



Frequently Asked Questions

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I. Overview
<p>1. What are the benefits of enrolling for EFT, ERA and EPS? EFT, ERA and EPS can work together to help reduce paper while increasing administrative efficiencies in your office. Here are some of the enrollment advantages:</p> <ul style="list-style-type: none"> • Greater convenience – Paperless transactions help streamline administrative processes and provide increased access to information. No more waiting for mail delivery or standing in long lines at the bank. • Improved efficiencies – Electronic transactions help save time and minimize efforts to track claims and manage resubmissions. • Better security of information – EFT helps guard against identity theft by eliminating lost or stolen checks; and the ERA and EPS offer a decreased risk of HIPAA non-compliance by reducing the risk of unauthorized receipt of Personal Health Information (PHI) and Sensitive Personal Information (SPI). • Cost reduction opportunities – In addition to improving your cash flow process, electronic transactions can help eliminate the need for paper and reduce your administrative costs. • Faster reconciliation – EFT allows quicker access to funds, and, because the ERA and EPS are received the day after the claim is processed, the reconciliation process can begin immediately on receipt of the funds. • Easier archival access – With EPS, historical information can be retrieved much faster than searching through paper records or calling Blue Cross and Blue Shield of Illinois (BCBSIL) for duplicate Provider Claim Summaries.
<p>2. What are the benefits of enrolling for <i>all three</i> of these electronic options? Taking advantage of <i>all three</i> electronic options can help you synchronize your payment and reporting processes. For example, if you only have EFT, you receive your funds electronically, and then have to wait for your paper Provider Claim Summary (PCS) to arrive to post your payments manually. By enrolling for the ERA and receiving the EPS, you can receive payment information in your office <i>the day after the claim is finalized</i>. Check with your practice management system (PMS) vendor to see if they can support ERA functionality. If so, you can automate the posting process within your office.</p>
<p>3. Do I have to be submitting claims electronically in order to sign up for EFT, ERA and EPS? No. While participation in electronic claim submission is strongly encouraged, it is not required for participation in EFT, ERA & EPS.</p>
<p>4. Do I have to be registered with Availity® to take advantage of EFT, ERA and EPS? You do not need to be registered with Availity to receive EFT payments from BCBSIL. However, you or your authorized agent (billing service, clearinghouse, etc.) <i>must</i> be registered with Availity to take advantage of ERA and EPS for your BCBSIL claims. After enrollment, you or your billing agent will connect via Availity’s Web portal to obtain your ERA and EPS information.</p> <p>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 BCBSIL providers, please contact Availity Client Services at (800) AVAILITY (282-4548).</p>

II. Electronic Funds Transfer (EFT)

1. What is EFT?

Electronic Funds Transfer (EFT) is a safe, 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, in addition to reducing the frustration – and the security 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 BCBSIL 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 Electronic Commerce section of our Provider Web site at http://www.bcbsil.com/provider/pdf/hcsc_electronic_transfer.pdf. 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?

Illinois providers have a choice between daily and weekly payments, or they can remain on their current payment cycle. If no option is selected, the default is weekly. Providers who select daily payments should be aware that this will also affect their ERA/EPS receiving schedule.

5. How long does the EFT enrollment process take?

The enrollment process for EFT takes 24 - 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 Dept. 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 – 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 BCBSIL corporate holiday closings. Please visit the Electronic Commerce section of our Web site at

<http://bcbsil.com/provider/ec/alerts.htm> for our corporate holiday schedule and other important alerts.

This information also may be published in our *Blue Review* provider newsletter.

7. What are the benefits of EFT?

- EFT provides easy and convenient payments – No more waiting for mail delivery, standing in long lines at the bank, or waiting for checks to clear.
- Safer and more secure – Using EFT lessens the chance of identify theft that may occur when a check is stolen.
- No lost checks or wait time for reissue – Currently, when a check is lost, the reissue process includes a 30 day delay to ensure the check doesn't clear the bank. With EFT, this delay can't happen, because checks can't get lost.
- Faster access to funds, as funds are available on the day of the deposit.

III. Electronic Remittance Advice (ERA)	
1. What is the ERA?	The Electronic Remittance Advice (ERA) is a HIPAA-compliant electronic file that contains claim payment and remittance information, such as which claims were paid, the amount of each payment and how the claims were processed. If you, your billing service or clearinghouse has automatic posting software, this data can then be posted to your accounts electronically, eliminating the need for manual posting. The advantage of ERA is that the payment information is received in your office the day after claim finalization. (NOTE: When you enroll for ERA, you will automatically receive the EPS.)
2. Are there any 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 BCBSIL claims. You will receive a letter from the BCBS Electronic Commerce Dept. with your effective date and related information once your enrollment process is completed. After enrollment, you or your billing agent will connect via Availity's Web portal to obtain your ERA and EPS information.
3. How do I register with Availity?	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 BCBSIL providers, please contact Availity Client Services at (800) AVAILITY (282-4548).
4. How do I sign up for the ERA?	<i>It's easy to enroll!</i> The downloadable Electronic Remittance Advice Enrollment Form is available in the Electronic Commerce section of our Web site at http://www.bcbsil.com/provider/pdf/era_835_enrollment.pdf . 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 an approval letter from the BCBS Electronic Commerce Dept. to alert you of the date you may expect to begin receiving your ERA files.
5. 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.
6. Is additional software necessary to "translate" the ERA for my practice management system?	Yes. The ERA conforms to the requirements of the American National Standards Institute (ANSI) and is used by providers, billing services and clearinghouses for automatic posting. Contact your practice management system (PMS) vendor to verify compatibility and availability of automatic posting software or 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.
7. What if I do not yet have a software vendor?	For a partial listing of ERA-compatible software vendors, please visit the Availity Web site at http://www.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.
8. How is the ERA received?	The ERA is based on your payment cycle and is then delivered to an electronic mailbox on Availity's Web 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 are receiving your ERA or EPS from a clearinghouse or billing agent, please contact your agent directly with any questions, as they may have customized the ERA/EPS to meet your specific needs.
9. What are the advantages of enrolling for the ERA?	The ERA can help benefit your office in the following ways: <ul style="list-style-type: none"> • The payment information is received the day after claim finalization • Facilitates data manipulation and analysis • Eliminates the need for manual posting • Helps expedite the patient account reconciliation process • Saves time during claims tracking and resubmission management • When you enroll for the ERA, you will automatically receive the EPS

IV. Electronic Payment Summary (EPS)

1. What is the EPS?

The **Electronic Payment Summary (EPS)** is an electronic print image of the paper Provider Claim Summary (PCS) that you receive in the mail today. The advantage is that the payment information is received in your office the same day the ERA is delivered, the day after claim finalization. The EPS can be used as an added tool when reconciling BCBSIL 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 will automatically receive the EPS once you enroll for the ERA. 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. You cannot receive the EPS without enrolling for the ERA.

3. After enrolling for the EPS, 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.**

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

The EPS is delivered by BCBS in a text file format. If you are utilizing a billing agent, the EPS goes to the receiver/vendor/clearinghouse. Delivery or posting specifications are determined by the vendor, not BCBS. Therefore, you should check with your receiver/vendor/clearinghouse to determine whether or not special software may be needed to view the EPS file.

5. What are the benefits of the EPS?

- Quicker than receiving a paper PCS
- Offers the option of searching by individual patients, account numbers, member IDs, etc.
- Space-saving capability – One or multiple EPSs can be downloaded to a CD
- Reduced risk of unauthorized receipt of PHI and SPI
- Reduced paper storage costs
- Easy storage and retrieval of archived information
- Decreased dependence on BCBSIL's Interactive Voice Response (IVR) system (no need to call for PCS reprints)

V. For More Information ...

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

<ul style="list-style-type: none">• If you need assistance with Availity's registration process• If you have questions regarding the ERA enrollment process• If you did not receive your ERA• If you did not receive your EPS along with the ERA	Contact Availity Client Services at (800) AVAILITY (282-4548)
<ul style="list-style-type: none">• To verify compatibility and availability of automatic posting software or programs• To determine whether or not special software may be needed to view the EPS file• If you are not receiving your ERA or EPS files	Contact your Clearinghouse, Billing Service or Vendor, or your IT Systems area
<ul style="list-style-type: none">• To access the EFT and ERA enrollment forms• For general information regarding other electronic solutions available at BCBSIL	Visit the Electronic Commerce section of our Web site at http://www.bcbsil.com/provider/ec/eft.htm
<ul style="list-style-type: none">• If you are unable to find answers to your questions on the BCBSIL Web site 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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