



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

*As of August 25, 2014, your PAF reimbursements can be made by direct deposit.*

### How do I enroll for direct deposit?

You can enroll for direct deposit by visiting:

<http://www.optumhealthfinancial.com/physicianshealthcareproviders/electronicpaymentsstatements/>

Or by calling the Customer Support Center at (877) 620-6194

### Benefits of direct deposit for PAF-participating providers

- PAF payments no longer have to be managed separately
- Eliminates the burden of having to track and deposit checks
- Payments are received much more quickly
- Email notification when funds are deposited
- PAF remittance data available via a secure web portal

### General Questions

#### 1. What is 'Electronic Payments and Statements (EPS)'?

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 an easier way to reconcile you payments 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 or Patient Assessment Form payments to the bank of your choice.

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



#### **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 or Patient Assessment Form payments and ERA information for posting receipts and reconciling patient accounts?**

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.

### **Getting Started**

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

If you have any questions about EPS enrollment, contact EPS' customer service at 1-877-620-6194, select 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 1-877-620-6194.

#### **8. Can we designate a PAF-specific bank account without providing a separate TIN?**

The EPS system does have the capability to set up separate bank accounts for a TIN at the Payer level. As such, you can have a separate bank account for PAF that differs from other Payers.

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If you are currently enrolled in direct deposit and wish to designate a separate bank account for PAF reimbursements, contact the EPS Customer Support Center at 1-877-620-6194 and request the Payer Level Form.

If you are not yet enrolled in direct deposit and wish to designate a separate bank account for PAF reimbursements, you must do the following:

1. Contact the EPS Customer Support Center at 1-877-620-6194 to request a copy of the EPS EFT Enrollment Authorization Agreement and the Payer Level Form or download them from : <http://www.optum.com/hqpaf>
2. Complete both forms as directed with TIN level bank account.
3. Return a copy of both forms via fax or to the address on the forms along with a copy of void check or bank letter and completed W-9.

(Note: Standard enrollments that do NOT require a PAF specific account can complete the form as usual or complete the online enrollment.)

#### **9. 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 or Patient Assessment Form payments and remittance information through this service. In fact, by enrolling in EPS you will save the cost of administering paper checks and ERAs.

#### **10. 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.

#### **11. 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.

#### **12. Does enrollment in EPS affect the way we submit claims or Patient Assessment Form?**

No. Please continue to use your current process for all claims or Patient Assessment Form submissions.

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**13. If we want to begin receiving the 835 from a clearinghouse what must we do to initiate the process? (Note – this is not applicable to Patient Assessment Form Program).**

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, please notify your clearinghouse.

**14. 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.

**15. 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**

**16. 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.

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

To view your claim or Patient Assessment Form payments and provider remittance advice, please access the EPS portal via the healthcare user login from [www.optumhealthfinancial.com](http://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.

**18. 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 or Patient Assessment Form overpayments and/or refund requests. EPS can make adjusting/correction entries to correct deposit errors.

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

EPS currently supports claims or Patient Assessment Form 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.

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

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

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

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

**22. 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 banking information must be submitted in writing. To initiate this process, call the EPS Customer Support number at 1-877-620-6194.

**23. 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.

**24. 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.

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- The second email will list all Payers that EPS is connected with. If you currently submit claims or Patient Assessment Form 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.

**25. 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.

**26. 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.

**27. 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.

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

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

**29. 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.'



**30. 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.”

**31. How can I download my 835s, Payer PRAs and/or ePRAs in one place, without having to request these individually through different pages?**

When you access EPS through Optum’s website, you will have access to request and download data bundles via the Payment Data Files tab. To create a data bundle, you will need to select your required settlement date(s), the file types to be included in the bundle (835s, Payer PRAs and/or ePRAs) and for which Payer(s). Once processing is complete for your data bundle request, you will receive an email notification that your data bundle is available for download under the Download Data Bundle tab within Payment Data Files.

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