BlueCross BlueShield of Oklahoma

Frequently Asked Questions

I. Electronic Funds Transfer (EFT)

1. What is EFT?

Electronic Funds Transfer (EFT) is a convenient, confidential and secure method of payment. Funds are electronically transferred directly into the bank account of your choice. This alternative to receiving paper checks can help save you time while reducing the risk of lost or misrouted payments.

2. Do I have to be submitting claims electronically, and/or do I have to be submitting a certain volume of claims to be eligible for EFT?

No. All BCBSOK network providers may sign up for EFT, whether they submit claims electronically or via paper, and no matter what volume of claims they submit.

3. How do I sign up for EFT?

It's easy to enroll! Just complete the Electronic Funds Transfer Agreement, which is available in the Claims and Eligibility/Electronic Commerce section of our Provider website at www.bcbsok.com/provider. There is an enrollment form on Page 1 of the Agreement, with the Terms and Conditions on Page 2. Mail your completed, signed, original EFT form to **Blue Cross and Blue Shield of Illinois (BCBSIL), Electronic Commerce Services, 300 E. Randolph Street, Chicago, IL 60601.** Be sure to include an original, voided check or a letter from your bank specifying your name, account type, account number and routing number.

4. When enrolling for EFT, do I have a choice regarding how often I will get paid?

Oklahoma providers have only one option, which is to receive weekly payments.

5. How long does the EFT enrollment process take?

The enrollment process for EFT takes 24 to 48 hours once the completed form is received by Blue Cross and Blue Shield (BCBS), followed by a 10-day pre-note testing period with your financial institution. During the pre-note testing period, a zero-balance transfer is sent to test the process prior to going live with your EFT payments. The BCBS Electronic Commerce Services department will send you an approval letter with your effective date and related information.

6. How long does it take for the transfer of electronic funds?

Using EFT means your payments are delivered directly to your financial institution. Therefore, your funds are available as soon as the payment is deposited. The following schedule should be used as a guideline to help you determine when funds will be available at your bank:

CLAIMS PROCESSED	BANK TRANSFER OCCURS*	FUNDS BECOME AVAILABLE*
Monday	Tuesday	Thursday
Tuesday	Wednesday	Friday
Wednesday	Thursday	Monday
Thursday	Friday	Tuesday
Friday	Monday	Wednesday

*Add one day if the normal day falls on a banking holiday.

In addition to banking holidays, EFT payment dates also may be affected by BCBSOK corporate holiday closings. Please visit the Electronic Commerce section of our website at www.bcbsok.com/provider for our corporate holiday schedule and other important "Alerts." This information also may be published in our *Network News* provider newsletter.

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II. Electronic Remittance Advice (ERA)

1. **What is the ERA?**
The **Electronic Remittance Advice (ERA)** is a HIPAA-compliant electronic data file that conforms to the requirements of the American National Standards Institute (ANSI). The ERA, or ANSI 835 transaction, can be used for automatic posting of payments to your patient accounts. The advantage of the ERA is that the payment information is received in your office *the pay cycle after claim finalization*. Also, when you enroll for ERA, you will automatically receive the Electronic Payment Summary (EPS)—a convenient alternative to your paper Provider Claim Summary (PCS).

2. **Are there any system or software requirements that must be met, prior to receiving the ERA?**
Yes. To receive and utilize the ERA, translator software must be built into your practice management system. This software translates the ERA into a readable format that can then be used for automated posting and payment reconciliation. Contact your practice management software vendor, billing service and/or clearinghouse to be sure they are aware of your electronic preferences and to confirm ERA-compatibility and availability of automated posting software.

3. **My system is not yet set up for auto-posting. Can I enroll for the EPS only, without the ERA?**
No. To receive the EPS, you must enroll for the ERA. If you haven't yet upgraded your system to enable auto posting, you should still enroll for ERA. That way, while you are preparing your system to receive and utilize the ERA in the future, you can still download the EPS, which is delivered as a companion file along with the ERA. The EPS replaces the PCS, and can assist you with manual posting, in the interim, until your system is up and running with automated posting software.

4. **Are there any other requirements that must be met prior to enrolling for ERA?**
Yes. At this time, you or your billing agent must register with Availity® if you wish to take advantage of the ERA and EPS for your BCBSOK claims. To register with Availity, go to http://availity.com/providers/registration-details/. If you have any questions about the registration process, or if you want to find out more about other services available to BCBSOK providers, please contact Availity Client Services at (800) AVAILITY (282-4548).

5. **How do I sign up for the ERA?**
It's easy to enroll! The downloadable Electronic Remittance Advice Enrollment Form is available in the Electronic Commerce section of our website at www.bcbsok.com/provider. The completed ERA form must be faxed or mailed to **Availity, P.O. Box 833905, Richardson, TX 75098-3905, Fax: (972) 383-6450**. You will receive a letter from the BCBS Electronic Commerce Dept. with your effective date and related information once your enrollment process is completed.

6. **Can my billing service or clearinghouse receive the ERA on my behalf?**
Yes. When you complete the ERA Enrollment Form, you may designate your billing service or clearinghouse as the "Receiver" for your ERA files. Your signature is required on the form as authorization. (Note: If you are currently utilizing a billing service and/or clearinghouse as your designated Receiver and wish to make a change, or if you are unsure whether or not your vendor is receiving the ERA/EPS already on your behalf, it is a good idea to contact your vendor to make sure they are aware of your electronic preferences, and to find out whether or not there are any requirements in place concerning any service agreement you may have with them. For example, they may have the ERA component integrated in their software, or there may be another reason why they may require receiving the ERA/EPS on your behalf.)

7. **Is there any cost to enroll for ERA?**
BCBSOK does not charge for set up or delivery of the ERA to your mailbox on the Availity portal. However, you may incur fees for translation software, or, if you have designated a billing agent to receive the ERA on your behalf, they may charge a fee to deliver your files to you. If you utilize a software vendor, billing service or clearinghouse, it is very important to contact them so that you are aware of any fees for products or services they provide.

8. **The ERA Enrollment Form asks for my "Availity User ID." What is this?**
The Availity User ID is a unique identifier assigned by Availity. The User ID enables you to log on to Availity's Web portal. If you do not yet have or do not know your Availity User ID, you may ask your authorized billing agent for assistance, or leave this field blank on the enrollment form.

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9. How will I know when my enrollment process is completed? You will receive a letter from the BCBS Electronic Commerce Services department confirming your effective date. The letter will also contain related information to help you get started. You will also receive your assigned electronic ERA Receiver ID and password from Availity—this information will be returned via fax to the contact and fax number provided on the enrollment form.
10. Where will I go to retrieve my ERA files? Once your enrollment process is completed, you/your billing agent will use the assigned Receiver ID to obtain your ERA (and EPS) files, which are delivered the pay cycle after claim finalization to your electronic mailbox on the Availity provider portal. If you currently have a Submitter ID for Electronic Media Claims (EMCs), the same Submitter ID may be used to retrieve the ERA. If your software is ERA-capable, you can transfer an ERA to your computer. Some software offers the option to print the ERA for review. If you have designated a billing agent to receive your ERA/EPS files on your behalf, it's a good idea to contact them with any questions about how they will utilize, format and/or pass the information along to you.
11. What if I do not yet have a software vendor? For a partial listing of ERA-compatible software vendors, please visit the Availity website at http://availity.com/documents/technology_companies_list.pdf. You also may contact Availity at (800) AVAILITY (282-4548) for information regarding vendors and clearinghouses who offer support with ERA transactions.
12. What if I have a vendor but wish to make changes? It is extremely important to contact your software vendor, billing service or clearinghouse to make sure they are aware of your electronic preferences. Contact your vendor(s) to find out what services are available, what costs may be incurred, and what contract stipulations may apply. For example, your billing service/clearinghouse may require that they receive the ERA for you if they have the ERA component integrated in their software.
13. Do I need a person with advanced computer skills to set up and use the ERA? No. You don't need a technical person on your staff; however, you do need to consult your software vendor to ensure your practice management system can accept and translate the electronic data in the ERA file. This is because the ERA is a HIPAA-compliant transaction that must be configured according to specific regulations and guidelines. These regulations are available in the Standards and Requirements section of the BCBSOK website for your vendor to access. You should also ask your vendor about the availability of auto-posting software.
14. What if I need assistance with utilizing the ERA after enrollment? BCBSOK delivers the data, but using it is dependent on your practice management system software capabilities and specifications. Meanwhile, remember that BCBSOK delivers the EPS in conjunction with the ERA. The EPS may be used to assist you with manual posting of your payments, in the interim, while you are upgrading your system to accept and utilize the ERA for automated posting.

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III. Electronic Payment Summary (EPS)

1. What is the EPS?

The **Electronic Payment Summary (EPS)** is an electronic version of the paper Provider Claim Summary (PCS) that you receive in the mail today. The EPS is provided by BCBSOK as a companion file, in conjunction with your ERA. The EPS arrives much faster than the PCS, and it's also easier to retrieve, search and archive. You may use the EPS as an added tool when reconciling BCBSOK payments. However, the EPS cannot be used for automatic posting and is only available in combination with the ERA.

2. How do I enroll for the EPS?

You must enroll for ERA in order to receive the EPS. You cannot enroll for the EPS by itself. You will automatically receive the EPS once you enroll for the ERA.

3. Can my EPS be delivered to a different Receiver than the ERA?

Yes! If you would like for the EPS to be delivered to a different receiver than the ERA, you will need to fill out an additional ERA enrollment form to direct the delivery of the EPS file.

4. After enrolling for the ERA, how long will I continue to receive the paper PCS?

Once you have signed up for the ERA, you will have 30 days of simultaneous paper PCS and electronic EPS delivery to make sure the new files are a good fit for your practice operations. ***After this 30-day transitional period, the paper PCS will be discontinued.***

5. Do I need special software to be able to read the EPS file?

The EPS is prepared by BCBSOK in a text file format, and is delivered in conjunction with your ERA. If you have designated a billing agent (billing service or clearinghouse) as the Receiver for your EPS, you should check with your receiver/vendor/clearinghouse to determine whether or not special software (such as Adobe Acrobat) may be needed to view the EPS file, once your vendor posts the file or delivers it to you.

6. Where will I go to retrieve my EPS files?

Once your ERA enrollment process is completed, you/your billing agent will use the assigned Receiver ID to obtain your ERA and EPS files, which are delivered the pay cycle after claim finalization to your electronic mailbox on the Availity provider portal. If you currently have a Submitter ID for Electronic Media Claims (EMCs), the same Submitter ID may be used to retrieve the ERA/EPS. If you have designated a billing agent to receive your ERA/EPS files on your behalf, it's a good idea to contact them with any questions about how they will utilize, format and/or pass the information along to you.

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IV. For More Information …

1. What if I have more questions or need additional assistance?

• If you need assistance with Availity's registration process • If you are the designated "Receiver," but are not receiving the ERA/EPS files in your mailbox on the Availity portal • If you have any questions regarding other products and services offered by Availity	Contact Availity Client Services at (800) AVAILITY (282-4548)
• To verify ERA-compatibility and availability of automatic posting software • If you need assistance with how to utilize the ERA • To determine whether or not special software may be needed to view the EPS file • If you have designated a billing agent to receive your ERA and/or EPS on your behalf, but are not receiving your ERA and/or EPS files	Contact your Software Vendor, Billing Service and/or Clearinghouse
• To access the downloadable EFT and ERA enrollment forms • To view our Electronic Options tutorial and complete our survey/submit your feedback • For general information regarding other electronic solutions available at BCBSOK	Visit the Claims and Eligibility/Electronic Commerce section of our website at www.bcbsok.com/provider
• If you have questions about the EFT, ERA/EPS enrollment process • If you are unable to find answers to your questions on the BCBSOK website regarding EFT, ERA, EPS or EMC (electronic claims submission) • If you have a support/technical difficulty issue related to EFT, ERA, EPS or EMC that cannot be addressed by your practice management software vendor	Call the BCBS Electronic Commerce Center at (800) 746-4614

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BCBSOK makes no endorsement, representations or warranties regarding any products or services offered by third party vendors. The vendors are solely responsible for the products or services offered by them. If you have any questions regarding any of the products or services offered by the vendor, you should contact the vendor directly.