## **Electronic Payment and Remittance Advice Services**

Molina Healthcare of Florida has partnered with Change Healthcare and ECHO Health Inc. (ECHO Health), a leading innovator in electronic payment solutions, to offer more electronic payment options to our health care providers. You can select the payment method that best suits your accounts receivable workflow.

## Virtual Credit Card (VCC)

ECHO Health offers virtual credit cards as an optional payment method. Virtual credit cards are randomly generated, temporary credit card numbers that are either faxed or mailed to providers for claims reimbursement. VCC payments have a number of advantages for providers:

- You do not have to enroll or fill out multiple forms in order to receive VCC.
- We will never request personal information, such as practice bank account information.
- You can access your payment the day you receive the VCC.

Providers who are not currently registered to receive payments electronically will receive VCC payments as their default payment method, instead of paper checks. If you have a HIPAA certified fax number on file, your office will receive fax notifications; if not, your virtual card will be mailed. Each notification will contain a virtual credit card with a number unique to that payment transaction including an instruction page for processing. The step for processing this payment is similar to how you manually key-in patient payments today. Be sure to enter the payment information for the full amount of the card's value and do so prior to the expiration date on the card. Normal transaction fees apply based on your merchant acquirer relationship.

To receive paper checks and paper EOP, **you must opt out of the Virtual Card Services** by visiting <u>https://echovcards.com/letter</u>.

If you are not enrolled with us to receive payments via EFT and you opt-out of virtual card, and have enrolled for ECHO's Medical Payment Exchange (MPX) with another payer, you will receive your payments in your MPX portal account. Otherwise, you will receive a paper check via print and mail.

## **Electronic Funds Transfer (EFT)**

Electronic funds transfers allow you to receive your payments directly in the bank account you designate rather than receiving them by VCC or paper check. When you enroll in EFT, you will automatically receive electronic remittance advices (ERAs) for those payments. All generated

ERAs and a detailed explanation of payment for each transaction will also be available on the ECHO provider portal (www.providerpayments.com). If you are new to EFT, you will need to enroll with ECHO Health for EFT from Molina Healthcare of Florida.

**Please note**: Payment will appear on your bank statement from Huntington National Bank and ECHO as "HNB – ECHO".

To sign up for EFT, through ECHO Health, Inc. for Molina only, visit <u>https://enrollments.echohealthinc.com/efteradirect/molinaHealthcare</u> No fees apply.

To sign-up to receive EFT from all payers processing payments on the ECHO platform, visit <u>https://enrollments.echohealthinc.com/EFTERAInvitation.aspx</u>. A fee for this service may be required.

## **Electronic Remittance Advice (ERA)**

Molina Healthcare of Florida offers ERAs (also referred to as an 835 file) through Change Healthcare and ECHO Health. Providers who enroll for EFT payments will continue to receive the associated ERAs from ECHO with the Change Healthcare Payer ID.

Please make sure that your Practice Management System is updated to accept the Change Healthcare Payer ID: 51062.

All generated ERAs will be accessible to download from the ECHO provider portal <u>www.providerpayments.com</u>.

Changes to the ERA enrollment or ERA distribution can be made by contacting the ECHO Health, Enrollment team at (440) 835-3511.

In addition, we want to make you aware of another enhancement. You can now log into <u>www.providerpayments.com</u> to access a detailed EOP for each transaction. Providers already registered can use existing login credentials.

To manage your payment options, please visit <u>https://echovcards.com/letter</u>.

If you have any difficulty with the website or have additional questions, ECHO has a Customer Services team available to assist with this transition. You can reach them by calling (800) 946-7758.

You may also contact Molina Healthcare of Florida at (855)322-4076 Monday – Friday, 8am – 5pm EST, or via email to <u>MFLProviderNetworkManagement@molinahealthcare.com</u> with any questions or concerns.