



Network Notification

Notice Date: September 19, 2019
To: Kentucky Medicaid Providers
From: Humana – CareSource®
Subject: Register with New Payment Partner ECHO Health by December 18, 2019
Effective Date: December 18, 2019

We are excited to announce a new partnership with ECHO Health, Inc. (ECHO)! This new partnership will improve the way you are reimbursed as Humana – CareSource looks to achieve the following:

- Increase the frequency of payment
- Offer more options for electronic payment
- Enhance your overall payment experience
- GO GREEN!

Recent feedback from our provider network indicated that faster reimbursement and more efficient payment reconciliation are high priorities. Humana – CareSource is excited to demonstrate our support of these priorities through our partnership with ECHO.

In order to continue receiving EFT payments, you must enroll for EFT and ERA for Humana – CareSource Payments through ECHO Health Inc. by Dec. 18, 2019.

ECHO offers the following payment options:

1. **Electronic Funds Transfer (EFT)** – EFT is a fast and reliable method to receive payments and is the preferred method for Humana – CareSource. In order to register for Humana – CareSource payments and choose EFT as your payment preference, visit <https://view.echohealthinc.com/EFTERADirect/CareSource/index.html>.

If you are already registered with ECHO, please have the following information available to expedite registration:

- ECHO provider portal account credentials or Tax Identification Number (TIN).
- An ECHO draft number and draft amount. You may use any ECHO draft number and corresponding draft amount to authenticate your registration.

If you are not already registered with ECHO, please have the following information available to expedite registration:

- Your Humana – CareSource Provider ID (**available from the Humana – CareSource Provider Portal or by calling Provider Services at 1-855-852-7005**)
- Your bank routing number and bank account number

When signing up without a previous payment from ECHO, select “Enroll using Enrollment Code.” Enter your Humana – CareSource Provider ID as your Enrollment Code.

2. **Virtual Card Payment** – Standard credit card processing and transaction fees apply. Fees are based on your credit card processor's fees and your current banking rates. ECHO does not charge any additional fee for processing.
 - For each payment transaction, a credit card number unique to that payment transaction is sent either by secure fax, or by mail.
 - Processing these payments is similar to accepting and entering patient payments via credit card into your payment system.

3. **Paper Check** – If your office would prefer to receive check payments, please call ECHO Support at 1-888-485-6233.

For the security of your personal information, **Humana – CareSource cannot convert your banking information from InstaMed to ECHO**. If you do not proactively register with ECHO for EFT payments from Humana – CareSource, your payment method will default to QuicRemit Virtual Card Payment (VCP) or paper check.

We appreciate your support as we transition provider payment processing from InstaMed to ECHO. We have enclosed a set of Frequently Asked Questions (FAQs) for your reference. We look forward to working with you to deliver a positive experience for you and your patients. If you have questions regarding this transition, please call ECHO Support at 1-888-485-6233.

Sincerely,

Humana – CareSource

Enclosure

Frequently Asked Questions

Humana – CareSource has partnered with ECHO Health, Inc. (ECHO), to deliver provider payments. We understand that this transition may have a slight impact on your business practices, so we have put together some frequently asked questions to help you with the transition to ECHO.

Why am I receiving this letter?

Humana – CareSource is transitioning our provider payment partner from InstaMed to ECHO. This transition will allow Humana – CareSource to offer faster and more ways to receive your claims payments. This transition also offers a new electronic payment option for providers via Virtual Card Payment (VCP), which is similar to credit card payment processing.

Who is ECHO?

ECHO is a leading provider of electronic solutions for payments to health care providers. ECHO consolidates individual provider and vendor payments into a single ERISA- and HIPAA-compliant format, remits electronic payments and provides explanation of provider payment (EPP) details to providers.

What are the payment methods available through ECHO?

- EFT/ACH – Automatic deposits directly to your bank account
- VCP – Virtual transaction similar to credit/debit card processing
- Paper checks – Mailed by US Postal Service

How do I select my payment preference for Humana – CareSource if I am currently registered with ECHO?

Visit <https://view.echohealthinc.com/EFTERADirect/CareSource/index.htm> to sign up for EFT payments. You will need to have your username/password, tax identification number (TIN) and an ECHO draft number and draft amount from any payment issued to you by ECHO. If you would prefer to receive paper checks, please contact ECHO Support at 1-888-485-6233.

How do I select the EFT/ACH payment preference for Humana – CareSource if I am not registered with ECHO?

To register, go to <https://view.echohealthinc.com/EFTERADirect/CareSource/index.html>. You will need to provide your TIN, Humana – CareSource Provider ID (Visit the Humana – CareSource Provider Portal or call **1-855-852-7005** to obtain your Humana – CareSource Provider ID), bank account and routing number. If you need assistance during the ECHO registration process, please contact ECHO Support at 1-888-834-3511.

How do I check the status of my EFT/ACH enrollment?

To check your enrollment status, contact ECHO Support at 1-888-834-3511.

What is required to accept Virtual Card Payment?

Your office must have credit card processing capability, such as a credit card terminal. Standard credit card processing and transaction fees apply. These fees are based on your agreement with your credit card processor and your office's banking rates. ECHO does not charge any additional fee for processing.

How does Virtual Card Payment work?

Your office will receive secure fax or mail notifications, each containing a number unique to that payment transaction. Once the number is received, enter the unique number into your office's credit card system/terminal to process the payment as a credit card transaction.

What are the advantages of Virtual Card Payment?

Virtual Card Payments do not require registering your bank account information for deposits, and payments are received three to seven days earlier than paper checks sent by US Postal Service.

What will happen if I do not process my Virtual Card Payment within 30 days?

If the VCP transaction is not processed within 30 days, the virtual card will be resent. If the transaction is still not processed within 60 days, the transaction will be canceled and your payment will automatically be sent via paper check.

How do I opt out of Virtual Card Payment?

To opt out of the Virtual Card payment method, call 1-888-485-6233.

Is there a user guide available?

Yes. To access the ECHO Provider Payments Portal Quick Reference Guide, visit www.ProviderPayments.com and log in with your account information. Click on the **Help** button in the portal to access the Quick Reference Guide.

How do I contact ECHO if I am having technical support issues?

For assistance with any technical support issues, contact ECHO Support at 1-888-485-6233.

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