



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 practical solution to provide electronic delivery of payments and electronic remittance advices (ERA) to physicians, hospitals and other health care professionals. EPS allows for faster payments by eliminating the need to deposit paper checks, offers easier reconciliation, less paperwork and greater efficiency improving the way we all do business.

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 mail time and check float;
- Elimination of bank fees for depositing paper checks or lockbox processing;
- No more paper checks to physically track and deposit;
- Online access to your electronic remittance advices (ERA);
- 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.

4. What are the benefits of using EPS?

There is significant time and cost savings available to physicians' offices enrolled in this program. In addition, large payers, like Medicare are aggressively revising their policies to eliminate paper checks and remittances.

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:

- Instead of mailing you multiple ERAs daily, 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. 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 claims 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?

- If you have any questions on EPS enrollment, contact EPS customer service at 1-877-620-6194, prompt 1 for Enrollment.
- To enroll subsequent TIN(s), select the [TIN] - 'Not Enrolled' from the TIN drop-down menu. You will be asked if you wish to enroll this TIN in EPS. Select 'Yes' to enroll. Complete all required fields and select 'Continue'. 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, call the Customer Service number listed on the EPS Welcome Page under Resources, Contact Us to obtain the necessary form. An NPI Addendum form must be submitted for each NPI that requires a separate depository account.

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

You can enjoy the benefits of EPS whether you handle your own billing or use a billing service administrator. Please contact your billing vendor to determine how EPS can benefit your practice. Your vendor may also contact EPS Customer Support at the phone number or mailing address listed on the EPS Welcome Page under Resources, Contact Us.

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. The enrollment form for EPS is sent to Optum Bank. Can you tell us about Optum Bank?

Optum Bank was chartered in 2002 to improve services offered by OptumHealth Financial Services. Optum Bank is a state-chartered financial institution and its accounts are FDIC-insured up to \$100,000. EPS payments and related services will be administered through Optum Bank.

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

Payments typically begin 7-10 days after the enrollment is completed.

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

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

12. 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 via the EPS web site. If you want to receive this file through your clearinghouse however, please notify your clearinghouse.

13. 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.



14. 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

15. Where can we get detailed information about how to use the Payment and Remittance tools in EPS?

The EPS User Guide provides easy to follow step-by-step instructions for all the features and functionality of EPS.

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

To view your claim payments and provider remittance advice, please access the EPS portal via the healthcare user login from www.optumhealthfinancial.com

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 select the Maintain Enrollment link or contact EPS customer service at 1-877-620-6194 and select option 1, then option 2.

17. 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 want to receive this file through your clearinghouse however, please notify your clearinghouse.

18. 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.

19. 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

20. Can our clearinghouse download the consolidated 835 from EPS?

At this time, EPS does not offer this capability.

21. How can we request a copy of an 835 that is more than 90 days old?

From the Payment Summary page, you can review payments using the Quick Search drop-down menu for the past 30, 60, or 90 days. Each payment will have a corresponding 835.

For payments over 90 days old, select Search Remittance and choose the appropriate search criteria to search for payment information for up to the past 13 months. The search results will include the option to download the 835. Refer to the EPS User Guide for detailed instructions on the Search Remittance functionality.

22. 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.*

23. 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.

24. 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.

25. 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.

26. 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 page, 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.

27. 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 the next business day.

Minor changes to your organization's name, address, phone number or email addresses can be modified online under "maintain enrollment." All changes to NPI or banking information must be submitted in writing. To initiate this process, call the EPS Customer Support number listed under Resources, Contact Us.

28. 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.

29. 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.

30. How will I be notified when my enrollment is complete?

If you listed yourself as an Administrator on the enrollment application, you will receive three emails.

- The **first email** will confirm that your enrollment application was successfully completed.
- The **second email** will list all Payers that EPS is connected with. If you currently submit claims to these Payers, your payments will now be made electronically by EPS.
- The **third email** that you receive will contain your user name. You will be required to complete the user registration process to access the EPS website. Please follow the directions in the email to complete the registration process.

31. Others in my practice need access to EPS. How do I add new users?

All Administrators have access to the 'Manage Users' tab in EPS. In the 'Manage Users' tab, Administrators can add new users, determine the access level for that new user and determine which TINs should be associated with that user. The new user that you add will receive an email that will prompt them to complete the registration process. The new user will not be active until they have completed the registration process.

32. The Administrator for our organization created a new user. What happens next?

The new user created by your organization's Administrator will receive an email. This is the registration email and the new user must complete the registration process in order for their account to display in the 'User List' on the Manage User tab.

33. What is the difference between an 'Administrator' and a 'General User'?

Administrators have the ability to add, edit and delete users as well as assign TINs and NPIs to specific users. Administrators also have the ability to view TIN and NPI level bank account information.

General Users do not have any ability to add or delete other users. General Users only have the ability to update their own personal information.

34. Our organization includes multiple TINs. Can I associate multiple TINs to a single user?

Yes! EPS, now offers the ability to manage claim payment data for multiple TINs under a single user, eliminating the need to set up contact information under each TIN.

35. How do I update my personal information associated with my user name?

All users on the Optum branded portal have access to update their personal information via the "My Profile" tab. In addition, the 'My Profile' tab also enables users to manage their password and security questions. Users accessing EPS from a Payer branded portal will be able to update their personal information under 'Manage Users.'

36. I am in the Manage User tab, I see that some users have a different status. What is the difference between an "Active," "Pending Registration" or "Pending" status?

The definition of an "Active" user is one that has completed the registration process. The registration process includes the creation of a password, security questions, confirmation of personal information and the opt-in of the Terms and Conditions. Once a user is "Active", they will have the ability to add, edit or delete users and view or change bank account information if they have an Administrator access level.

The definition of a "Pending Registration" user is one that has not yet completed the registration process. Until the user has completed the registration process no changes are allowed to that user's personal information, however, Administrators can associate a user in the "Pending Registration" status with other TINs.

The definition of a "Pending" status represents a new user added during a new TIN enrollment. This user will remain in the "Pending" status until the TIN has successfully completed the pre-note validation and the enrollment is activated. Once the TIN has been activated the user will receive the registration email and the user's status will move from "Pending" to "Pending Registration."

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 of all of your NPIs, call the Customer Service number listed on the EPS Welcome Page under Resources, Contact Us to obtain a form. An NPI Addendum form must be submitted for each NPI that requires a separate depository account.

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 our 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 default bank account for the corporate organization.

4. Can NPI numbers for EPS be submitted to EPS through a Payer?

Not at this time. If your organization needs to establish separate depository accounts for specific NPI, call the Customer Service number listed on the EPS Welcome Page under Resources, Contact Us to obtain the necessary form. An NPI Addendum form must be submitted for each NPI that requires a separate depository account.

5. 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.

6. Are electronic remittances, as well as payments identified by NPI?

Yes. 835s and online ERAs 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.

7. 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.