

## Frequently Asked Questions about ECHO Health Begins Claims Payment

### How will I be paid?

EmblemHealth primarily offers providers two ways to receive claims payments:

- EFT/ERA (Registration required)
- VCard (Default method where no other election in place)

Please contact ECHO Provider Support at **888-492-0032** if your practice cannot process EFT or VCard payments so an accommodation may be made.

### Why should I sign up for electronic funds transfers (EFTs)?

A major advantage of automated payments is the ability to receive an 835/ERA with each EFT payment. In addition, EFT payments will:

- Increase speed of receiving payments
- Significantly reduce payment processing costs
- Streamline the accounts receivable (A/R) process
- Reduce fraud exposure
- Improve the accuracy and timeliness of information

### How do I register for electronic funds transfer and electronic remittance advices (EFT/ERA)?

No registration is needed if you are already registered with ECHO or with the PNC Remittance Advantage Program (prior to Aug. 15, 2020) when payment processing transition(s/ed) to ECHO Health. Your EFT payment elections will automatically transfer to ECHO's Claim Payments & Remittances ("CPR") system.

#### After Aug. 19 for GHI and after Sept. 2, 2020 for HIP/HIPIC:

After you receive your first CPR payment via ECHO Health VCard, you have the option to enroll in EFT/ERA by contacting ECHO Provider Support at **888-492-0032** or enrolling online at: <https://enrollments.echohealthinc.com/EFTERAInvitation.aspx?tp=MDAxODY=>

Note: In addition to your bank account information for the EFTs and your clearinghouse information for delivery of your 835/ERAs, you will need to provide your Tax ID Number (TIN), an ECHO check or "EPC Draft" number found on your remittance statement or recent payment amount as part of the enrollment authentication. See example below showing where to find the EPC Draft number. **I am currently registered with access to the PNC Remittance Advantage (RA) application to view my 835/ERAs– do I need to re-register with ECHO?**

No. After the transition to ECHO, you will be able to view your 835/ERAs through the [emblemhealth.com/provider](https://emblemhealth.com/provider) portal.

### Will my PNC RA log-in credentials work on the ECHO system?

No. For account security reasons, your current registration on PNC RA does not transfer to the ECHO system. Only your EFT selection will transfer. To register or create a new account as a first-time user and manage your EFT selection, you may enroll or modify your EFT

information at <https://view.echohealthinc.com/EFTERADirect/EmblemHealth/> or by contacting ECHO Provider Support at 888-492-0032.

### **Who should enroll my practice online and become the Administrator?**

The enrollee should be a person of authority in your practice, such as a Billing or Office Manager. This person will be able to use and view all web functionality and set the security levels for other users. Please keep in mind that some viewable data contains PII (Personally identifiable information) and PHI (Protected Health information) so you should follow your office's HIPAA guidelines regarding access to information. It may be beneficial to select an additional person for Administrator access in case one person leaves your business. Please remember to cancel access for any individuals who leave your employment.

### **How can I get a copy of my EOPs and 835/ERAs?**

Once the transition to ECHO is complete, [emblemhealth.com/provider](https://emblemhealth.com/provider) will have Explanations of Payment (EOPs) available for all claims. EOPs will be faxed along with VCard payments.

Electronic Remittance Advices Remittances (ERAs) will be sent to you through your clearinghouse and will be available for download from:

- **PNC.com** – 835/ERAs processed through the Remittance Advantage Program (for payments made prior to transition)
- **providerpayments.com** – 835/ERAs processed through CPR

### **I have set up payment preferences with ECHO Health for another payer. Do I need to do the same for EmblemHealth payments?**

If you are enrolled in ECHO Health's AllPayer service then you do not need to take any action. Your payment elections will automatically be applied to your EmblemHealth payments and remittances.

### **Do I need to change my banking relationship to receive EFT payments?**

No change in your banking relationship is required. EFT payments leverage the Automated Clearing House (ACH) network used by all banks in the U.S., just like direct deposit of payroll. You may establish or modify the bank account to where future EFT payments are sent. The link is <https://view.echohealthinc.com/EFTERADirect/EmblemHealth/>

### **How do I receive notification of Virtual Card (VCard) Payment?**

Your office will receive payment notifications via fax with an Explanation of Payment (EOP) along with a virtual card with a number unique to that payment transaction.

### **How do VCard payments work?**

An instruction page is included with the notification. When you receive the ECHO Health VCard number, enter the code into your office's credit card terminal to process payment as a regular card transaction. The steps for processing this payment are similar to how you manually key-in patient card payments today.

**How long do I have to process my VCard?**

If you have not retrieved your funds within 30 days, a reminder email (or postal mail, if email is not available) will be sent to you. If not processed within 60 days, the vCard payment will be voided and a paper check sent to your payment address.

**Will my VCard payment expire?**

Yes, after 60 days.

**If my credit card machine won't process the VCard, who do I contact for assistance?**

You may contact ECHO customer support at the contact information provided in the VCard instructions.

**I have received one or more EFTs or VCards from ECHO, but I am still receiving EFT payments from PNC RA or paper checks directly from EmblemHealth – why does this happen?**

EmblemHealth's transition from to ECHO spans from Aug 19, 2020 to Sept. 2, 2020. In addition, we are in the final stages of migrating our lines of business to newer technology. During this time, you could receive payments from multiple sources. Over the next few weeks you will see all payments eventually process from ECHO. If you believe you have received incorrect payments, please contact our Provider Customer Service center at **866-447-9717**.

**What does CPR cost?**

There are no direct charges to you from EmblemHealth, PNC or ECHO for standard EFT/ERA, VCard or check payments, or for enrollment or portal services. Your bank may charge you fees for receiving EFT payments or depositing checks. Your merchant acquirer may charge you fees for processing card payments. Your healthcare clearinghouse may charge you fees to receive ERA data.

**Is CPR HIPAA-compliant?**

Yes. HIPAA compliance covers three basic areas: security, privacy, and electronic transaction format. Security and privacy are addressed through proper security at sign-in and through:

- Auditing capabilities.
- Strong encryption for all file transfers and data viewing.
- Rules-based privileges for function and data access.

For transaction format compliance, CPR offers the option to receive the ERA in the HIPAA-compliant ANSI X12 835, version 5010 file format.

ECHO's services comply with ERISA (Employee Retirement Income Security Act), HIPAA (Health Insurance Portability and Accountability Act), CORE (Committee on Operating Rules for Information Exchange), OFAC (Office of Foreign Assets Control), and Taft-Hartley regulations.

**Does CPR provide data warehousing?**

Yes. CPR provides online search and retrieval capabilities through the **providerpayments.com** web portal. With the first payment through CPR, all payment history is archived for 10 years.

**If my bank or bank account changes, how far in advance should I notify ECHO?**

It can take up to a week for CPR to validate a new bank account, so plan accordingly before closing your bank account. Contact CPR Provider Service at **888-834-3511** Monday through Friday from 8 a.m. to 6 p.m.

**Resolving Late or Missing 835/ERA Transactions**

CPR typically transfers funds (EFTs) and delivers the associated electronic remittance advice (835/ERA) within one banking day of each other. If you believe you have not received an 835/ERA within three (3) business days of the EFT, please contact CPR Provider Service at **888-834-3511** Monday through Friday from 8 a.m. to 6 p.m.

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**What is an electronic remittance advice (835/ERA)?**

An 835/ERA is a computer transaction that contains the detail associated with one or more claim payment transactions. It replaces the paper Explanation of Payment (EOP). It includes the amount of payment, the method of funds delivery (e.g., check, electronic funds transfer, card), and other claim details. 835/ERAs are available sooner than paper remittance advices and can be viewed, downloaded, printed, or imported directly into your A/R system.

835/ERAs also report adjusted and denied claims processed, including situations where the net payment is zero. Any denied claim will be reported along with a denial or reason code with descriptions.