

Frequently Asked Provider Questions

Who is ECHO Health?

ECHO Health Inc. is a leading provider of electronic solutions for payments to healthcare providers. ECHO consolidates individual provider and vendor payments into a single compliant format approved by the Employee Retirement Income Security Act of 1974 (ERISA) and the Health Insurance Portability and Accountability Act of 1996 (HIPAA), remits electronic payments, and provides an explanation of provider payment details to Providers.

Why is there a new payment system being offered?

The new payment system will allow providers the ability to receive a virtual credit card (VCC), an Automated Clearing House (ACH)/Electronic Funds Transfer (EFT), MPX echeck or paper check payment. This new payment platform is designed to meet providers' requests for more payment options.

What are the payment methods available through ECHO?

- Virtual Credit Card (VCC) – Virtual one time use credit card.
- ACH/EFT – Automatic deposits direct from the clients' bank to your bank account.
- MPX (Medical Payment Exchange) – Paper check replacement solution with ability to convert check to virtual credit card in real time or ACH.
- Paper Checks by mail.

Is EFT/ACH available?

Yes, electronic deposits to your bank accounts are available. Transaction fees by your bank may apply.

What information do I need for EFT registration?

In addition to your banking account information, you will need to provide your tax identification number along with an ECHO draft number and payment amount as part of the enrollment authentication. The ECHO draft number must be from a payment issued within the last six months and can be from any payer utilizing ECHO's payment platform. If you do not have a draft number, once you receive the first payment from ECHO you can utilize that draft number to complete the enrollment authentication process.



How do I sign up for EFT?

You have two enrollment options to sign up for EFT:
Payer Direct enrollment for only **Aetna Better Health** visit, <https://enrollments.echohealthinc.com/EFTERADirect/AetnaBetterHealth>

To sign-up to receive EFT from **All Payers** processing payments on the ECHO platform, visit <https://enrollments.echohealthinc.com/EFTERAInvitation.aspx>. A fee for this service applies.

How do I check the status of my EFT enrollment?

To check the status of an EFT enrollment, providers can contact customer support at ECHO (888) 834-3511.

What will my bank statement reflect once the EFT transaction is processed?

The payment will appear on your bank statement from Huntington Bank and ECHO as "HNB – ECHO".

What are the advantages of Virtual Credit Card?

Providers are encouraged to share a secure fax number to avoid printing and mailing delays commonly associated with paper checks. Virtual card payments allow providers to receive payments faster than a standard paper check and in an electronic means without the need to share sensitive banking information.

How do I receive notification of a Virtual Credit Card Payment?

Your office will receive fax or mail notifications, each containing a virtual credit card with a number unique to that payment transaction. Also included is an instruction page on how to process the payment. See the instruction page "example" provided at the end of this section.

What is required to process a Virtual Credit Card (VCC)?

Your office must be able to accept credit card payments. Processing VCC payments is like accepting and entering patient payments via credit card into your payment system.

What will happen if I do not process my Virtual Credit Card?

If the virtual credit card is not processed within 30 days, the virtual card will be resent to your office. If the card is not processed within 60 days from the original issuance date, the card will be cancelled and the payment sent in the next available payment method, typically paper check.



What else should I know about Virtual Credit Cards?

Normal credit card transaction fees apply. When a fax number is available, payments are received 3-7 days earlier than paper checks sent by U.S. Postal Service®.

How do I opt out of the Virtual Card?

To opt out of the virtual credit card providers have several options:
Visit echovcards.com to manage payments online, which includes an option to enroll for EFT with all payers (fees may apply).

Contact ECHO directly at the Customer Service number listed on the provider EPP.

Are Virtual Credit Cards ever re-introduced?

Virtual credit cards can be re-introduced when a provider fails to enroll in other forms of electronic settlement. This will occur based on a number of factors including the duration since opt out, and the prevalence of card settlement for other payers. Enrolling in ACH is the best method to prevent card reintroduction.

Can I opt in for a Virtual Credit Card?

The virtual credit card is an **opt out** only option. The option to Opt In is not available.

Will there be any disruption to my payment when I opt out?

There will be no disruption in payment.

What is MPX - Medical Payment Exchange?

MPX is a revolutionary paper check replacement technology that gives providers instant access to payments through any web browser. A quick and secure method for providers to receive payments electronically by utilizing a patented payment solution provided by our partner, Deluxe Healthcare.

What are the key MPX benefits to a provider?

Provider EPPs are viewable through a secure web portal.

Ability to convert provider checks into a real-time Virtual Card, enroll in ACH for all future payments, or print the check directly to a local printer via technology-enabled platform.

MPX payments are offered to providers who would otherwise receive a traditional paper check through the mail.

Providers who historically receive paper checks and have not previously made a MPX election are paid via Paper Check notification (aka Check Only) or Choice Card notification. This encourages all providers to declare an electronic payment preference and enroll for their preferred payment type.

Once enrolled for MPX, all subsequent payments are delivered via the MPX Exchange portal, with no print and mail required!

How do I enroll in MPX?

If you receive a MPX payment by Choice Card notification or Paper Check notification, it will include information on how you can enroll for free printable paper checks



delivered with your EPP 7-10 days faster than normal paper checks. The notification includes instructions for selecting your preferred payment option via our website <https://echochecks.com>.

Are providers required to use MPX?

No, MPX is an opt-in model.

What if, after receiving my invitation, I want to opt out of MPX? (Must have invitation)

Contact the Deluxe team at 888.471.3920, then select option 2. If you do NOT call to opt out of MPX, you will continue to receive notifications until you opt out by phone or enroll in EFT.

Who do I contact with other questions including EFT enrollment, or if I need assistance with the echochecks.com website?

The ECHO Customer Service at 833.318.7212.

How can I tell if I was paid through MPX?

When you receive a payment from MPX, you will receive an email notification that you have a payment waiting for your actions in the portal.

How do I enroll to receive 835 files from my clearinghouse for ECHO payments?

ECHO can supply the hard copy ANSI 835 Enrollment Form.

The provider may access: <https://enrollments.echohealthinc.com> and select the option to enroll in an ERA only.

What is an Electronic Remittance Advice (ERA)?

An ERA is an electronic file that contains claim payment and remittance information. It is often referred to by its HIPAA transaction number, 835.

Is a single enrollment for all payers available or do I have to enroll for each payer separately?

Single and multiple payer enrollments are available. If a single enrollment is preferred, use the ANSI 835 Enrollment Form. If multiple payer enrollments are desired, this is completed automatically using the online ERA enrollment. A fee may apply if in conjunction with the **All Payer ACH** program.

Are there fees associated with the ERA enrollment?

Fees are not applied to an ERA only enrollment.

Who do I contact if I have not received my 835 files?

You may send an e-mail to EDI@echohealthinc.com or

Contact Customer Service at (888) 834-3511, Monday to Friday, between the hours of 8 am to 6 pm, ET.

How soon after I enroll will I receive my 835 files?

You will receive your 835 with the next issued payment.



What are the advantages of receiving ERAs?

In conjunction with practice management software packages that can handle an ERA (also known as an 835 file), it is possible to reduce manual posting of claim payments and reconciling patient accounts, thereby saving your practice time and money.

What website do I access to view my provider documents?

Provider documents can be accessed from www.ProviderPayments.com. You will need to provide your tax identification number along with an ECHO draft number and payment amount as part of the portal enrollment authentication. The ECHO draft number must be from a payment issued within the last six months and can be from any payer utilizing ECHO's payment platform. If you do not have a draft number, once you receive the first payment from ECHO you can utilize that draft number to complete the portal enrollment authentication process.

Is there a user guide available?

To access the Provider Payments Portal Quick Reference Guide, go to www.ProviderPayments.com and log in your account information. The User Guide can be accessed by selecting the Help button on the portal.