycles lead to more accurate revenue forecasts.
- Reduce or eliminate need for paper forms, envelopes and stamp
- Plain and simple, using a clearing-house will greatly simplify your claims processing.

But you may ask (legitimately) "If I can submit my claims directly to a payer for free, why should I pay a clearing house?"

ADVANTAGES OF GOING DIRECT:

Many large payers such as Medicaid, Medicare or BlueCross act as their own intermediary allowing you to submit claim information directly to them. Here are the advantages:

- Ability to submit claims directly to the payer without a middleman
- Free of charge. No recurring fees.

DISADVANTAGES OF SUBMITTING DIRECTLY TO PAYERS

Each new payer that you want to send claims to can entail a potentially long and involved testing/certification process that can take weeks (or months) while you send (endless) test claims (and then live claims) which get rejected over and over until all the details unique to that payer are worked out.

Going direct to each payer would mean repeating this process afresh each time you want to add a new payer to send claims to (here, a clearinghouse administrator would say yes, I know).

Submitting claims directly to more than a single entity puts an extra, unnecessary burden on billing staff who are forced to remember multiple transmission methods, multiple logins and passwords, multiple file names and file types, and to memorize each carrier's often cryptic error codes, and interpret each carrier's often confusing claim status reports. Here are a few disadvantage highlights:

- Lack of centralization (claims and claim data at many locations)
- Hidden costs. Often you must purchase additional software components, which can impact your regular software support fees.
- The unnecessary added confusion of multiple accounts to log into, and multiple data entries, which increase the opportunity for errors
- Lost claims and lack of tools for efficient claim management.
- Little to no support (Would you naturally really call Medicaid or Medicare for technical support?)

In the end, it becomes difficult to calculate *the actual cost of 'free'* when it translates so fundamentally to lost claims, wasted time, frustrated staff, increased billing errors, increased claim denials, and lengthened payment cycles. There may be good and bad clearinghouses, but submitting claims directly to more than a single entity begins to look like inefficiency gone to seed, whereas the advantage of submitting claims to a single entity are clearly evident.

So, in conclusion, the vast majority of health insurance carriers do not have the manpower or the infrastructure to handle millions of medical practitioners (each using a different billing software) daily sending electronic claims (in slightly different ways) across 50 states that are each regulated differently. So there exist a desperate need for the centralization, standardizing, and the secure transmission of claims via these important intermediaries we call a clearinghouse.

How To Tell If You Need One

You can easily tell if you would directly benefit from subscribing to an electronic claim clearinghouse service by answering a few questions:

- Does your practice bill (or plan to bill soon) electronically?
- Does your practice bill a number of insurances; ..or just one or two?

- Does your practice bill a number of insurances, or just one or two?
- Is your staff experienced at billing electronically? (The less experience, the greater the need, and greater the benefit).
- What is your claim volume? The cost of a clearing house is often offset by no longer having to send in paper claims.
- Would it help to quickly and greatly reduce claim errors?
- Would it help to drastically shorten reimbursement times?
- Do you have better things to do than be on hold for hours with Medicare and Blue Cross trying to figure out claim errors?

How to Select a Good Medical Clearinghouse

How does one distinguish a good clearinghouse from a bad one? The answer is not always simple. But here are some important things to look for:

Payer List:

First and foremost, make sure that the insurances you bill on a regular basis are on their payer list. This list is most often available online at their website.

Nationwide:

Many clearinghouses are regional. Steer towards ones that operate nationally.

Office Software:

Let them know what medical billing software you have and ask if they have people using it on their system - (successfully we might add). This part can make a tremendous difference to avoid what billers know as clearinghouse hell.

Clearing house hell is when you call your clearing house about a claim error and they tell you that you absolutely have a billing software problem. Then you call your billing software and they assure you that the problem lies with the clearing house. This circle of stupidity can go on for weeks and make you insane when all you want is the darn claim to go through, but no one will take responsibility to get to the bottom of it. Avoid clearinghouse hell when at all possible.

Easy-out Contract:

Most of the better services today offer a month to month subscription.

Support:

Try contacting their support before you sign up.

Error Reports & Control Panel:

Most clearinghouses will offer you a quick tour of their control panel. (the

Most clearinghouses will offer you a quick tour of their control panel, (the location online where you'll be managing your claims). What you want here is easy navigation within the management area, and claim errors and rejections to be reported in clear, concise language, not merely as numbers which can be extremely confusing.

Monthly Fees:

Many of the best clearinghouses charge between \$85 and \$125 per month, per doctor (rendering provider in box 24-J). The ones that charge more are not necessarily worth the extra cost.

Pets:

If you're a pet owner, choose a claims clearinghouse that's pet friendly (..really :):)

Advanced Features:

Over and above just transmitting electronic claims, the best medical clearinghouses offer many highly desirable advanced features such as: Eligibility Verification, Sent File Status, Claim Status Reports, Rejection Analysis, Paper Claims (created for you and mailed when necessary), Secondary Claims Processing, Electronic Remittance Advice (ERA), Patient Statement Services (you no longer have to mail out all those patient statements each month), Payment Processing, and finally, Transaction Summaries of all your clearinghouse activity. These advanced features make a good clearinghouse worth its weight in gold.

Copyright ©2007-2013. All Rights Reserved.
No part of this work may be copied or reprinted without written permission from the author; Michael J. Sculley

Clearinghouse Directory

Following is a growing directory list of 'happy' clearinghouses. Ones that operate nationally, provide one-on-one support, and have a good reputation as rated by thousands of our medical billing software users.

National Directory of Electronic Claim Clearinghouses:

* Just O.K., ** Good, *** Excellent, **** Highly Recommended

[Navicare](#) ****(Highly Recommended)

[Fusion EDI](#) **** (Highly Recommended)

[FUSION EDI](#) (highly recommended)

[ZirMed](#)

[Gateway EDI](#)

[Capario](#)

[Avality](#)

[iPlexus](#)

[Emdeon](#)

[McKesson](#)

[RelayHealth](#)

[ENS Health](#)

[Ingenix](#)

[OfficeAlly](#)

[HealthSmart](#)

[FreeClaims](#)

[RealMed](#)

[MD-Online / MCC](#)

[NHS Net Health Claims](#)

[Datatrans Solutions](#)

[HeW EDI](#)

[Apex EDI](#)

[Google+](#)

Copyright © 2007 - 2013 [Medical Billing Clearinghouse](#). All Rights Reserved.

[Contact us!](#)



TheFreeDictionary Google Bing

clearinghouse Search

4,779,193,203 visitors served.

Word / Article Starts with Ends with Text



- Dictionary/thesaurus
- Medical dictionary
- Legal dictionary
- Financial dictionary
- Acronyms
- Idioms
- Encyclopedia
- Wikipedia encyclopedia

clearinghouse Also found in: Dictionary/thesaurus, Legal, Financial, Acronyms, Wikipedia

0.01 sec.

This site:

Like 165k

+1 18k

Follow: Facebook, Twitter, LinkedIn, etc.

Share: Facebook, Twitter, LinkedIn, etc.

NCAA Clearinghouse
 Registration Information for Student Athletes and Families
 www.athleticscholarships.net

Sponsored links

Page tools

Printer friendly Feedback

Cite / link

clearinghouse

Institution established by firms engaged in similar activities to enable them to offset transactions with one another in order to limit payment settlements to net balances. Clearinghouses play an important role in settling international payments and the transactions of banks, railroads, and stock and commodity exchanges. Bank clearinghouses are usually voluntary associations of local banks set up to simplify the exchange of checks, drafts, and notes, as well as to settle balances. Increasingly, the automated clearinghouse (ACH) is used to transfer funds electronically. The clearinghouse idea was applied to various forms of trade from an early time. The Amsterdam Exchange Bank, founded in 1609, became Europe's largest clearinghouse and made the city an international financial centre. The first modern bank clearinghouse was established in London in 1773. The first bank clearinghouse in the U.S. was established in 1853.

For more information on clearinghouse, visit Britannica.com. Britannica Concise Encyclopedia. Copyright © 1994-2008 Encyclopædia Britannica, Inc.

Insurance Clearinghouse
 Insurance Clearinghouse Info. Research now on About.com.
 About.com/Insurance-Clearinghouse

Sponsored links

Advertisement (Bad banner? Please let us know)

Want to thank TFD for its existence? Tell a friend about us, add a link to this page, add the site to iGoogle, or visit the webmaster's page for free fun content.

Link to this page:

```
<a href="http://encyclopedia2.thefreedictionary.com/clearinghouse">clearinghouse</a>
```

Please bookmark with social media, your votes are noticed and appreciated:

Like Sign Up to see what your friends like. +1 0

BEYOND 20

Washington DC's Highest Rated ITIL Training

H&R BLOCK

File Free Online
 Get your maximum refund at maximum speed.

Related Ads

- clearinghouse
- Online Education
- School Education
- College Education
- Education Study
- Higher Education
- Education System
- NCAA
- Student Education
- School College

My Word List


Add current page to the list

Name your price,
AS LONG AS IT'S FREE.

Open Enrollment
Onsite
Online

Advertisement (Bad banner? Please let us know)

COLLEGE TUITION:
IT'S PAYBACK TIME.



START NOW ▶

Advertisement (Bad banner? Please let us know)



H&R BLOCK
At Home

Start Now



Advertisement (Bad banner? Please let us know)

Charity



Feed a hungry child - donate to school feeding program

- Mentioned in

No references found

- References in periodicals archive

PSI teamed with EDS to offer Kansas a solution that will enable the **clearinghouse** to improve accessibility to the HealthWave program for eligible citizens.

PSI to operate Kansas' HealthWave insurance program by Policy & Practice

Regulators on both sides of the Atlantic and many market participants have seized on the idea of a **clearinghouse** for these contracts as the way to make the market more secure and protect the broader banking and capital markets from the prospect of CDS contagion.

The clearinghouse cure: would this derivate market reform provide ... by Pirrong, Craig / Regulation

ACTE has added the research papers "Adult Learning in Context" and "Helping Low-Wage Workers Persist in Education Programs" to the Workforce Issues and Community College Issues sections on the Research **Clearinghouse** Web page (www. [New research papers available in the Research Clearinghouse by Techniques](#))


[More results](#) ▶▶

- Encyclopedia browser

- ClearCase
- Clearchus
- clearcole
- clearcutting
- Clearfield
- Clearfield County
- Clearing
- Clearing and Soil Improvement Work
- clearing arm
- clearinghouse
 - clears
 - clearstory
 - ClearType
 - Clearwater
 - Clearwater County
 - Clearwater County Fair and Lumberjack
- Days
 - Clearwater National Forest
 - Clearwater State Recreation Site
 - clearway

- Full browser

- Clearing, Novation & Release Agreement
- clearing-house
- clearing-house
- clearing-house
- clearing-house
- clearing-house
- Clearing-House Funds
- clearing-house statement
- Clearing-House Statements
- Clearing-Houses
- clearinghouse
 - Clearinghouse for Chemical Information
 - Instructional Materials
 - Clearinghouse for Dam Removal Information
 - Clearinghouse for Federal Scientific and Technical Information
 - Clearinghouse for Inventories and Emissions Factors
 - Clearinghouse for Network Information and Discovery and Retrieval

 TheFreeDictionary Google

Search [?]

Word / Article Starts with Ends with Text


Free Tools: [For surfers: Free toolbar & extensions](#) | [Word of the Day](#) | [Bookmark](#) | [Help](#) 

[For webmasters: Free content](#) | [Linking](#) | [Lookup box](#) | [Double-click lookup](#)

[Terms of Use](#) | [Privacy policy](#) | [Feedback](#) | [Advertise with Us](#) | Copyright © 2013 Farlex, Inc.

Disclaimer

All content on this website, including dictionary, thesaurus, literature, geography, and other reference data is for informational purposes only. This information should not be considered complete, up to date, and is not intended to be used in place of a visit, consultation, or advice of a legal, medical, or any other professional.

Search for in
 All Subjects 
 Dictionary of Communications Technology: Terms, Definitions and Abbreviations, Wiley

Expand all | Collapse all
My saved results

- Browse Book
 - Headings
 - Images

Technology > Dictionary of Communications Technology: Terms, Definitions and Abbreviations, Wiley

     Share

clearinghouse

1. In Digital Equipment Corporation Network Architecture (DECnet), a collection of directory replicas stored together in one location.
2. A collection of directories located on a node.

 Wiley Dictionary of Communications Technology © 1998 by John Wiley & Sons Ltd.

[< Previous entry... ...Dictionary of Communications Technology: Terms, Definitions and Abbreviations, Wiley... ...Next entry >]

APA | Chicago | Harvard | MLA

Save citation to

clearinghouse. (1998). In *Dictionary of Communications Technology: Terms, Definitions and Abbreviations, Wiley*. Retrieved from <http://www.credoreference.com/entry/wileycmmtech/clearinghouse>



- Contact JumpStart
 - Search JumpStart
 - Press Room
- 

- About Us
 - Resources
 - News & Publications
 - Activities & Initiatives
 - State Activities
- Clearinghouse National Standards Survey Best Practices Reality Check Downloadable Resources

[Home](#) » [Resources](#) » Clearinghouse

JumpStart Coalition Clearinghouse

Welcome to the JumpStart Clearinghouse, the **premier online library of financial education resources**, for teachers, parents, caregivers and anyone committed to financial smarts for students.

Where to Begin:

- [Search the Clearinghouse](#)
- [Browse a list of all materials](#)
- [Browse a list of free materials](#)
- Provide [feedback](#) to us about the Clearinghouse

Submit your Resource to the Clearinghouse:

- New or Existing Submitters: [Login](#)
- Review the [Criteria for Reviewing Educational Materials](#) and [Process of Accepting Materials](#)
- Use the [Submission Form](#) to submit your resource
- For Providers of an approved resource, [download the 'Listed on the Clearinghouse' logo](#)

How to Order Materials:



jumpstartclearinghouse.org

Ask Anne



How to Order Materials.

JumpStart does not distribute materials from the online Clearinghouse; rather, the Clearinghouse gives you the **information to order your selection directly** from the publisher or provider of the resource(s) you select from your search results.

To find ordering information about any of the titles listed in your search results, **click on the BLUE title** of the resource. You will see further information for that title. Scroll down until you find the Ordering Information Box. The ordering information may be a web address for the resource that you can download from the web. Or you may find an email address where you can write to order the material. Or you may find a phone, postal or web address where you can contact the source to order the materials.

JumpStart Clearinghouse Disclaimer

The JumpStart Clearinghouse staff use the [Criteria for Reviewing Educational Materials](#) as a guide in the selection of materials to be included in the database. All submissions are [reviewed by staff](#), and if necessary, by a Task Force of JumpStart's Board-appointed Education Committee. Inclusion in the database does not constitute endorsement of the materials and resource providers may not use this inclusion to imply JumpStart's approval or endorsement. Providers of approved resources may have [limited use of the 'Listed on the Clearinghouse' logo](#).

All submissions to the Clearinghouse are accepted at the sole discretion of JumpStart, based on its review of the materials. JumpStart reserves the right to decline a submission for any reason. JumpStart does not critique unsuccessful submissions.

JumpStart does not guaranty the accuracy of the information provided in these resources, the availability of these resources, or the user's satisfaction with the resources.



Have a question about the Clearinghouse? [Ask Anne!](#)

JumpStart Clearinghouse Manager Anne Bannister is happy to take your questions about the Clearinghouse.

[Learn more](#) about our talented colleague.

FreeClaims.com provides healthcare providers and related entities the tools and services that assist in cost reduction while improving business efficiencies.



WELCOME TO FREECLAIMS.COM

[▶ Members Login](#)

[▶ Join Anvicare](#)

[▶ Payor List](#)

[▶ FAQ's](#)

[▶ User Manual](#)

Doing our part to reduce administrative medical costs

Freeclaims Benefits include:

- Verify patient eligibility, real time, on-line
- Find and correct claim errors immediately rather than waiting days or weeks
- Reduce reimbursement times
- Submit all your electronic claims at once, rather than submitting separately to each individual payer
- One location to manage all your electronic claims and medical transactions
- Reduce paper printing and postage cost
- Overall administration simplification

[Who We Are](#)

[What We Do](#)

[Who We Work With](#)

[Clearinghouse Facts >](#)

[Privacy Commitment](#)

[Leadership](#)

[Media Center](#)

[Signature Report Series](#)

[Snapshot Reports](#)

Clearinghouse Facts

Our Organization

- The National Student Clearinghouse, a non-profit organization, was founded by the higher education community in 1993.
- Only the Clearinghouse offers FERPA-compliant access to a nationwide coverage of enrollment and degree records – encompassing more than 110 million students and growing.
- Our secondary education research initiative, launched in 2009, will provide the first national secondary education research and reporting system.
- The research arm of the Clearinghouse, the National Student Clearinghouse Research Center, was created in 2010.

Our Participants

- More than 3,300 colleges and universities, enrolling over 96% of all students in public and private U.S. institutions, participate in the Clearinghouse
- Our degree verification service, DegreeVerify, represents over 80% of U.S. four-year degrees.
- More than 2,600 institutions participate in our enrollment verification service, EnrollmentVerify, representing nearly 90%

[Careers](#)

[Contact Us](#)

- More than 2,000 institutions participate in our enrollment verification service, EnrollmentVerify, representing nearly 90% of currently enrolled U.S. college students.
- More than 1,200 high school districts and nearly 4,200 high schools participate in the Clearinghouse.
- All guarantors and most major student loan lenders and servicers participate in the Clearinghouse.
- Nearly 3,000 of the nation's largest employers, recruiters and background search firms have contracted with the Clearinghouse to perform secure, online academic verifications.

Our Services

- The Clearinghouse performs more than half a billion electronic student record verifications annually.
- Over two million degrees are confirmed through DegreeVerify each year.
- More than 1.7 million enrollment verifications are performed through EnrollmentVerify each year.
- Transcripts are requested for more than one million recipients each year via our Transcript Ordering service.
- Our free Student Self-Service program is used by more than 2.5 million students each year.

NATIONAL STUDENT
CLEARINGHOUSE

2300 Dulles Station Blvd. Suite 300
Herndon, VA 20171



[Help Center](#) | [Site Map](#) | [Contact Us](#)

[Service Status](#) | [Terms of Use & Privacy Policy](#)

©2013 National Student Clearinghouse. All rights reserved.

[Download Acrobat Reader](#)



Tuesday February 19, 2013

Please choose a category to browse

- [ATV Insurance](#)
- [Dirt Bike Insurance](#)
- [Fifth Wheel Insurance](#)
- [Folding Camper Insurance](#)
- [Moped Insurance](#)
- [Motorcoach Insurance](#)
- [Motorcycle Insurance](#)

Welcome to Insurance Clearing House. Choose from the categories on the left to find the insurance coverage that best suits your needs.

We can provide insurance for many different items, including Motorcycles, ATVs, Motorhomes, Travel Trailers, Toy Haulers, and Boats, just to name a few.



Motorhome
Insurance

Personal Jet
Boat Insurance

Personal Water
Craft Insurance

RV Insurance

Scooter
Insurance

Slide In Camper
Insurance

Toy Hauler
Insurance

Travel Trailer
Insurance

Trike Conversion
Insurance



[Click Here To Request Your FREE Insurance Quote](#)



(800) 224-7450

Home Video Library Success Stories News Downloads Sampler Package FAQ Contact Us

Getting Started
WELCOME

Business
OPPORTUNITY

Profitable
SERVICES

Business
POTENTIAL

Advanced
SOFTWARE

Complete
TRAINING

Effective
MARKETING

Our Business
PROGRAMS

Advanced
SOFTWARE

Medical Billing Software

Dental Billing Software

Essential MD Software Suite

Clearinghouses

E.M.R. Software

Health Level 7 Connectivity

Server vs Web Analysis



Clearinghouses

Real-Time Electronic Claims Processing, For FREE!
Earn Residual Income From Clearinghouse Commissions!



Keeping clearinghouse costs low is a key element for the success of your medical billing business.

When you have your own business, controlling expenses is often a key element for reaching a good level of profitability. You also need flexibility and the freedom of choice. After all, that's one of the main benefits of having your own independent business. You should be concerned if a company you're interested in doing business with allows only one choice for a clearinghouse. We advise you to analyze and learn about all fees before making a decision. We say this because it's not uncommon for competitors that offer basic web-based software to charge a flat monthly fee of **\$250 or more per doctor per month** or charge nearly \$1.00 per **created** claim, which is far above industry standards of 35 cents. What's more, they charge you another 95 cents if you discover an error, correct and re-save the claim!

If you're looking to start a new billing service business without prior

COMPARE CLEARINGHOUSES
Save Money with ClaimTek!



...
experience, we advise you to be alert to this kinds of secret business tactics. High fees and limited choices are not the norm in this industry and will hurt your business.

many national clearinghouses with significantly **lower fees** and different price structures or even **bypass** the clearinghouse altogether and submit **directly to insurance companies FREE.**



Compare costs for yourself!

If you are a ClaimTek client and have 10 doctors for example, your clearinghouse fees will be free or around \$500. With some competitors that use browser-based systems, you're looking at a cost of around \$250 per provider per month (\$2,500 for 10 doctors!) or \$4,400 per month if you pay per claim. If you have 20 clients, your fees will double to \$5,000 or \$8,800 per month. With ClaimTek your cost would be around \$1,000 or much less and you have many choices of clearinghouses:

Number of Doctors You have:	Number of claims per month based on the national average	Browser-Based Competitors charging \$250 per Provider per Month or \$1 per claim!	ClaimTek (FREE or average of \$50 per doctor/month).
1 Provider	440 claims/month	Per Month: \$250 flat fee or \$440 (if based on per claim)	\$50
2 Providers	880 claims/month	Per Month: \$500 or \$880	\$100
3 Providers	1,320 claims/month	Per Month: \$750 or \$1320	\$150
4 Providers	1,760 claims/month	Per Month: \$1,000 or \$1,760	\$200
5 Providers	2,200 claims/month	Per Month: \$1,250 or \$2,200	\$250
10 Providers	4,400 claims/month	Per Month: \$2,500 or \$4,400	\$500
20 Providers	8,800 claims processed per month	\$5,000 or \$8,800 cost per month. This is money out of your pocket UNNECESSARILY!	\$1,000 or much less

ClaimTek claims processing is fast and inexpensive. you can send claims direct & FREE to many insurance companies. ClaimTek will save you thousands of dollars each month adding tens of thousands to your bottom line each year.

Clearinghouses And How They Work...

Billing Services typically submit claims electronically for real-time processing at a national clearinghouse (there are dozens of them nationwide). The clearinghouse scrubs, formats and submits claims in real-time to hundreds of insurance companies for payment. The reason clearinghouses are important is they have the ability to meet the specific data transmission requirements of every insurance company that accept electronic claims. This task can be time-consuming to perform independently on your own. You would need to communicate electronically and individually with hundreds of insurance companies, which can be a tedious process. Instead, you only have to communicate with a single clearinghouse. For this, you pay a small fee to some clearinghouses but with some other clearinghouses, this service is FREE!

You may wonder, **why FREE?** In order to understand this, it's important to know how clearinghouses make the

You may wonder, **why FREE?** In order to understand this, it's important to know how clearinghouses make the bulk of their income. Clearinghouses receive rebates paid by the insurance companies for every claim that's submitted electronically to them. Insurance companies do this to encourage electronic billing and cut the cost of manual processing. Most clearinghouses make additional income by charging consumers (doctors and billing services) a small fee as well. So some clearinghouses make money from **both side** of the equation: (1) From insurance company rebates, and (2) From consumers (end-users of various software, like doctors' offices & billing companies). In recent years, several reputable clearinghouses decided to offer this service FREE to the consumer side in order to attract higher volume of claims submissions and capitalize only on the handsome rebates paid by insurance companies.

Now, the majority of the clearinghouses that charge consumers, the fees they charge are typically small and reasonable. For example, some charge 35 cents per claim and some charge a flat monthly fee that's around \$50 per month per account, on the average.

With ClaimTek's software, you're in control to decide which clearinghouses fit your need the best. You are free to make many important decisions for your business. Our software allows you to:

- **Submit claims electronically, directly, and FREE to several clearinghouses**
- **Submit claims electronically and directly to several clearinghouses that charge reasonable fees**
- **Submit claims electronically and directly straight to insurance companies** (You may elect to do this if you have a doctor that deals mostly with one or two insurance companies. i.e. Medicare and Blue Cross). **You can go direct and bypass the clearinghouse altogether!**

Your decisions to choose one clearinghouse over another depend on several factors. You may sign up a client in a different state and some insurance companies may not be on the list of payors with your current clearinghouse. In this case you may want to choose another clearinghouse for this new doctor account. Another reason can be customer service. If you become dissatisfied with one clearinghouse, you need to be in a position to choose another without interrupting your business or being forced to change your software. Also, a clearinghouse may increase their fees. If they're your only choice, you cannot go elsewhere.

Does ClaimTek Benefit From Clearinghouses Fees? Can I Benefit As Well?

Yes, ClaimTek receives commission of a few cents per claim from most clearinghouses. We've built close relationships with reputable clearinghouses to provide you with several choices and ensure that you receive top notch service. However, you're not limited to the clearinghouses that we recommend. Our software submits claims in a compliant EDI format that's accepted by all clearinghouses.

ClaimTek also benefits from Merchant Transaction Processing when our clients use the credit card module of our software.

As a reseller of our software, we can set you to earn monthly residual income from our approved clearinghouses and merchant services when your doctor clients use our software to submit electronic claims and credit card transactions! This can amount to thousands of dollars monthly when you have a healthy client base. Such income is paid as long as you have your business, even for a lifetime!

As you can see, while ClaimTek has vested interest in your success, your relationship with ClaimTek is built on mutual benefit, mutual respect, and mutual balance. You're charged reasonable fees for services, and allowed to

mutual benefit, mutual respect, and mutual balance. You're charged reasonable fees for services, and allowed to participate in generating residual income as you grow your business.

Below is a list of some clearinghouses on our recommended list:



Gateway EDI: \$86/mo Flat-Fee



ENS-Health | \$60/mo Flat-Fee



ET&T - 35 Cents Per Claim

Automated Clearing House | For Electronic Fund Transfer Service (EFT)

The ACH clearinghouse is where the Electronic Fund Transfer EFT transactions are sent. The Automated Clearing House (ACH) is the electronic network to which 95% of the nation's banks belong, including the Federal Reserve.

For ACH, there is a one-time fee of \$50. The cost per transaction starts at \$0.45 but can be reduced to \$0.23 depending on volume (this is explained in our Medical Billing Manual). Once you start processing transactions, a \$25 monthly fee applies. There is no additional setup fees for new account or any annual fees.

Fees to all clearinghouses are not due until you start processing claims or EFT transactions.



Unlock Your Potential

The Business OPPORTUNITY

Medical Business SERVICES

Three Investment PROGRAMS

ClaimTek Business MARKETING



Main

- Home
- Videos
- Success Stories
- News
- Downloads
- Sampler Package
- FAQ
- Contact Us

Services

- Services to Provide
- Business Potential**
- About Business Projections
- Quick Income Projection
- Detailed Income Projection
- Business Plan

Software

- Overview
- Medical Billing
- Dental Billing
- Essential MD Suite
- Clearinghouses
- E.M.R. Software
- Health Level 7
- Server vs Web

Marketing

- Effective Marketing
- Brochures
- Forms
- Licensing
- Post Cards
- Presentations
- Sales Leads
- Websites

Training

- One-on-One
- Manuals
- Audio & Video
- Support

Programs

- Business Programs
- Principal Program
- Preferred Program
- Director Program
- Pricing Per Item
- Financing
- Why ClaimTek
- Compare Programs



Medical Malpractice Insurance Blog

Discussing contemporary medical malpractice insurance issues

Search here...

About

Feb 10 Surplus Lines Malpractice Insurance

Uncategorized

Physicians, Midwives and other health care providers are newly finding that they can access a Malpractice Insurance market that previously had been available only to very large groups and to practitioners who could not find coverage because they did procedures that were considered high risk, like bariatric surgery, or had an extensive claims history or other underwriting concerns. This market is the surplus lines market and more and more it is becoming available to mainstream practitioners. Surplus lines companies can offer more flexible coverage terms and more competitive premiums than are available in the standard markets and many are highly rated.

A little history and law will be helpful to understanding this product. There are generally two forms that Malpractice Insurance companies can take to be approved to sell their products in a given state; admitted and nonadmitted. Both of these forms require that the states in which the company is selling its products submit significant financial documentation to show that it meets the state's requirements for financial solvency and adequate capital. Admitted companies must take one further step and submit to the state for approval the premium rates it intends to charge its customers and the policy forms, and endorsements that it will issue together with any actuarial, policy and procedures information required for state review. After the state has reviewed the company's rates and forms and approved them, the admitted insurance company can sell only within the rate parameters that have been approved and only on the policy forms that the state has approved.

The Nonadmitted or surplus lines insurance company is approved to sell without submitting its rates and forms for state review. It is limited by any state laws that apply to all companies but is otherwise free to meet insurance needs with great flexibility and if the risk is attractive to it, can offer pricing that can be significantly better than the premiums offered by admitted



ABOUT

Medical Malpractice Insurance Blog discusses contemporary medical malpractice insurance issues. The blog will focus on physician, midwife and surgery center malpractice insurance issues, but more often than not, the discussions will be equally relevant to other medical professionals and entities. It is written by Israel Teitelbaum, Attorney at Law and president of Contemporary Insurance Services.

ARCHIVES

- February 2011 (1)
- June 2010 (1)
- December 2009 (1)
- November 2009 (1)
- October 2009 (1)
- September 2009 (2)

LINKS

- Contemporary Insurance Services

can offer pricing that can be significantly better than the premiums offered by admitted companies that are locked in to their state-approved premiums.

The natural question is why would any company want to be admitted? That's where history comes in. Surplus lines was designed to meet the needs of markets where there were no admitted companies. So, for example, when Teleradiology and Bariatric Surgery first emerged, there was a paucity of admitted companies willing to cover these exposures and the surplus lines market was needed. In order to show unavailability, most states required the insurance broker securing coverage in the surplus lines market to demonstrate that it sought this protection in the admitted market and was rejected by at least three companies. As this evolved, some states maintained a list of risks for which it recognized that insurance was not available, and for which three declinations were not necessary. The states also recognized that the consumer protection offered by approval of rates and forms might not be necessary to large and sophisticated customers and some states excluded these customers from the three declination rule. The last steps that have affected these rules have come from federal statutes that supersede state law and allow the sale of surplus policies without declinations on a customer by customer basis or even on any basis. The clear direction of this history is to make surplus lines policies as readily available to small consumers as to large ones.

There is one other aspect of this dichotomy that bears discussion. Most states maintain a guarantee fund which protects policyholders insured in the admitted markets from company failures. So if the admitted company insuring a party goes bankrupt, the state fund will step in and take over management of all claims and for policies that had per claim limit of, for example \$1,000,000, the state will provide protection of approximately \$300,000-\$400,000. For an insured in that position, that is good news and bad news: good news because there is some coverage where there otherwise could be none; and, bad news because history has shown that state management of these claims is simply an effort to close down a bad situation and many cases that would have been defended by a solvent insurance company and won, are settled at the per claim cap and besmirch the insured's claims record. And where does this guarantee fund money come from? It is taxed against the remaining admitted insurers in the state selling that line of insurance. So even though they behaved responsibly, they bear the cost of the irresponsible behavior of the insolvent insurance company that was their competitor.

The disinclination to participate in these guarantee funds is one of the primary considerations for many companies who elect surplus lines status. At the end of the day, they do not mind sharpening their pencils and offering competitive rates to prospects that deserve it, but if they operate lean, they don't want the state coming with its hands out for millions of dollars to cover the behavior of companies that acted irresponsibly. The second motivating consideration is that surplus lines companies are confident in their ability to negotiate state

CATEGORIES

- [Blog News](#)
- [Uncategorized](#)

META

- [Register](#)
- [Log in](#)
- [Valid XHTML](#)

consideration is that surplus lines companies are confident in their abilities to underwrite risk responsibly while still fashioning flexible coverages that may not be available from admitted carriers, coverages for such exposures as HIPPA, Directors and Officers and Cyber losses.

So what's the best way to insure, admitted or surplus? The answer is simpler than it seems. Healthcare professionals should get quotes from both markets and should assure that quotes are presented only by companies with high ratings of "A-" "Excellent" or better from A. M. Best, the nation's oldest and most respected insurance company rating service. Certainly, A. M. Best has called some wrong, but it remains the best and most reliable rating service and there are many services that give high rating to companies whose financials and experience do not warrant a good rating. If a company has no A. M. Best rating or a rating below "A-" the insured is accepting significant risk and should decline those offers. I would say the same for admitted companies, even though they are approved by the state.

Secondly, the brokers presenting the admitted and surplus lines products should be asked to make a written comparison of the differences in price, ratings and policy terms offered by all companies being considered. Also, determine which attorneys the companies will use to defend you. Make sure they are recognized in the field. If, as a customer, you see greater value offered by a highly rated surplus lines company, you should not hesitate to go that route.

 [SHARE](#)    ...

 none

 [Leave a comment](#)  [Trackback](#)

Comments

Leave a Reply

You must be [logged in](#) to post a comment.

 [RSS feed for this post \(comments\)](#)



You are here: [www.tdi.texas.gov](#) · [pubs](#) · [consumer](#) · [cb015.html](#)

A+
A-
📄
🖨️

Information Center Menu

- [Agent / Adjuster](#)
- [Business](#)
- [Consumer](#)
- [Financial Regulation](#)
- [Forms](#)
- [Fraud](#)
- [Health Provider](#)
- [Industry](#)
- [Information Center](#)
- About TDI
- Agency Calendar
- Agency News
- Alerts
- Bulletins
- Data Calls
- Enforcement Actions
- Highlights
- Legal / Legislative Updates
- Jobs
- Orders
- Publications
- Procurement
- Reports
- Rules
- Topics A - Z
- Webcasts

Surplus Lines Insurance

[\(En Español\)](#)

(April 2012)

When you buy insurance, you should buy from companies licensed to sell insurance in Texas. Licensed insurance companies do business in what is known as the "standard market" and must go through TDI's rate and form review process. They are also required to contribute to the state guarantee fund that pays for losses when companies become insolvent or unable to pay claims.

However, there are times when an insurance company in the standard market is not willing to sell you a policy. For instance, you might have an art collection that's too costly for most companies to cover, or you might not meet a Texas company's underwriting guidelines.

Texas law allows some companies to insure risks that companies in the standard market are unwilling to insure. These companies are called "surplus lines" insurance companies. To legally sell insurance in Texas, a surplus lines company must be licensed in its home state or country and must register with TDI.

TDI does not regulate surplus lines companies. Surplus lines companies are not subject to the same rate and form regulations as companies in the standard market. Texas law also excludes surplus lines companies from the Texas Property and Casualty Insurance Guaranty Association. The guaranty association pays claims for member companies that become insolvent. This means that if the surplus lines company becomes insolvent, any claims you had could go unpaid.

Agents who sell surplus lines policies must have a Texas surplus lines insurance license. Agents must try to find a Texas-licensed company to sell you a policy before they sell you a policy with a surplus lines insurance company. If you're not satisfied with an agent's search, consider using another agent to find a Texas-licensed company.

Webcasts
Licensing
Title
Types of Insurance
Windstorm Inspections
Quick Start Menu
I want to...
Resources
Information for...
Stay informed

Surplus lines insurance companies have higher premiums because they insure risks that Texas-licensed companies won't accept.

Beware of Unauthorized Insurers

An unauthorized insurer is a company that is not legally licensed, eligible, or registered to sell insurance in Texas. Unauthorized insurance companies often claim to be licensed in another country and sometimes claim to be surplus lines companies.

Before you buy a surplus lines policy, verify that the company is an eligible surplus lines company and that the agent is licensed to sell surplus lines policies. You can verify a surplus lines insurance company's eligibility and an agent's license status by calling TDI's toll-free **Consumer Help Line** or by using the [Check Companies](#) feature on our website

1-800-252-3439
463-6515 in Austin
www.tdi.texas.gov

Types of Surplus Lines Insurance

Property and Casualty

Most surplus lines insurance policies are property and casualty policies, such as commercial general liability insurance, fire insurance, mobile home policies, automobile physical damage coverage, and medical malpractice policies.

Worker's Compensation

Surplus lines companies can't write workers compensation insurance. State law requires companies selling workers' compensation insurance to be licensed in Texas. If an employer buys insurance to cover its employees' injuries through a surplus lines company or an unauthorized company, the employer loses immunity from lawsuits arising from workplace injuries. The employer also loses some key legal defenses, such as employee negligence.

Other Types

Surplus lines insurance companies generally don't sell life and health policies and won't write automobile liability policies. If you can't find an insurance company willing to sell you the basic liability policy, you can purchase coverage through the Texas Automobile Insurance Plan Association (TAIPA). For more information about **TAIPA**, call

1-800-580-TAIPA (8247)
444-4441 in Austin
www.taipa.org

Regulation of Surplus Lines Insurance Companies

Surplus lines companies' rates and policy forms are not subject to TDI review or to most Texas insurance laws. TDI does have limited oversight of the surplus lines market by

- licensing and regulating surplus lines agents
- determining whether surplus lines companies are legally eligible to do business in Texas
- maintaining a list of eligible surplus lines companies
- monitoring the financial condition of surplus lines companies.

Surplus lines companies must be licensed in their home state or country and must comply with those jurisdictions' requirements, including periodic audits. Surplus lines companies are also subject to lawsuit in Texas, and their contracts are subject to the same rules of interpretation as other contracts.

Financial Requirements

Surplus lines insurance companies must have at least \$15 million in combined capital and surplus to be eligible to do business in Texas. (Capital and surplus are a company's financial cushion against unexpected claims.)

In addition, an insurance company based in a foreign country must have a trust fund of at least \$5.4 million in a Federal Reserve member bank to protect its U.S. policyholders.

Surplus lines agents can only sell you a policy with an insurance company that meets Texas' financial requirements. Texas law requires surplus lines agents to try to determine a surplus lines insurance company's financial condition before placing your coverage.

Required Notice on Policies

Texas law requires agents to list their names and addresses on surplus lines policies they sell. Agents must also include a statement that the insurance company is not licensed in Texas and that the policy is a surplus lines policy. It must also disclose that TDI does not audit the insurance company's financial solvency and that the insurance company is not a member of the guaranty association.

The Surplus Lines Stamping Office of Texas

The Surplus Lines Stamping Office of Texas (SLSOT) is a nonprofit association that helps TDI oversee the surplus lines market.

Surplus lines agents must send SLSOT a copy of each surplus lines insurance policy they sell. The stamping office then reviews each policy to make sure it was properly placed with an eligible surplus lines company instead of a Texas-licensed company.

Surplus lines insurance companies must submit annual financial statements to TDI and SLSOT. A company can lose its eligibility if it falls below Texas financial standards. Historically, very few surplus lines companies have lost eligibility for financial reasons. For more information, call SLSOT or visit its website

1-800-449-6394

1-800-445-6334
346-3274 in Austin
www.slsot.org

For More Information or Assistance

For answers to general insurance questions, for information on filing an insurance-related complaint, or to report suspected insurance fraud, call the **Consumer Help Line** between 8 a.m. and 5 p.m., Central time, Monday-Friday, or visit our website

1-800-252-3439
463-6515 in Austin
www.tdi.texas.gov

For printed copies of consumer publications, call the 24-hour **Publications Order Line**






1-800-599-SHOP (7467)
305-7211 in Austin

To report suspected arson or suspicious activity involving fires, call the State Fire Marshal's 24-hour **Arson Hot Line**

1-877-4FIRE45 (434-7345)

The information in this publication is current as of the revision date. Changes in laws and agency administrative rules made after the revision date may affect the content. View current information on our website. TDI distributes this publication for educational purposes only. This publication is not an endorsement by TDI of any service, product, or company.

For more information contact: ConsumerProtection@tdi.texas.gov

<p>Texas Department of Insurance  333 Cuadalupe, Austin, TX 78701 P.O. Box 149104, Austin 78714 512-463-6169 1-800-252-3439</p>	<p>About TDI Contact with Texans Contact Information Job Opportunities Report Fraud at TDI</p>	<p>Helpful State Links Texas.gov Portal TRAIL State Search TX Homeland Security Texas State Spending</p>	<p>Site Resources Accessibility & Policies Contact Webmaster TDI Site Index Page Viewers / PDF Reader</p>	<p>Stay Informed  Calendar  eNews  RSS Feeds  Webcasts</p>
--	---	---	--	---



Translation by WorldLingo

SERC > Marine Invasions Research Lab > Invasions Lab Online Databases


NBIC

National Ballast Information Clearinghouse

Submit BW Report Search NBIC Database NBIC Research & Development NBIC News Home

Smithsonian Environmental Research Center U.S. COASTGUARD

- NBIC Overview
- Collaborators
- Citation
- Disclaimer
- Credits
- Job Opportunities



ATTENTION REPORTING VESSELS: [Guidance for vessels engaged in coastwise transits \(within 200 NM of shore\) between US ports and places](#)

The National Ballast Information Clearinghouse (NBIC) is a joint program of the [Smithsonian Environmental Research Center \(SERC\)](#) and the [United States Coast Guard](#) that collects, analyzes, and interprets data on the ballast water management practices of commercial ships that operate in the waters of the United States. The principal aims of NBIC are to quantify the amounts and origins of ballast water discharged in US coastal systems and to determine the degree to which such water has undergone open-ocean exchange or alternative treatments designed to reduce the likelihood of ballast-mediated invasions by exotic species. NBIC was established in 1997 at the direction of the National Invasive Species Act of 1996 (NISA). Ballast water data are available for download from our [online database](#).



NOTE: The NBIC has no authority over vessel ballast operations. The electronic submission of ballast water reporting forms to the NBIC may result in the submitter receiving an electronic confirmation of a successful reporting form submission, however, this notice of receipt is not an approval to conduct ballasting operations nor required to conduct ballasting operations. All vessel masters, owners, operators, agents or persons in charge are reminded that they are required to conduct ballast water operations in accordance with the applicable sections of 33 CFR 151 regardless of whether they have received confirmation of a successful reporting form submission.

Contact:

For ballast report-related questions **contact NBIC: nbic@ballastreport.org or (443) 482-2339**

For questions regarding BW standards and compliance **contact USCG:**
<http://www.uscg.mil/hq/cg5/cg522/cg5224/bwm.asp>

Additional information is needed to connect USPTO Enterprise Wi

Additional information is needed to connect USPTO_Enterprise_Wi

ballastreport.org

Chilling Effects

Home | Weather Reports | Report Receiving
Sending a C&D Notice | Search the Database | Topics

Monitoring the legal climate for Internet activity



Chilling Effects Clearinghouse > Home

Print-friendly

Quick Search:

Go

Site Guide

Clearinghouse Topics:

- [Copyright and DMCA](#)
- [Fan Fiction](#)
- [John Doe Anonymity](#)
- [Linking](#)
- [Patent](#)
- [Protest, Parody and Criticism](#)
- [Trade Secret](#)
- [Trademark](#)



Topic maintained by [Chilling Effects](#)

Chilling Effects: Weather Reports



[DMCA Takedown Notice Extravaganza!](#)

February 7, 2013 by Adam Holland

It has been a wild week or so in the DMCA takedown world.

Chilling Effects discusses a variety of recent stories.

[read more](#)

[Google Announces Changes to Transparency Report, Adds Law Enforcement Request Details](#)

January 25, 2013 by Adam Holland

Google has updated their Transparency Report yet again, this time to include a wealth of new data on requests from law enforcement, broken down by the [type of request](#).

[read more](#)

Chilling Effects

A joint project of the [Electronic Frontier Foundation](#) and [Harvard, Stanford, Berkeley, University of San Francisco, University of Maine, George Washington School of Law, and Santa Clara University School of Law clinics](#).

Do you know your online rights? Have you received a letter asking you to remove information from a Web site or to stop engaging in an activity? Are you concerned about liability for information that someone else posted to your online forum? If so, this site is for you.

Chilling Effects aims to help you understand the protections that the First Amendment and intellectual property laws give to

Recently Linked Cease & Desists

- [DtecNet DMCA \(Copyright\) Complaint to Google, Fox](#), February 15, 2013
 - [Music DMCA \(Copyright\) Complaint to Google, COOKING VINYL](#), February 15, 2013
 - [DMCA \(Copyright\) Complaint to Google, DMM.com Labo, Ltd.](#), February 15, 2013
 - [DtecNet DMCA \(Copyright\) Complaint to Google, Fox](#), February 15, 2013
 - [DtecNet DMCA \(Copyright\) Complaint to Google, Fox](#), February 15, 2013
 - [DMCA \(Copyright\) Complaint to Google, æ+â&£r æ,jé¾²](#), February 15, 2013
- [more](#)

News

- [Two Famous Journalism Institutions Shame Themselves By Not Standing Up For Basic Fair Use](#), Mike Masnick, *TechDirt*, February 11, 2013
- [DMCA Takedown Notice Extravaganza!](#), Adam Holland, February 7, 2013
- [Whoops: Google indexes more](#)

your online activities. We are excited about the new opportunities the Internet offers individuals to express their views, parody politicians, celebrate their favorite movie stars, or criticize businesses. But we've noticed that not everyone feels the same way. Anecdotal evidence suggests that some individuals and corporations are using intellectual property and other laws to silence other online users. Chilling Effects encourages respect for intellectual property law, while frowning on its misuse to "chill" legitimate activity.

The website offers background material and explanations of the law for people whose websites deal with topics such as [Fan Fiction](#), [Copyright](#), [Domain Names and Trademarks](#), [Anonymous Speech](#), and [Defamation](#).

In addition, we want your help. We are gathering a [searchable database](#) of Cease and Desist notices sent to Internet users like you. We invite you to [input](#) Cease and Desist letters that you've received into our database, to document the chill. We will respond by linking the legalese in the letters to FAQs that explain the allegations in plain English.

Periodically, we issue "weather reports" assessing the climate for Internet activity based on the letters we receive and news reports. What areas (topics, legal categories, jurisdictions) are coolest to online conduct? What activities risk being frozen out altogether? What conduct gets the warmest reception?

Getting Started:

The Chilling Effects Clearinghouse contains multiple topic areas. [Choose a topic area](#) to view its introduction, Frequently Asked Questions, and annotated Cease & Desist notices, along with reference material and recent news links.

If you are visiting because you have received a Cease & Desist notice, we invite you to [input your notice in the database](#). Questions on the submission form will help to categorize your letter, and then guide you toward topic areas for further information. Once the notice is in our database, clinical law students will be able to annotate it with questions and answers.

[Sample Cease and Desist Letter with Analysis](#)

Conceived and developed at the [Berkman Center for Internet & Society](#), Chilling Effects is a [joint project](#) of the [Electronic Frontier Foundation](#) (EFF) and clinics at Harvard Law School's [Berkman Center](#), [Stanford Law School's Center for Internet & Society](#), Boalt Hall's [Samuelson Law, Technology and Public Policy Clinic](#), and other law schools across the country.

XML Syndicate our newest linked C&D notices: [RSS feed](#)

New: **XML** Syndicate our weather reports (news updates): [Weather RSS feed](#)

For more information, see the [Frequently Asked Questions about Chilling Effects](#).

[than 86,000 HP 'public' printers](#), Zach Whittaker, ZDNet, January 28, 2013

• [Google Announces Changes to Transparency Report, Adds Law Enforcement Request Details](#), Adam Holland, January 25, 2013

• [French Court Orders Twitter to Disclose User Identities](#), Adam Holland, January 24, 2013

[more](#)

Related Resources

- [Charts and Statistics](#), *Chilling Effects Clearinghouse* (charts)
- [Build Your Own DMCA Counter-Notice](#), (form)
- [Legal Scholarship Using Chilling Effects](#), (bibliography)
- [Online Media Legal Network](#), (resource)
- [Chilling Effects \(Chinese\) "寒蝉"](#), *Chilling Effects Clearinghouse*

[more](#)