



Network Notification

Notice Date: June 4, 2019
To: West Virginia Marketplace Providers
From: CareSource
Subject: Register with New Payment Partner ECHO Health by August 5
Effective Date: August 5, 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 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. CareSource is excited to demonstrate our support of these priorities through our partnership with ECHO.

In order to prevent any interruption in payment, you must register with ECHO and choose a payment method preference by Aug. 5, 2019.

Your options include Electronic Funds Transfer (EFT), Virtual Card Payment (VCP) or paper check. If you are already registered with ECHO, please add and verify your payment preference for CareSource. CareSource looks to complete the transition from InstaMed, our current payment partner, to ECHO by **Aug. 5, 2019**.

Register and choose one of the following three payment options with ECHO:

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

If you are already familiar with this process, registration should only take a few minutes to complete!

If you are already registered with ECHO, you will need 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:

- Your CareSource Provider ID (**available from the CareSource Provider Portal or by calling Provider Services at 1-855-202-1091**)
 - Your bank routing number and bank account number
2. **Virtual Card Payment (QuicRemit)** – If your office accepts credit card payments, you may choose the Virtual Credit Payment (VCP) option. Standard credit card processing and transaction fees apply. Fees are based on your credit card processor's fees and your office's banking rates. ECHO does not charge any additional fee for processing.
- For each payment transaction, you will receive a secure fax notification containing a credit card number unique to that payment transaction.
 - Processing these payments is similar to accepting and entering patient payments via credit card into your payment system.
 - To enroll in VCP, update your CareSource payment preference in your ECHO profile.
3. **Paper Check** – If your office does not proactively register with ECHO and choose one of the electronic payment options available for CareSource, your default payment method will be paper check. If your office is currently receiving payments from ECHO and you do not proactively register your CareSource payment preference, then your ECHO profile payment preference will be the default (e.g., if you have selected VCP with ECHO, then that will be your default).

If you are already enrolled with ECHO, please verify your payment preference and remit address with ECHO no later than Aug. 5, 2019.

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 contact ECHO at 1-833-629-9725.

Frequently Asked Questions

Effective **Aug. 5, 2019**, CareSource will partner with ECHO Health, Inc. (ECHO), to deliver provider payments. We understand that this transition impacts your business practices, so we have put together some frequently asked questions to help you make the transition to ECHO.

Why am I receiving this letter?

CareSource is transitioning our provider payment partner from InstaMed to ECHO. This transition will allow CareSource to offer faster and more frequent provider payments. Also, this transition 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 details to providers.

What are the payment methods available through ECHO?

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

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

To register, go to www.ProviderPayments.com. 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.

How do I select the EFT/ACH payment preference for 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, CareSource Provider ID, bank account and routing number. If you need assistance during the registration process, please contact ECHO at 1-833-629-9725.

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

To check your enrollment status, contact ECHO at 1-833-629-9725.

What is required to accept Virtual Card Payment (QuicRemit)?

Your offices 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 credit card processor's and your office's banking rates. ECHO does not charge any additional fee for processing.

How does Virtual Card Payment (QuicRemit) 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 code 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 (QuicRemit)?

Virtual Card Payments are not subject to printing and mailing delays commonly associated with paper checks. 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 don't process my Virtual Card within 30 days?

If the VCP is not processed within 30 days, the virtual card will be resent. If the card transaction is 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 the Virtual Card?

To opt out of the Virtual Card, you can contact ECHO at 1-833-629-9725 or change your payment preference online.

Is there a user guide available?

Yes. To access the ECHO Provider Payments Portal Quick Reference Guide, visit [ECHO's website](http://www.ProviderPayments.com) (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 at 1-833-629-9725.