



Settlement Advocate Frequently Asked Questions AmeriHealth Caritas Louisiana



Preface

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Document Purpose

This document is intended to answer provider questions about Automated Clearing House (ACH)/Electronic Funds Transfer (EFT) and Electronic Remittance Advice (ERA) provided through ECHO Health Inc., a partner of Change Healthcare.

Basic Questions

1. Who is ECHO Health Inc.?

ECHO Health Inc. is a leading provider of electronic solutions for payments to healthcare providers. ECHO consolidates individual provider and vendor payments into a single compliant format approved by the Employee Retirement Income Security Act of 1974 (ERISA) and the Health Insurance Portability and Accountability Act of 1996 (HIPAA), remits electronic payments, and provides an explanation of provider payment details to providers.

2. What are the payment modalities available through ECHO?

- ACH/EFT – Automatic deposits direct from the clients' bank to your bank account.
- MedPay – eCheck replacement for paper checks.
- Paper Checks by mail.

3. Why is AmeriHealth Caritas Louisiana implementing this new system?

The new system gives providers access to online features when searching, viewing, or downloading an Explanation of Provider Payments (EPP) and 835 files. Additional benefits include normalized ERAs and consolidated payments.

4. What does payment consolidation mean?

It is a consolidation process for provider documents. For recipients of paper checks, documents are consolidated by Provider Tax ID and Provider Address. ACH payments are consolidated by Provider Tax ID and optionally NPI within Provider Tax ID.

5. How do I contact ECHO if I am having technical support issues?

For assistance with any technical support issues, contact ECHO at (888) 834-3511.

Electronic Funds Transfer - EFT

1. Is EFT/ACH available?

Yes, electronic deposits to your bank accounts are available. Transaction fees by your bank may apply.

2. What information do I need for EFT registration?

In addition to your banking account information, you will need to provide your tax identification number along with an ECHO draft number and payment amount as part of the enrollment authentication. If you do not have a draft number, you can contact customer service at ECHO for assistance (888) 834-3511.

3. What is an ECHO draft?

The ECHO Draft is a unique number assigned to a payment and is also the check number if the payment is a check.

4. How do I sign up for EFT?

You have two enrollment options to sign up for EFT:

Option 1

Enrollment with only AmeriHealth Caritas Louisiana (**no fees apply**) visit, <https://enrollments.echohealthinc.com/efteradirect/enroll>

Option 2

Enrollment to receive EFT from **All Payers** processing payments on the Settlement Advocated platform (A fee for this service will apply) visit, <https://enrollments.ECHOhealthinc.com>

5. How do I check the status of my EFT enrollment?

To check the status of an EFT enrollment, providers can contact customer support at ECHO (888) 834-3511.

6. What will my bank statement reflect once the EFT transaction is processed?

The payment will appear on your bank statement from Huntington Bank and ECHO as "PNC – ECHO".

7. What website do I access to view my Explanation of Provider Payment (EPP) and Electronic Remittance Advice (ERA)?

Provider documents can be accessed from www.ProviderPayments.com

8. Is there a user guide available?

To access the Provider Payments Portal Quick Reference Guide, go to www.ProviderPayments.com and log in your account information. The User Guide can be accessed by selecting the Help button on the portal.

Electronic Remittance Advice - ERA

(also known as an 835 file)

1. What is an Electronic Remittance Advice (ERA)?

An ERA is an electronic file that contains claim payment and remittance information. It is often referred to by its HIPAA transaction number, 835.

2. What are the advantages of receiving ERAs?

In conjunction with practice management software packages that can handle an ERA (also known as an 835 file), it is possible to reduce manual posting of claim payments and reconciling patient accounts, thereby saving your practice time and money.

3. How do providers enroll to receive 835 files from their desired clearinghouse for ECHO payments?

- ECHO can supply the hard copy ANSI 835 Enrollment Form.
- The provider may access: <https://enrollments.echohealthinc.com/eferadirect/enroll> and select the option to enroll in an ERA only.

4. Is a single enrollment for all payers available or do I have to enroll for each payer separately?

Single and multiple payer enrollments are available. If a single enrollment is preferred, use the ANSI 835 Enrollment Form. If multiple payer enrollments are desired, this is completed automatically using the online ERA enrollment. A fee may apply.

5. Are there fees associated with the ERA enrollment?

Fees are not applied to an ERA only enrollment.

6. Who do I contact if I have not received my 835 files?

- You may send an e-mail to EDI@echohealthinc.com or
- Contact Customer Service at (888) 834-3511, Monday to Friday, between the hours of 8 am to 6 pm, EST.

7. What is the standard naming convention for the 835 files?

- If the provider is receiving payments from ECHO directly, the file naming convention is "ANSI835_ProviderTIN_UniqueIdentifier"

8. How soon after I enroll will I receive my 835 files?

You will receive your 835 with next issued payment.

9. Do I need a special computer software to use ERAs?

To use ERA, you will either need practice management software that can import an ASC X12 Health Care Claim Payment/Advice (835) transaction, version 5010A1; or you will need to contract with a clearinghouse (such as Change Healthcare) that can translate this format to one that your practice management system can import.

10. Why doesn't the information on my ERA match my paper remittance advice?

Paper remittance advices are a proprietary product of the payer, so they can utilize a custom design and proprietary code sets. However, ERAs are regulated by HIPAA and must use mandated data elements and code sets, such as claim status codes and adjustment reason codes. These codes are not the same as the payer's internally developed codes available on paper remittance advices. Consequently, the wording for these codes may not match, but they will still convey the same general meaning.

11. Are pended claims included in ERAs?

No. ERAs only include final status paid or denied claims.

Current MedPay Users

1. What is MedPay?

MedPay is a paper check replacement technology that gives you, as a provider, instant access to payment through any web browser. Checks can be converted into a real-time virtual card, enrollment can be made to have all future payments as ACH, or a check can be printed directly to your local printer. The web browser is used to view EPPs through the secure portal and print locally if desired.

2. Will I automatically be offered MedPay through AmeriHealth Caritas Louisiana?

Yes, if you are currently receiving MedPay through another Payer.

Keep in mind, if you are not receiving MedPay through another payer, then MedPay will *not be* available to you under this plan.

3. How will my payments change if I currently receive MedPay?

If you are currently receiving MedPay through another payer, those payments, and all subsequent payments you receive from AmeriHealth Caritas Louisiana will be delivered via the MedPay Exchange portal unless you decide otherwise.

4. How do I access the MedPay Exchange portal?

<https://my.echecks.com/login/deluxe>

5. If am currently using MedPay with a different payer but I do not want to use MedPay for AmeriHealth Caritas Louisiana, do I have to?

MedPay is an opt-in paper check replacement model. You cannot choose MedPay payments by payer. If you are MedPay enrolled, meaning you are receiving eCheck payments and you prefer to not receive eCheck payments, you will need to enroll for EFT by using this link: <https://enrollments.echohealthinc.com/eftdirect/enroll>.

6. Who do I contact if I am unable to find my remittance on the MedPay site?

If you have any difficulty in finding your payment or remittance, contact the support team at **(888) 471-3920**.

7. Who do I contact to dispute a payment that has cleared?

Any disputed claims will be handled at the ECHO call center **(833) 318-7212**.

8. Who do I contact to opt out of MedPay?

If you are choosing to opt out of MedPay, please contact the Deluxe Healthcare team at **(888) 471-3920**.

If you prefer to enroll for EFT with AmeriHealth Caritas Louisiana (where a fee does not apply), go to <https://enrollments.echohealthinc.com/EFTERAdirect/enroll> to complete the EFT enrollment setup.

Change Healthcare is inspiring a better healthcare system.

Change Healthcare is a key catalyst of a value-based healthcare system – working alongside our customers and partners to accelerate the journey toward improved lives and healthier communities. While the point of care delivery is the most visible measure of quality and value, we are a healthcare technology solutions company that uniquely champions the improvement of all the points before, after, and in-between care episodes. With our customers and partners, we are creating a stronger, better coordinated, increasingly collaborative, and more efficient healthcare system that enables better patient care, choice, and outcomes at scale. For more information, www.changehealthcare.com.

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