Electronic Payments & Statements (EPS) Frequently Asked Questions (FAQs)

Note: EPS features contained within these FAQs may not be applicable to all Payers.

General Questions

1. **What is Electronic Payments and Statements?**
Electronic Payments and Statements (EPS) is a fully integrated electronic remittance and electronic reimbursement (ACH/Direct Deposit or Virtual Card Payments) solution for healthcare professionals. EPS can save your organization thousands of dollars per year and improve the claim reconciliation process, boosting efficiencies and eliminating manual processes.

   Today, more than 1 million healthcare professionals Optum's electronic payment service to receive electronic claim payments. It's easy to Enroll and the service is free, too – there's no software to buy or install, all you need is an internet connection.

2. **What benefits does EPS provide to our health care organization?**
The benefits of enrollment in Electronic Payments and Statements for your organization include:
   - Improved cash flow by eliminating 5-7 days of mail time and check float
   - Elimination of bank fees for depositing paper checks or lockbox processing;
   - Easy, secure online access to current and historical claim data
   - Automated payment posting capabilities that streamline your administrative processing and more

3. **Will we need to switch banks to take advantage of EPS?**
No. You can direct electronic claims payments to the bank of your choice or you can elect to receive a virtual payment which does not require you to share your banking data.

4. **What are the benefits of using EPS?**
There is significant time and cost savings available to healthcare professionals enrolled in this program. On average, each paper EOB and paper check costs a healthcare organization $9 to process. An organization can achieve significate cost saving and claim reconciliation efficiencies by migrating to EPS.

5. **How will we receive claims payments and ERA information for posting receipts and reconciling patient accounts?**
You can receive payment and EOB information in one of three ways:
   - Your ERAs will be consolidated into a single document that will be delivered to you via EPS. The ERAs contained in this document will match the amount of the funds deposited directly into your account or the amount of your virtual payment. You can review and print your payments and ERA information online. Once you print these, you can post them just as you do today. The only difference is that you will now avoid lock box and bank deposit fees and the hassle associated with depositing paper checks.
   - Download a free 835 file that can be used to auto-post into your Practice Management System. This is standard functionality in EPS, and negates the need to enroll with a Clearinghouse.
   - Obtain the 835 file from your clearinghouse or EDI vendor.

   Note: If you elect to receive the 835 file via your clearinghouse or EDI vendor, you will need to contact them and request receipt of this file. While you arrange to have this 835 delivered from your clearinghouse, you will be able to secure your remittances as noted in the first two options above.

Getting Started

6. **How do we sign up for EPS or make changes to our current payment selection?**

   - You can sign up online at: www.Optum.com/enroll

   - If you have any questions on EPS enrollment, contact EPS provider support at 1-877-620-6194

   - To enroll subsequent TIN(s), select the 'Enroll a new TIN' from the TIN drop-down box within the Maintain Enrollment tab. Complete all required fields, upload your banking documentation (voided check or bank letter), and upload your signed and dated W9. Review your information for accuracy and choose 'Edit' to make corrections or 'Submit' to complete your enrollment.

   - To print a copy of your enrollment record, select 'Print Enrollment Record' from the *Enrollment Completed Successfully* page.

   - If your organization needs to establish separate depository accounts for specific NPI, select the 'Edit' button on the Maintain Enrollment tab and navigate to the Bank Accounts sub-tab.

7. **Can we sign up for EPS if our organization uses a billing service?**

   Yes, your organization can enjoy the benefits of EPS whether you handle your own billing or use a 3rd party billing service administrator. Your Billing vendor will first need to enroll in EPS and they are then able to request access to your EPS account via the 'Billing Services Info' tab after your Billing vendor completes the enrollment process.

8. **What does the Electronic Payments and Statements service cost?**

   There is no cost to your health care organization to enroll in EPS or to receive electronic claims payments and remittance information through this service. In fact, by enrolling in EPS you will save the cost of administering paper checks and ERAs.

9. **After we submit our enrollment form, when can we expect our first payment to be sent electronically?**

   Payments typically begin 10-14 days after the enrollment has been processed and a successful pre-note transaction has been completed.

10. **Does enrollment in EPS affect the way we submit claims?**

    No. Please continue to use your current process for all claims submissions.

11. **If we want to begin receiving the 835 from a clearinghouse what must we do to initiate the process?**

    By enrolling in EPS, you will always have access to the 835 File via the EPS web site. If you'd like to receive the 835 file through your clearinghouse you must register and enroll for electronic distribution and provide the exact Payer IDs of the Payers you wish to have the clearinghouse route to your organization.

12. **What is the Routing Transit Number (RTN) and where do I find it?**

    Your Routing Transit Number (RTN) is a 9-digit number that identifies the financial institution where the account is located. The RTN is usually located in the bottom lower left hand corner of your check and usually precedes your account number. It is strongly recommended that you confirm the appropriate RTN and account number with your financial institution. Incorrect entries will delay your payments. Please note that the Routing Transit Number cannot be sourced from a deposit slip.
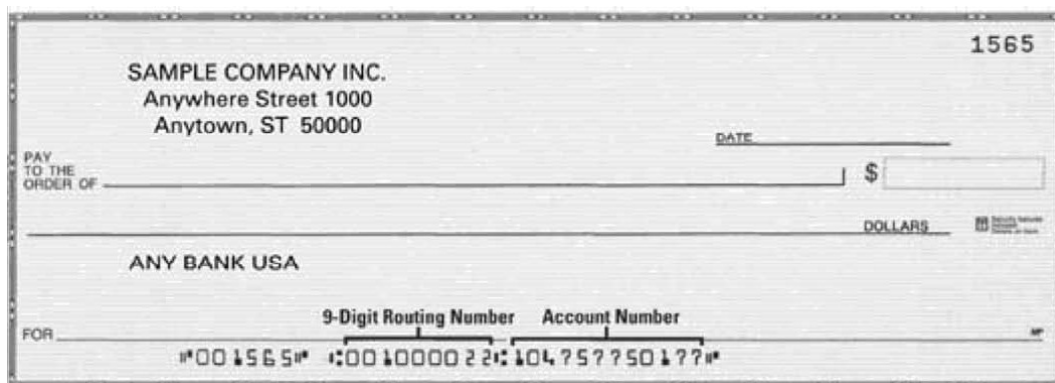
13. **We don't have checks for this account. Is it ok to use the information from the deposit slip instead?**

No, the deposit slip contains a different RTN that will cause the payment to reject. It is strongly recommended that you confirm the appropriate RTN and Account numbers with your financial institution.

Post Enrollment Questions

14. **How do I access my EPS payment and remittance information?**

To view your claim payments and provider remittance advice, please log into EPS.

The primary contact for your EPS account received the registration email that contains login credentials. If the primary contact has changed or you do not know who the primary contact is on your account, please review the list of authorized users for your EPS account on the 'Manage User' tab or contact EPS customer service at 1-877-620-6194.

15. **How can we start receiving an 835 data file?**

By enrolling in EPS, you will always have access to the 835 via the EPS web site. If you'd like to receive the 835 file through your clearinghouse you must register and enroll for electronic distribution and provide the exact Payer IDs of the Payers you wish to have the clearinghouse route to your organization.

16. **We want to download the 835 from EPS. How do we stop the 835s from being sent to our clearinghouse?**

Contact your clearinghouse or EDI vendor and let them know that you wish to discontinue receiving the 835 for the specified Payer(s).

17. **Do we need any software to utilize the Download 835 solution?**

No special software is required to download the 835. It is not necessary to download the 835 unless you plan to import it into your practice management system.

However, you may need additional software to translate the 835 into a format that is usable by your particular practice management system. Contact your practice management system vendor for more information about what you may need

18. **Can our clearinghouse download the consolidated 835 from EPS?**

At this time, EPS does not offer this capability.

19. **Can EPS remove funds from my depository bank account?**

No, adjustments will appear on the 835 file or electronic ERA and future payments will be adjusted accordingly. *EPS cannot debit or deduct funds from your checking account for claim overpayments and/or refund requests. EPS can make adjusting/correction entries to correct deposit errors.*

20. **Can the Payment and Remittance information be segregated by something other than Tax Identification Number (TIN)?**

EPS currently supports claims payments and remittance at the TIN level with an option to select the National Provider Identifier (NPI) level. Please see the NPI section of this document for more information about this option.

21. **Can we search for the payment and/or remittance data we need?**

EPS offers the ability to search for claims paid electronically for a rolling 13 months. If you are not sure if a claim has been paid or are searching for claims you know have not been paid, please contact the payer directly.

22. **How do we look up information for more than one Tax Identification Number (TIN)?**

EPS allows you to review claims payments one TIN at a time. From the TIN drop-down menu, to begin reviewing payments and claims for another TIN choose the desired TIN from the menu. Your screen will be refreshed with the available options for that TIN.

23. **How do I match my EFT (electronic deposit) to the correct ERA?**

The TRN segment of the ERA will match the Payment Related Information in the data provided from your financial institution.

The provider is responsible for contacting their financial institution to arrange for the timing and delivery of the CORE required minimum CCD+ data elements necessary for re-association.

The minimum data elements that the financial institution must share with the provider organization are:

1) Effective Entry Date - Date of deposit

2) Amount – Total actual provider payment amount / amount of the deposit

3) Payment Related

Information;

Trace Type Code = 1

EFT Trace Number = EFT Payment

Number Payer Identifier = Payer TIN

preceded by a 1

Originating Company Supplemental Code = EPS sends the 5 digit Payer ID preceded by 4 zeros

If you would like to locate the remittance online, you can follow these simple steps:

- From the View Payments tab, find the payment that you need to reconcile to your practice management system.
- Select the payment by clicking on the Payment Number.
- The View Remittance Details page displays all the claims, service lines and adjustment data that are included in the payment.
- You may work directly from the View Remittance Details screen or print the ERA by clicking on the Print ERA button.
- To view a single claim, locate the desired claim and click on the Claim Number link.
- The View Claim Detail page displays additional adjustment information (if applicable).
- Print the claim by clicking on the Print Claim Detail button.
- To return to the ERA that contains this claim, click on the Return to View Remittance Details button.
- To quickly locate a particular claim, ERA or payment, select Search Remittance and use the search functionality to find what you need.

24. **If we change our EPS enrollment data (i.e., banking information, mailing address, etc.), when will it be effective?**

Changes to your enrollment record are effective within 5 – 7 business days. A new pre-note transaction is conducted on each bank change to ensure the account is open and in good standing.

Minor changes to your organization's name, address, or phone number can be modified online via the "Maintain Enrollment" tab. Changes to NPI or banking information can be conducted online, by an Admin accessing the 'Edit' button on the 'Maintain Enrollment' tab and navigating to the Bank Accounts sub-tab. If you are adding or changing banking data please be prepared to upload a copy or your voided check or bank letter along with your current W9. The W9 must be signed and dated.

25. **Our 835/ERA is missing or late. Who do we contact?**

Contact your clearinghouse or vendor to report missing or late 835/ERA files. A news item will be posted to the EPS Home page in the event that there are delays in 835/ERA delivery due to our processing.

26. **Our EFT is missing or late. Who do we contact?**

Contact the EPS helpdesk to report missing or late payments. If the issue cannot be resolved during the call, the representative will forward the issue to a second level support team for additional research. The second level support team will work with you, your financial institution, Optum Bank and the Payer to resolve. A news item will be posted to the EPS Home page in the event that there are delays in EFT delivery due to our processing.

National Provider Identifier (NPI)
Electronic Payments and Statements FAQs

Quick Reference Guide

EPS uses the National Provider Identifier (NPI) field values you provide during claim submission to consolidate and deliver Electronic Payments & Statements (EPS) payments and electronic remittances. Correct submission of NPI information on paper and/or electronic claims is vital to your EPS experience.

For receiving Electronic Funds Transfer payments parsed below the tax id and based on the NPI, please follow these steps:

Note: If your organization has not yet communicated your NPI information to the payers you work with, you must do so outside of EPS.

Following the steps indicated here to make EPS aware of payments requested below the tax id level does NOT make payers aware of your NPIs in any way.

To establish separate depository accounts for some or all of your NPIs, first navigate to the Maintain Enrollment tab and select the 'Edit' button. Next select the Bank Accounts sub-tab and open the NPI section. The NPI bank account that your organization adds must be different than the bank account at the TIN level. Duplicate TIN and NPI bank accounts are not allowed. Please be prepared to upload a copy of your voided check or bank letter along with your current W9. The W9 must be signed and dated.

Provide your 10 digit (all numeric) NPI in the claim formats that are submitted to the payer. Please verify that the 10 digit number is accurate. How you submit the NPI number on your claims is critical to the EFT payment. Please work with your clearinghouse vendor to ensure that you are submitting your NPI in the correct location of your claim file. See below for more information:

How to use your NPI number(s) when submitting claims.

   Electronic claims:

   EPS will consolidate and generate EPS payments and remittances using the NPI numbers you supply in loop 2010AA/NM109 (billing provider) OR loop 2010AB/NM109 (pay-to provider) of the ANSI X12 837 format. The 837 should only include the 2010AB/NM109 (pay-to-provider) when it is different from the 2010AA/NM109 (billing provider). If the 837 includes the 2010AB/NM109, that NPI will be the pay-to-provider. Otherwise, the NPI in 2010AA/NM109 will be the pay-to-provider in 1000B/N104 of the EPS 835.

   • If you wish to split EPS payments by rendering physician, you should insert the rendering NPI in the appropriate NM109 as described above.

   • If you wish to consolidate your EPS payments by department or for the entire organization, you should insert the department or organization NPI in the appropriate NM109 as described above.

An individual 835 and EFT payment will be generated for each unique NPI received as the Primary Identifier in these loops.

Please note: EPS will NOT generate an 835 and EFT payment based on the NPI provided in loop 2310A/NM109 (referring/attending) OR loop 2310B/NM109 (rendering/operating)

   Paper Claims - Professional:

   EPS will generate an individual 835 and EFT payment based on the NPI received in Box 33a of the revised 1500 claim form.

   Paper Claims - Institutional:

   EPS will generate an 835 and EFT payment based on the NPI received in Form Locator 56.

NPI Questions

1. **Can a hospital, physician, or health care professional enroll in EPS and designate various NPI numbers so as to direct electronic payments to specific bank accounts and consolidate electronic remittances (835s)?**
    Yes, however, all physicians and health care professionals who use that specific TIN will be enrolled in EPS and any physician or health care professional represented by that TIN will no longer receive paper remittances and EOBs.

2. **If a hospital, physician or other health care professional registers their NPI number with a Payer does this automatically enroll their NPI number with EPS also?**
    No. At this time this information is not shared and will need to be submitted separately.

3. **Does a physician or health care professional need to designate an NPI number for EPS?**
    No. If no NPI number is designated, payment will be made to the bank account associated to the organizational TIN.

4. **Does a hospital, physician or other health care professional have to enroll all of their NPI numbers with EPS?**
    No. Only NPI numbers for departments or divisions of the Tax ID Number requiring specific deposits can be designated to go to separate bank accounts and need to be identified for EPS. Example: A large state hospital has over 250 NPI numbers under their corporate TIN. Of those 250, only four NPI numbers correspond to separate banking relationships while the payments of the others roll-up underneath one of the four - main hospital, physician group, laboratory and radiology groups.

5. **Are electronic remittances, as well as payments identified by NPI?**
    Yes. 835s and online EPRAs will be separated by NPI. From the EPS, select View Payments. The Payment Summary page will display the NPI number for each payment and will also allow the user to filter their search by TIN or NPI Number. Remittance search can also be done by NPI number.

6. **Can a physician or health care professional continue to have their payments deposited into a single bank account, yet use NPI to separate 835s and online ERAs?**
    Yes. Electronic remit consolidation can be done either at the TIN or NPI level. If done at the NPI level, each NPI will receive a consolidated payment and remit.