

Electronic Remittance Advice/ Electronic Funds Transfer (ERA/EFT)

Aetna Provider eSolutionsSM

Electronic Remittance Advice (ERA) Overview

Electronic remittance advice is an electronic transaction that enables you to receive claims payment information electronically. The ERA files are transmitted to our vendors in the HIPAA mandated ASC X12 835 4010 A1 format. Our ERA files are intended to replace the paper Explanation of Benefits (EOB) after 30 days; however, we provide a test/trial period to allow you to evaluate the process. If you are not satisfied with Aetna ERA, you can cancel at any time and continue with paper EOBs and checks.

Some highlights of the ERA transaction are:

- ERA is available for all Aetna benefits plans, with the exception of Strategic Resource Company (SRC) members. Your current payment frequency will not change.
- To post your ERAs electronically, you will need to have software from your vendor and work with them to properly configure the software.
- We are able to separate ERA files for the same TIN by billing address if needed.
- You can access a printable version of the ERA for COB purposes on the secure website for physicians, hospitals and health care professionals, available through www.aetna.com. Printable versions of the ERA, similar to your paper EOBs, may also be available from your vendor in PDF or TXT format.

Electronic Funds Transfer (EFT) Overview

Electronic funds transfer enables you to receive claims payments electronically. EFT deposits fast, confidential, secure claims payments into one or multiple designated bank accounts. Some highlights of the EFT transaction are:

- There is a 10-day pre-note period for EFTs to verify bank account information, and allow a smooth transition from paper checks to EFT.
- Once we release payment, it will be approximately 3 business days before an EFT is issued to the settlement of funds to your account(s).
- Once initial setup is complete, the EFT is posted to your account 24 hours after being received and processed by our financial institution.
- The originator trace number found in the EFT addenda record links the EFT and ERA together. This trace number may be considered the check number for comparison. You must work with your bank if you wish to be notified when EFTs settle to your account.

Why should you enroll in Aetna ERA / EFT?

- Get paid up to 7 days faster than with paper Explanation of Benefits and checks by choosing electronic delivery of your claims payment information and funds
- Reduce paperwork by receiving your EOB information electronically
- Improve your financial management by shortening your number of days outstanding
- Automate manual processes with appropriate software from your vendor

ERA / EFT Helpful Hints

- You do not need to have a vendor or clearing-house to enroll in Aetna ERA/EFT. You will find free solutions as well as fee- based solutions.
- We do not offer EFT alone, but you can receive ERA without EFT. With ERA only, you may find it difficult to match your ERAs with paper checks.
- It is very important that you notify us of any changes to your ERA/EFT Enrollment form both prior to and after enrollment. This includes any changes to your TIN#, billing address or bank account.

E.cap & PIP Payments

- Capitation (CAP) and Provider Incentive Payment (PIP) payments are available via EFT.
- EFTs for PIP and CAP payments are transmitted separately from claims.
- Electronic Membership Rosters for CAP are available under the Practice and Patience Reports section of the secure website, available through www.aetna.com.

- Our overpayment recovery does not change once you enroll in EFT. We will only reverse an EFT deposit from your account if it is a duplicate or erroneous EFT.

Aetna ERA/EFT Enrollment – What To Expect

- Complete the [ERA Enrollment Form](#) below and return it to your Aetna ERA Specialist by faxing it to 860-754-9122. Once you have faxed your enrollment form, you will be contacted via e-mail or phone by an ERA specialist within 10 business days.
- Once your enrollment form is received by an ERA specialist, he/she will review your demographic information in our provider database for accuracy. You may receive an ERA Enrollment Report if there are multiple billing addresses under the same TIN#.
- There may be different enrollment procedures depending on your vendor selection, so please contact the vendor of your choice. A list of vendors to whom we transmit ERA files can be found in the [Aetna ERA Vendor Grid](#).
- If you have questions about the enrollment, setup or implementation of ERA/EFT, contact your vendor or your Aetna ERA specialist.

Testing

- We can set up a trial or test period for ERA if you are not comfortable with the transition from paper to electronic remittance, but it is not mandatory. You may also need to test your posting software to ensure it is set up properly.
- The typical trial or test period can last from a few days to a couple of weeks. During the trial or test period, you will continue to receive paper EOBs and checks.
- The data you receive during testing is live data, so it will match the paper EOBs you receive several days later in the mail. After the initial trial period, you will stop receiving ERA files. Multiple trial/test periods can be set up if needed. Complete deployment will depend on your comfort level and the amount of testing needed with your vendor.

Production

- Depending on your familiarity with ERA or a successful trial/test, you may choose to move forward with production ERA and EFT.
- As mentioned before, there is a 10-day pre-note period for EFT. You will not receive funds electronically for approximately 10 days after the ERA effective date. If your bank account was previously pre-noted by Aetna, EFT will begin immediately.
- If you want ERA and EFT to begin on the same day, just let your ERA specialist know, and he/she can request specific effective dates.

- Upon successful implementation of the ERA transaction, we will continue to send both paper EOBs and ERAs for approximately 30 days, during which time your ERA specialist will be your contact for any assistance you may require. When you decide to proceed with production, we will notify you of the specific date on which we will stop mailing you paper EOBs.
- Health care professionals are responsible for working directly with their banking institutions to reconcile EFTs and to ensure that all the necessary information posts to their patient accounts.
- Once you have successfully transitioned from paper EOBs and checks to ERA and EFT, your ERA specialist will provide you with the name of an EDI consultant who will be your contact for future support.



Electronic Remittance Advice and Electronic Funds Transfer Enrollment Form

Please check the appropriate boxes:

- Aetna claims Aetna medical capitation Both (claims and medical capitation)
 Enroll Change Terminate

Please complete the following information: *(Please note: incomplete fields may result in processing delays.)*

Practice Information:

Name: _____ Tax Identification Number (TIN): _____

_____ National Provider Identifier (NPI): _____

Contact Name: _____ Email Address: _____

Phone Number: () _____ Fax Number: () _____

Primary Service Address: _____ Primary Billing Address: _____

Do you use a Billing Service? Yes No Do you require ERAs to be split by billing location? Yes No

ERA Vendor/Clearinghouse Information:

Name: _____

Contact Name: _____

Email Address: _____ Contact Phone Number: (____) _____

Username/App ID/Entity Gen Key/Acct # (if applicable) _____

OR

I am not working with a Vendor/Clearinghouse and prefer to retrieve my remits online at **www.aetna.com**.

For ERA setup with the Aetna Provider Website we need your Username(s) _____

OR

For Advanced Technical ERA Users:

Check this box if you would like to use a secure FTP in the X12 format via Aetna EDI Connect. Please register at **www.AetnaEDI.com** before submitting this enrollment form. Please note: ERA replaces your paper EOBs 30-45 days after enrollment

Please complete the following bank account information for EFT:

To take advantage of direct deposit (EFT), your bank must be a participating member of the Automated Clearinghouse Association (ACH). Please note that if you require payments to be deposited into multiple bank accounts, you must complete bank account information for each account. Capitation payments made under a single TIN can only be deposited into one bank account. New EFT enrollment or changes to existing EFT banking information will trigger a new EFT pre-note period. The EFT pre-note period will run for 10 days from the effective date. Production will start on day 11. You are responsible for notifying Aetna if you're banking information changes.

Bank Name: _____ Address: _____

Bank Routing Number: (9 digits found on check, NOT deposit slip): _____

Account Number: _____ Account Type: Savings Checking

Authorization Agreement for Direct Deposit of Benefits Payments. Please read and sign your name below.

I hereby authorize Aetna, on behalf of itself and its affiliates, including Aetna Life Insurance Company and Aetna Health Inc. (hereinafter "Company"), to initiate credit entries to the account(s) at the bank(s) listed above for all benefits payments. This agreement will remain in effect until I notify Company of the desire to cancel or change this service or until Company notifies me that this service has been terminated. I understand that I must allow reasonable time for my instructions to be executed. If Company credits more money than the correct benefits amount to the account due to duplicate electronic funds transfers (where "duplicate" is defined as multiple electronic funds transfers received for the same services rendered, the same membership and the same dates of service) or erroneous electronic funds transfers (where "erroneous" is defined as complete electronic funds transfers received in error), I authorize Company to withdraw the overpayment. I authorize and request the bank(s) listed above to accept any credit entries by Aetna to such account(s) and to credit the same to such account(s).

Electronic Remittance Advice (ERA) – Legislative Updates

Certain claims payment/remittance information required by various state requirements cannot be transmitted using the HIPAA-compliant ERA transaction. When state requirements require information that cannot be accommodated in our HIPAA-compliant ERA transaction, we will post details of our state requirements compliance plan on our ERA Inquiry website. You may access these details by clicking "Legislative Updates" on the Welcome page of the ERA Inquiry site. You will be granted access to this site as part of the ERA enrollment process. Thank you for your cooperation in this effort.

Electronic Remittance Advice (ERA) – Pended Claims

When state requirements require information that cannot be accommodated in our HIPAA-compliant ERA transaction, such as information regarding pended claims, health care professionals can obtain this information in other ways:

- For pended claims received **electronically**, the request for information is returned in a Claim Status Response (277). However, Aetna is aware that some providers have agreements with their vendor/clearinghouse to receive some, all or none of their unsolicited claims status responses. Therefore, please work with your vendor/clearinghouse to ensure that you receive all level 2 claims status responses in order to receive this information. If you prefer, or are unable to receive these responses, you may utilize the real-time claims status inquiry transaction to obtain this information as well.
- For pended claims received on **paper**, a request for more information may be sent by letter or phone call. However, if you have not received any such request within 30 days of a claims submission on paper, please utilize the claims status inquiry transaction to view this information.

Please work with your Aetna representative if you need assistance utilizing the claims status inquiry transaction. Thank you for your cooperation in this effort.

By signing below, I hereby agree that I have read and agree to the terms and conditions stated above, including Authorization for Direct Deposit of Benefits Payments, Legislative Updates and Pended Claims.

Authorized Health Care Professional: _____ Date: _____

Authorized Health Care Professional Signature: _____ Date: _____

Form completed by: _____

Phone Number (): _____ Fax Number (): _____

Email Address: _____

Please fax completed form to your Aetna ERA Specialist at 860-754-9122.

Paper Support Address:

For Aetna Use Only

Address: _____

Address Line 2: Attention: Billing Office _____

City, State, Zip: _____



Provider eSolutionsSM

Electronic Remittance Advice (ERA) Vendors*

Vendor	Website	Contact Information
Aetna secure provider website	aetna.com	Self-registration available at aetna.com
Aetna EDI Connect SM	aetnaedi.com	Self-registration available at aetnaedi.com
Availity	availability.com	1-800-282-4548
Emdeon	emdeon.com	1-877-469-3263
ENSHHealth	enshealth.com	1-800-341-6141
Gateway EDI	gatewayedi.com	1-800-969-3666
HealthFusion	healthfusion.com	215-393-4730
HealthLogic	hlsc.com	770-613-5000
Herae	herae.com	1-888-414-3723
HDX	hdx.com	610-219-1600
McKesson	collaborationcompass.com	1-800-527-8133
MedAvant	medavanthealth.com	1-800-586-6870
NaviCure	navicure.com	770-342-0200
NaviMedix	navimedix.com	1-888-482-8057
NDC Health	ndchealth.com	1-800-852-0707
NEBO	nebo.com	630-916-8818
PNC	pnc.com	412-762-2106
RealMed	realmed.com	1-877-RealMed
SSI	thessigroup.com	1-800-881-2739

*This list contains vendors that have a direct connection with Aetna as of May 2007.

To be certain you are viewing the latest information, go to aetna.com. Select “for Health Care Professionals,” “Services and Tools” and “Medical Resources.” Then, click “Electronic Connectivity” under “Transactions.”

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies.