

# EFT and ERA Questions and Answers

## Northeast Delta Dental

- 1. What is Electronic Funds Transfer (EFT)?**

Claim payments are distributed via the Automated Clearing House (ACH) Network directly to your designated bank account. EFT virtually eliminates manual handling of checks.
- 2. Why should I sign up for EFT?**

EFT can reduce the daily workload of your staff and your practice's operating costs, and virtually eliminates manual handling of checks. EFT saves staff time, eliminates trips to the bank, and facilitates easier payment/bank reconciliations.
- 3. What is Electronic Remittance Advice (ERA)?**

An electronic explanation of a payment which provides detail about a claim payment. If a claim is not paid in full, the ERA would then contain the required explanation. If you choose to enroll in ERA through Change Healthcare, and your practice management software is supported by Change Healthcare, you will have the option to automatically post payments directly into your practice management software.
- 4. Do payments post directly into my provider account/practice management software?**

Posting payments in your practice management software varies by application and you must enroll in ERA through Change Healthcare. Change Healthcare is compatible with over 140 dental software systems. Here is the link to the supported dental software systems: <http://www.emdeon.com/resourcepdfs/DentalSoftwareSystems.pdf>
- 5. Why should I sign up for ERA?**

Those offices with compatible practice management software should consider enrolling in ERA as it virtually eliminates the manual posting of payment detail to the patient's account.
- 6. I am interested in EFT and/or ERA. What are the next steps?**

Change Healthcare will administer EFT and ERA for Northeast Delta Dental. Please contact Change Healthcare at 1-888-255-7293, option 2, or visit <https://www.emdeondental.com/dps/registration/CreateAccount.aspx> to register for an Change Healthcare Dental Connect-Provider (CHDC-P) account.
- 7. Why does Change Healthcare's enrollment application ask for an NPI number?**

This is an optional field for EFT and ERA enrollment. If you choose to provide your NPI number, you must submit the correct NPI number on all claims, regardless of whether you submit claims electronically or via paper. If you do not submit the appropriate NPI number(s) on your claim, it may result in a paper check in lieu of your EFT payment.
- 8. Once the enrollment form is faxed/mailed, how long until I receive an EFT payment?**

Change Healthcare will deposit one minimal amount (deposit transaction) in your designated bank account within five business days of submitting your completed application and contract forms. You will be asked at that time to confirm that a small deposit has been made in your enrolled bank account for verification purposes. Upon confirmation of the deposit transaction, your EFT will be enabled to receive electronic payments from any selected Payer. Please allow five to ten business days to verify your bank account and ensure all the security measures are taken.
- 9. Is EFT and ERA free for dentists?**

Change Healthcare does not charge a fee for receiving EFT and ERA directly through their Change Healthcare Dental Connect-Provider (CHDC-P) application. Your practice management software vendor may charge a fee for accessing and posting payment information directly into your software.
- 10. When will I receive EFT payments?**

Northeast Delta Dental will continue to make payments to dentists twice a week. Checks that are dated on a Wednesday will be deposited into your account the following Tuesday between 7-8 PM EST. Checks that are dated on a Friday will be deposited into your account the following Thursday between 7-8 PM EST. Change Healthcare will also send an email reminder on Tuesdays and Fridays following a deposit.
- 11. How will the EFT payment appear in my bank account?**

It will be clearly labeled as "External Deposit Northeast Delta Dental HCCCLAIMPMT."
- 12. When will I have access to electronic payment remittance advices in my Change Healthcare Dental Connect-Provider (CHDC-P) application and/or my practice management software?**

The electronic payment remittance advices will be posted no later than three (3) business days after you receive your payment.
- 13. If I sign up with Change Healthcare for EFT and/or ERA through Northeast Delta Dental, will it apply to all Delta Dentals?**

No; however, Change Healthcare currently has many other payers that currently offer EFT and/or ERA, including other Delta Dental plans. To search for other payers, visit <https://access.emdeon.com/PayerLists>.

- 14. Can I still receive a paper payment remittance advice?**  
During the initial enrollment period (31 days), you will continue to receive the paper payment remittance advices while you become familiar with Change Healthcare's electronic payment process.
- 15. What happens after the initial enrollment period (31 days)?**  
After 31 days, you will no longer receive paper payment remittance advices. You can log on to Change Healthcare Dental Connect-Provider (CHDC-P) application to see payment details.
- 16. Where can I obtain a copy of the electronic payment remittance advices?**  
You will be able to log on to the Change Healthcare Dental Connect-Provider (CHDC-Provider) application to search, view, and print a PDF of the payment remittance advice. After you complete your registration, you can log on at <https://www.emdeondental.com/dps>.
- 17. How long will I be able to view the electronic payment remittance advices on Change Healthcare Dental Connect-Provider (CHDC-Provider) tool?**  
18 months. If you need access to records older than 18 months, contact Change Healthcare Dental Support at 1-888-255-7293, option 3.
- 18. Change Healthcare's web site offers real-time eligibility benefit verifications. How do I sign up?**  
Northeast Delta Dental does not currently offer real-time eligibility benefits verification through Change Healthcare, but anticipate being able to offer this functionality in 2015. If you want benefit information for Northeast Delta Dental members, log on to look up benefits at <http://www.nedelta.com/providers>.
- 19. Do I need to submit claims electronically through Change Healthcare to be eligible for EFT?**  
No, you do not need to sign up for electronic claims submissions to be eligible for EFT. If you are interested in electronic claims submissions through Change Healthcare, please call your practice management software vendor for information and pricing.
- 20. What if I am not interested in EFT?**  
Enrollment is voluntary. You will continue to receive your payments and remittance advices in the mail.
- 21. Who do I contact if the electronic payment hasn't arrived or if I have questions about a payment amount?**  
In the unlikely event of a late or missing EFT or ERA, contact Change Healthcare by email at [EFTsupport@changehealthcare.com](mailto:EFTsupport@changehealthcare.com), or by calling 1-888-255-7293 option 2, or 1-888-255-7293, option 2.
- 22. Where should I go if I need to make changes to my account?**  
To change accounts or banks, an authorized individual will need to contact Change Healthcare Dental Enrollment by calling 1-888-255-7293, option 2.
- 23. I forgot my user name and/or password. How do I access Change Healthcare Dental Connect-Providers (CHDC-P) account?**  
Please submit your request in writing to [dentalsupport@changehealthcare.com](mailto:dentalsupport@changehealthcare.com) to request your user name and/or password information.
- 24. How do I cancel EFT and go back to receiving paper checks and remittance advices?**  
Contact Change Healthcare Dental Enrollment at 1-888-255-7293, option 2, or email [dentalenrollment@changehealthcare.com](mailto:dentalenrollment@changehealthcare.com) for assistance.
- 25. What happens in I need a claim adjusted or an over-payment has occurred?**  
Adjustments and over-payments will continue to be processed in the same manner as they are today. If there is an adjustment to a claim that will result in an additional payment by Northeast Delta Dental, please submit your request in writing and we will process the adjustment in your next EFT payment. If Northeast Delta Dental made an over-payment on a claim, please submit a refund check to us along with an explanation.
- 26. If I sell my practice and/or change my tax identification number (TIN), what changes do I need to make to continue to be enrolled in EFT??**  
The selling of the practice will require the seller to dis-enroll and the purchaser to enroll. Changes to TINs are handled via your Change Healthcare Dental Connect-Providers (CHDC-P) account. Please contact Change Healthcare Dental Enrollment at 1-888-255-7293, option 2, or [dentalenrollment@changehealthcare.com](mailto:dentalenrollment@changehealthcare.com) for assistance.
- 27. How does Change Healthcare ensure the security of my account information?**  
Change Healthcare employs appropriate administrative, physical and technical safeguards to ensure the confidentiality, integrity, and security of confidential information (e.g. electronic protected health information). Change Healthcare policies and procedures are a framework comprised of control governance based upon NIST800-53R4 and HIPAA, with other regulatory and applicable controls and safeguards based upon our business risk. Additionally, Change Healthcare has an EHNAC HNAP Accreditation, which is a third party accreditation that verifies Change Healthcare controls are in place and aligned with the compliance requirements of HIPAA security, privacy, and operational processes. This accreditation and our continuous monitoring process ensures that the safeguards are in place and effective.