

Sign up for

Electronic Funds Transfer

Horizon Blue Cross Blue Shield of New Jersey continues to make improvements to our organization and processes that will make your interactions with us easier and more productive. Since 2009, we have successfully implemented Electronic Funds Transfer (EFT) for more than 5,000 participating physicians, other health care professionals and group practices, and we'd like to do the same for you.

The benefits of EFT include:

- Quicker reimbursements into one or more designated bank accounts.
- Improved cash flow by eliminating mail time and check float.
- Elimination of bank fees for check deposits.
- Reduction in paperwork and overall administrative costs.
- Reduction in the opportunity for error or theft.
- Elimination of paper checks to track deposits.

Enrolling in EFT requires that you receive online Explanation of Payments (EOPs) in place of paper statements – a feature we've offered since July 2008.¹

Due to the success of the program to date, we are considering eliminating paper vouchers and requiring enrollment in EFT and online retrieval of vouchers. We encourage you to enroll in EFT now. Additional information regarding an EFT requirement will be forthcoming.

SIGN UP FOR EFT TODAY!

If you're a registered user of NaviNet[®], visit www.NaviNet.net, enter your *User Name* and *Password* and:

- Select *Horizon BCBSNJ* within the *Plan Central* dropdown menu.
- Click *Claim Management*.
- Click *EFT Registration*.
- Click *Enroll*.

Horizon BCBSNJ will perform two test deposits into the bank account you indicate. Once you confirm that the test was successful, it takes only two to four business days before EFTs begin. Reimbursements for services provided to Federal Employee Program (FEP) members, dental members and certain national accounts will continue to be made by check, accompanied by a hard copy EOP.

If you're not yet registered with NaviNet, please visit www.NaviNet.net and click *Sign up*.

If you have questions about EFT, please contact your Network Specialist.

¹ *EFT is available to all Horizon BCBSNJ participating physicians and health care professionals, including oral surgeons and physicians performing a dental service. Claims processed on the dental claim processing system will generate an electronic EOP, but will be paid by paper check, not EFT.*

(Over, please)



Horizon Blue Cross Blue Shield of New Jersey

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Enrolling in EFT (Electronic Funds Transfer)

Questions and Answers

Q1. I don't see the EFT registration link on NaviNet. Where is it?

A1. The *EFT Registration* transaction is located under *Claim Management* on <www.NaviNet.net>. However, you must be designated by NaviNet as a "Security Officer" to register your practice for EFT. If you do not have Security Officer rights, you will not see the EFT registration link. Please call NaviNet Customer Care at 1-888-482-8057 for assistance.

The *EFT Registration* transaction is not accessible to physicians, dental providers, hospitals, facilities or other health care professionals who do not participate in our network(s).

Q2. Whom do I call if I need help registering for EFT?

A2. If you need help with EFT registration, please call Horizon BCBSNJ's e-Service Desk at 1-888-777-5075. You may also e-mail our e-Service Desk at <provider_portal@HorizonBlue.com>.

Q3. Will I continue to receive Explanations of Payment (EOP)?

A5. In addition to making your EOPs available online, we will continue to mail paper statements for the first 30 days you receive EFT. After 30 days, your EOPs will be available online only.

If you need to print an EOP for any reason, simply sign on to NaviNet, select *Horizon BCBSNJ* from *Plan Central* and:

- Click *Claim Management*.
- Click *Payment Status Inquiry*.
- Select the appropriate Provider ID.
- Enter the check number or date span.
- Search for the claim in question and click *View EOP*.
- Click the *pdf* icon.

Q4. How can I ensure that all of my suffixes are included?

A4. When selecting a Tax ID number after your banking information is entered, ensure that you select *Submit All Locations* to include all suffixes associated with your Tax ID number.

Q5. What do I do if my bank account changes?

A5. If your banking arrangements change, simply sign on to NaviNet, go to the *EFT Registration* transaction and update your banking information online. After you update your banking information, a new set of test deposits are made to confirm the banking information on file. Once the test deposits are made, the administrator will need to sign on to NaviNet and confirm the test deposits to activate EFT to the new bank account.

Q6. Are reimbursements for all Horizon BCBSNJ products and claim processing systems made electronically?

A6. No. A small percentage of Horizon BCBSNJ claims are still reimbursed via a paper check, even for those offices who have registered for EFT. This includes claims for our FEP members and certain national account groups.

Q7. If I participate in EFT, will Horizon BCBSNJ be able to retract money from my account?

A7. No. Horizon BCBSNJ will not debit money from your account.

Q8. What are the experiences of some of Horizon BCBSNJ's physician's offices using EFT?

A8. Visit www.HorizonBlue.com/EFT to read what some of our current registered users of EFT are saying about their experience with Horizon BCBSNJ's EFT.