HUMANA

Frequently Asked Questions for Health Care Providers
Electronic Remittance Advice (ERA)/Electronic Funds Transfer (EFT)

1. **Q: Who do I contact for questions on how to use the ERA/EFT Setup – Change Request system?**
   A: Health care providers may call 1-877-845-3480 to speak to a Web specialist for navigation questions. Health care providers with questions on how to use the system may send an email to deployment@humana.com.

   For any issues unrelated to ERA/EFT, health care providers may contact Humana customer service at 1-800-4HUMANA (1-800-448-6262).

2. **Q: Why do I have problems with check validation on the new ERA/EFT Setup – Change Request system?**
   A: Due to Humana system limitations, health care providers may need to add or remove leading zeros from the check number during check validation.

3. **Q: Who do I contact if I have issues related to my Humana ERA/EFT?**
   A: Humana uses Availity as a gateway for delivery of 835 data files for all clearinghouses/billing agencies/vendors. If a health care provider has issues with Humana ERA/EFT, the health care provider should first contact the clearinghouse to report the issue. The clearinghouse will work with Availity and Humana to resolve the issue. For EFT-specific issues, health care providers may send an email to providerconnect@humana.com with a description of the issue, tax ID number, EFT number, amount and date of disbursement in question.

4. **Q: Why am I receiving checks from Humana when I signed up for EFT?**
   A: For administrative services only (ASO) members or members who are part of a large group (e.g., Ford), Humana administers the benefits on behalf of the group, but the group administers the payments for the benefits. For members with this type of coverage, health care providers will receive an ERA, but the payment will continue to be distributed via paper check.

5. **Q: Will I receive my ERA and EFT payment at the same time?**
   A: The ERA data file is sent on the day the claim is finalized and is usually delivered to the health care provider within one to two days. The funds are usually deposited in the health care provider's bank account within three to five business days. If a health care provider would like to receive the ERA at the same time as the EFT, he or she may send an email to providerconnect@humana.com. In this email, the health care provider should include a tax ID number and contact information. Additionally, the email subject line should read "Synchronize ERA and EFT."

6. **Q: How will I know when the set up of my ERA or ERA/EFT request will be completed?**
   A: When setting up an ERA or ERA/EFT, the health care provider will receive an estimated completion date on the confirmation page after successfully submitting the request. The health care provider may print the confirmation page. The health care provider will need information from this page to access the ERA/EFT Setup – Change Request system for status inquiry. **NOTE:** Each request submitted must

complete before subsequent requests can begin processing. If multiple submissions are placed before previous requests have been completed, the "Estimated Completion Date" will not have an accurate processing start date.

7. **Q: Why do I receive a large volume of payments?**
A: For some lines of business, Humana sends one payment per remittance per group by processed date. For other lines of business, Humana sends one payment per product line. Health care providers may contact their market representative to determine how their contracts are set up to pay.

8. **Q: Is there a specific format for the EFT file that my bank can accommodate?**
A: Yes. Humana uses the Cash Concentration and Disbursement Plus (CCD+) EFT format that has been recommended by the Health Insurance Portability and Accountability Act (HIPAA) and the Centers for Medicare & Medicaid Services (CMS). All commercial banks should be able to accommodate this format for EFT data.

9. **Q: Why do I see two 1 cent transactions in my bank account?**
A: This is a "prenote transaction" to test whether the payments can be deposited successfully to a health care provider's account. There are two transactions because Humana processes claims on two systems. Health care providers do not need to return these test (1 cent) transactions to Humana. Health care providers may access the ERA/EFT Setup – Change Request system to confirm receipt of their prenote transactions.

10. **Q: How can I pull a copy of my explanation of remittance (EOR)?**
A: To access an EOR, the health care provider must be registered on Humana.com/providers or www.availity.com (select markets only). For further assistance regarding registration, health care providers may email deployment@humana.com.

11. **Q: How do I change where my 835 data file is delivered (vendor change)?**
A: Health care providers may access the ERA/EFT Setup – Change Request system and select "Change File Delivery Request Type" after providing a tax ID number.

12. **Q: What will happen if I close my bank account without notifying Humana of the change and I am set up for EFT?**
A: If payments are rejected from the bank, the EFT will be cancelled. In order to re-establish the EFT, a health care provider must re-enroll on Humana.com/providers or www.availity.com by choosing the "ERA/EFT Setup – Change Request" link.

Additionally, if payments are rejected from a health care provider's bank because the health care provider closed the account, Humana must reprocess these claims in order to deliver the payment again. The estimated completion time for reprocessing claims is 30 to 60 days. If the health care provider notifies Humana before the account is closed, Humana can set up the new bank account information and send a prenote transaction to test the payment delivery to the new account. The health care provider will be asked to send an email to providerconnect@humana.com upon receiving the prenote transaction to release the payments. If a health care provider chooses not to contact Humana upon receiving the prenote transactions, the payments will be released approximately seven days later.

13. **Q: If I cancel ERA with my vendor before notifying Humana of the change, what will happen to my electronic remittances?**
A: Electronic remittances will continue to be delivered to the vendor. This could cause a delay in receiving remittances for health care providers. If a health care provider wishes to cancel ERA or ERA/EFT, the health care provider must access the ERA/EFT Setup – Change Request system, provide a tax ID number and then select "Cancel ERA" or "Cancel ERA/EFT" for the request type.

14. **Q: Are there any system requirements to use the ERA/EFT enrollment and maintenance process?**
A: Internet Explorer versions 6.0 or 7.0 are recommended for use on this site. Users may experience functionality issues when using version 8.0 and browsers on Apple computers.