BlueCross BlueShield of Oklahoma

Frequently Asked Questions

I. Electronic Funds Transfer (EFT)

1. What is EFT?

The **835 Electronic Funds Transfer (835 EFT)** is a HIPAA-standard Electronic Data Interchange (EDI) transaction that offers health care providers a convenient, confidential and secure method of claims 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. Participation in EFT in strongly encouraged for all independently contracted Blue Cross and Blue Shield of Oklahoma (BCBSOK) providers.

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 contracted 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?

If you have not yet signed up for EFT, now is the time, as the enrollment process is easier than ever. BCBSOK contracted providers who are registered with Availity™ may complete the EFT enrollment process **online** via the secure Availity Web Portal. Please note that you must be a registered Availity user to complete the online enrollment process. There is no cost to register or use the Availity Web Portal. Visit availity.com for more information.

A paper enrollment process also is available. Look for the downloadable EFT Authorization Agreement in the Claims and Eligibility/Electronic Commerce section of our Provider website at bcbsok.com/provider. This EFT Authorization Agreement must be fully completed, signed and returned via U.S. Mail to: BCBSOK Electronic Commerce Services, 300 E. Randolph St., 6th Floor, Chicago, Illinois 60601. The signed EFT Authorization Agreement also may be submitted via fax to 312-946-3500. A voided check from your account **or** a letter from your bank on their letterhead specifying your name, account type, account number and bank routing/ABA number must be included with the signed EFT Authorization Agreement.

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 your enrollment information is received by BCBSOK, 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 BCBSOK 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 the financial institution of your choice. In general, funds will be transferred to your bank in two banking days, after the claim is finalized.*

*Add one day if the normal day falls on a banking holiday. EFT payment dates also may be affected by the BCBSOK corporate holiday schedule. Visit the Claims and Eligibility/Electronic Commerce/Alerts section of our website at bcbsok.com/provider for details.

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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). Participation in ERA in strongly encouraged for all independently contracted BCBSOK providers.

2. Are there any system or software requirements that must be met, prior to receiving the ERA?

Yes. To receive and utilize the ERA for automated posting and payment reconciliation, translator software must be built into your practice management system. 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 for auto-posting 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 availity.com. 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 ERA?

If you have not yet signed up for ERA, now is the time, as the enrollment process is easier than ever. BCBSOK contracted providers who are registered with Availity may enroll **online** for ERA through the Availity Web Portal at availity.com.

A paper enrollment process also is available. Look for the downloadable ERA Enrollment Form in the Claims and Eligibility/Electronic Commerce section of our Provider website at bcbsok.com/provider. The ERA Enrollment Form must be fully completed, signed and returned via U.S. Mail to BCBSOK Electronic Commerce Services, 300 E. Randolph St., 6th Floor, Chicago, Illinois 60601. Signed ERA Enrollment Forms also may be submitted via fax to 312-946-3500.

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 BCBSOK 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.

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 claims, 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. Is there an easy way to view the data from my ERA online?

Yes. A remittance viewer tool is available for providers who are registered with Availity and enrolled for ERA to easily view and reconcile the 835 ERA data. Billing services that have been designated to receive ERA files on behalf of a provider can also view that provider's ERAs using the remittance viewer. If you have designated a billing service as your Receiver, you may elect to view your ERAs by configuring the access options in the remittance viewer. Similarly, if you are the designated Receiver, you can grant access to another organization such as your billing service.*

While using the remittance viewer, providers/billing services can search for ERA data by check, patient or claim information. A reminder of the selected search criteria appears on every page, links are available to obtain additional details and there are options to sort if multiple results are returned. The remittance viewer also enables users to generate a printable document. For more information, visit the Remittance Viewer page in the Education and Reference/Provider Tools section of our website at bcbsok.com/provider.

***Note:** The remittance viewer is not available to clearinghouses (other than Availity) or practice management vendors.

12. 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.

13. 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.

14. Do I need a person with advanced computer skills to set up and use the ERA for auto-posting?

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.

15. What if I need assistance with utilizing the ERA after enrollment?

BCBSOK delivers the data, but using it for auto-posting 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. A remittance viewer tool is available as well – see question # 11 above for more information.

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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, if you are not yet enrolled for ERA/EPS. 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?

• To become a registered Availity user • To enroll electronically for EFT and ERA	Visit the Availity Web Portal at availity.com
• 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 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 view our Electronic Options tutorial and complete our survey/submit your feedback • For general information regarding other electronic solutions available at BCBSOK • To access the downloadable EFT and ERA enrollment forms	Visit the Claims and Eligibility/Electronic Commerce section of the BCBSOK Provider website at bcbsok.com/provider
• For information on the remittance viewer tool, including a tip sheet, FAQs and other educational resources	Visit the Education and Reference/Provider Tools section of our website at 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 electronic claims submission • If you have a support/technical difficulty issue related to EFT, ERA, EPS or electronic claims that cannot be addressed by your practice management software vendor	Call the BCBSOK Electronic Commerce Center at 800-746-4614

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