



**BlueCross BlueShield
of Oklahoma**

ERA + EPS = A Winning Combination

In previous communications, we've outlined the definitions, advantages and enrollment process for Electronic Funds Transfer (EFT), along with the Electronic Remittance Advice (ERA) and Electronic Payment Summary (EPS). Discussions in recent provider workshops, Webinars and site visits have helped us to identify some of the concerns that may be preventing some providers from taking advantage of these paperless transactions, especially the ERA and EPS. Here are some of the comments we've heard, along with some explanations to help clarify some of the technical details:

It sounds good, but...

- *I'm not registered with Availity.*
It's true that you must be registered with Availity in order to take advantage of ERA and EPS. But don't worry, registration is as easy as 1, 2, 3... and, it's free! Just go to the Availity Web site at www.availity.com, click on *Register Now*, and you're on your way!
- *It's too difficult to enroll.*
Not any more! The downloadable, one-page, user-friendly ERA Enrollment Form is available in the Electronic Commerce section of our Provider Web site. Just fax or mail the completed ERA form to Availity® as indicated on the form. Once you enroll for ERA, you are *automatically* enrolled for the EPS.
Note: A Billing Service or Clearinghouse may receive the ERA/EPS on your behalf.
- *I don't submit my claims electronically.*
Don't let that stop you! While electronic claim submission is strongly encouraged, it is *not* a prerequisite to ERA and EPS enrollment.
- *I don't have a software vendor.*
Not a problem! You can access a partial listing of ERA-compatible software vendors on the Availity Web site at http://www.availity.com/documents/technology_companies_list.pdf. You may also contact Availity at (800) AVAILITY (282-4548) for information regarding vendors and clearinghouses who support ERA transactions.
- *I don't understand how I will "receive" my ERA file.*
The ERA is based on your payment cycle. The enrollment process establishes an electronic mailbox where Availity will place all ERAs received from payers, such as BCBSOK. Your ERA will be delivered to an electronic mailbox on Availity's Web portal. You or your billing agent will use an assigned ERA Receiver ID to retrieve your ERA, along with your EPS.
- *I'm not sure if my billing software is compatible.*
Here's what to do: Contact your practice management system vendor to verify compatibility of automatic posting software programs. Make sure your vendor's software can accept the HIPAA-compliant 835 (transaction number for the ERA) in order to translate and automatically post the ERA file.
- *I'm afraid the ERA file will be too large for me to receive.*
The ERA file can be compressed. When you fill out your ERA Enrollment Form, simply select "ZIP compression" under MEDIA TYPE.
- *I like the paper Provider Claim Summary (PCS) – it has all the information I need.*
Did you know that the EPS file contains the same information as the paper PCS you receive in the mail today? The payment information is received in your office the same day the ERA is delivered, the day after claim finalization. You can archive the information electronically, rather than maintaining paper files.
- *I'd like to try the EPS, but I don't want to give up the PCS until I know the EPS will work for me.*
No worries! Once you have signed up for the ERA, you will have 30 days of simultaneous paper PCS and electronic EPS delivery to ensure the new files are a good fit for your practice operations.
- *I'm not "technically savvy."*
You're not alone – we're here to help! If you need support concerning a technical question or difficulty related to ERA and EPS that cannot be addressed by your clearinghouse, billing agent or software vendor, just call our Electronic Commerce Center at (800) 746-4614 for assistance.
- *I have other questions that are not addressed in this article.*
For answers to Frequently Asked Questions about EFT, ERA and EPS, please visit the Electronic Commerce Section of our Web site at www.bcbsok.com/providers.html. You may also call our Electronic Commerce Center at (800) 746-4614 for assistance.

We look forward to helping you discover the benefits of participating in ERA and EPS. Making the transition to paperless transactions may be one small step your office can take to keep up with technological advances in today's challenging economic environment.

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