

EFT/ ERA Enrollment Overview

An Electronic Remittance Advice (ERA) a digital version of the explanation of benefits (EOB), detailing the breakdown of payments and adjustments.

Electronic Funds Transfer (EFT) is the process of receiving payments directly to your bank account without the need for paper checks.

This document will communicate the benefits of enrolling in ERA and EFT services, the value they bring to orthodontic practices, the timeline for enrolling all payers, and the necessary actions providers need to take for a smooth transition.

Introduction & Purpose of Enrollment

OrthoFi's goal has always been to provide orthodontic practices with the most efficient and effective way to manage insurance receivables. The shift away from paper checks and EoBs received in the mail is a shift that payers are actively promoting and has several key benefits to your practice.

Key benefits that your practice will recognize as an outcome of this update include:



Expedited payments. With EFT enrollment we are able to receive secure, electronic payments issued daily. This means you will get your claims paid **10 to 20 days faster**.



Enhanced Security: EFT payments are **more secure than paper checks**, as they are encrypted and deposited directly into our account.



Eliminate fees from VCCs: **Unwanted VCC transaction fees ranging for 2.9-3.9% will be eliminated** when EFT payments are issued.



Improved reconciliation & payment posting: ERAs contain information that allows OrthoFi to reconcile payments more easily and ensure that individual patient payments are posted to the correct origination claim. Thus, **reducing the opportunity for mistakes and the need to reallocate payments**.



Increased efficiency. ERA files integrate directly with OrthoFi's software, eliminating the risk of payments getting lost or delayed in the mail, **reducing time spent uploading payments** and the need for manual data entry.

Considerations to Request Enrollment into ERA and EFT

Due to the many benefits outlined above, we intend to enroll in ERA and EFT whenever possible. However, there are some situations where you may still prefer to receive payments directly and manually upload payments to OrthoFi. These situations are not common for most providers and include:

- **Multi-Disciplinary Providers Operating under a shared TIN:** In situations where a single TIN is being used to file claims unrelated to the Orthodontic contracts that OrthoFi manages, we generally recommend that payments continue to be sent to the practice. If this situation applies to your practice please notify your OSM.
- **Special Considerations for providers who accept Medicaid:** OrthoFi should be made aware if your practice is receiving Medicaid payments in your office. In these situations we may need to avoid enrolling in EFT to ensure that payments continue to come to you. (Example: Detaquest partners with SunLife. We would avoid enrolling for EFT with SunLife if your practice received payments from Dentaquest)
- **Payers who only allow EFT for In Network Providers:** While uncommon some payers will only issue EFT for in network providers. In these instances OrthoFi will request checks to be issued and make efforts to avoid VCC. No action is needed from you. OrthoFi will identify these situations and take appropriate action.

Frequently Asked Questions

Question: When should I expect OrthoFi to begin enrolling my practice in ERA & EFT?

Answer: OrthoFi will initiate ERA and EFT enrollment in parallel with Change of Address initiatives after your Ortho Success Manager confirms that there are no special considerations resulting in the need for your practice to receive payments directly and upload them into OrthoFi.

Question: After my enrollment in EFT is complete, what happens to the funds?

Answer: EFTs will be drafted directly to OrthoFi's bank account. We will then deposit those funds to your practice with a much quicker turnaround time.

Question: What if I have an existing EFT enrollment to my bank account for Cigna or Delta Dental?

Answer: You should cancel your EFT enrollment with your bank account and provide your Ortho Success Manager confirmation of the cancellation. From there, OrthoFi will be able to enroll you in EFT to our bank account using a login which OrthoFi controls.

Question: What type of information should I provide to insurance carriers in the event that I receive a phone call requesting information to verify enrollment?

Answer: When an insurance carrier processes an Electronic Funds Transfer (EFT) enrollment for a healthcare provider, they verify several key pieces of information to ensure the provider's identity, banking details, and authorization to receive payments. They will typically want to verify the Providers Name, your billing NPI, and/or TIN. Additionally, it is common for carriers to verify banking information. Please provide them with the information below, if requested:

- Bank Name: Wells Fargo
- ACH Routing Number: 102000076
- Banking Information: XXXXXX-7684

Question: Who should I contact at OrthoFi if I receive a letter or other correspondence related to EFT enrollment or changes to demographic information (i.e. Change of Address)?

Answer: Please email OrthoFi Support at support@orthofi.com with your questions with the subject of "ERA/EFT Enrollment Questions". You may also contact your Practice Advocate at 1-877-766-5220.

Question: How does OrthoFi choose how to prioritize new enrollments?

Answer: Our goal is to provide the most efficient and effective way to manage insurance receivables. As such will prioritize payers and third party administrators who provide higher volumes of payments first.

Question: How secure is EFT?

Answer: EFT is very secure. Payments are transmitted through encrypted networks, and funds are deposited directly into our bank account without the need for paper handling. EFT reduces the chances of check fraud and other security risks.

Question: Can I still receive paper checks if I want to?

Answer: While many payers encourage EFT due to its efficiency, some payers will default to VCC as an alternative to issuing paper checks. Most will still offer a paper check upon request, however, it's important to note that transitioning to EFT is often required by payers over time, as they move towards more digital methods of payment.

Question: Is there a cost associated with enrolling in ERA/EFT?

Answer: Generally, payers do not charge a fee for EFT enrollment. However, there is a small fee associated with payments processed by Zelis.

Question: Will ERA/EFT affect how we manage billing or collections?

Answer: No, the transition to EFT will not impact how we manage your billing or collections. We will continue to submit claims as usual, and we will manage all payment posting and reconciliations, whether through paper checks or EFT.

Enrollment Process Overview

Facilitating the setup of ERA/EFT enrollment for your practice requires several steps to complete:



When enrolling in both ERA and EFT, OrthoFi follows processes based upon the distinct requirements of each payer or third-party administrator (TPA). Here's a breakdown of key strategies we follow to ensure a streamlined enrollment:

1. Understand the Separate Enrollment Processes

- **ERA and EFT Enrollment Are Often Separate:** Many payers and TPAs have distinct enrollment processes for ERA and EFT. It is important to note that completing one does not automatically enroll a provider in the other.
- **OrthoFi Practice:** Typically, OrthoFi enrolls providers in ERA first, allowing them to begin receiving electronic remittance information while EFT enrollment is processed separately.

2. Identify Carrier-Specific Requirements

- **Carrier Preferences for ERA vs. EFT:** Some carriers, like Aetna, may require providers to enroll in EFT first before allowing ERA enrollment. This is usually driven by how the carrier handles financial transactions and remittance processes.
- **Combined Enrollment Opportunities:** For certain carriers or TPAs, such as Zelis and Echo, it's possible to complete both ERA and EFT enrollments simultaneously. This is ideal because it allows for quicker setup and processing, as the carrier manages both enrollments in parallel.

3. Tailor the Approach to Each Payer

- **Leveraging Expertise in Enrollment Sequencing:** OrthoFi's Enrollment Team determines the optimal sequence based on payer requirements. Our understanding of which scenario—ERA first, EFT first, or both at the same time—works best for each payer helps streamline the process and minimize delays.
- **Proactive Planning:** Having insight into each carrier's process allows us to save time and expedite the enrollment process.

4. Streamline Communication and Documentation

- **Collect Necessary Provider Information Upfront:** Before beginning any enrollment, we collect all required provider information, such as key contact information, W-9, National Provider Identifiers (NPIs), and Tax Identification Numbers (TINs).
- **Clear Provider Communication:** We will connect with you if we require any additional information to successfully complete the enrollments.

5. Monitor and Follow-Up

- **Track Enrollment Progress:** OrthoFi has established reports to monitor both ERA and EFT with each carrier. Often, delays in processing can occur, and we will follow up with carriers to ensure the enrollments are completed in a timely manner.

Summary of Best Practices:

- **ERA First or EFT First:** Follow the enrollment sequence required by the carrier.
- **Simultaneous Enrollment:** If possible, aim for dual enrollment for faster processing.
- **Carrier Knowledge:** Rely on the Enrollment Team's expertise to navigate different payer requirements.
- **Provider Preparation:** Collect all necessary provider information beforehand to avoid delays.
- **Active Monitoring:** Keep track of the status and follow up until both enrollments are complete.

Required Information to Complete Enrollments

In order to expedite the ERA and EFT enrollments, OrthoFi needs certain information and documentation prior to enrolling. Some of this information was gathered during your onboarding period, while some of it (e.g. an Availity login) is a new request. To help us successfully enroll your practice in ERAs and EFTs, the following information is necessary:

- **Primary practice contact:** The best person for this would be your credentialing contact. We need the name, email address and phone number of the credentialing contact.
- **W-9:** We need your latest W-9 Form which contains your Taxpayer Identification Number (TIN). Some carriers require a W-9 which has been signed and dated in the previous six months.
- **Insurance Authorization Letter:** This letter allows OrthoFi to contact insurance carriers on behalf of your practice to expedite the EFT enrollments.
- **Carrier logins:** Certain carriers and third-party payment processors require the practice to establish an account in order to enroll in EFTs. Once this is created, OrthoFi will be able to create our own users from your access and take the necessary steps to enroll your practice in ERAs and EFTs. The primary logins we need created are for
 - **Cigna: Link to Job Aid**
 - **Delta Dental: Link to Job Aid**
 - **Availity: Link to Job Aid**

NOTE: This is a summary of the information we need to complete your enrollments. You may have already provided the above information. Many of these may have been provided on the Onboarding Task list when you joined OrthoFi..

Appendix: Who issues ERAs and EFTs for Orthodontic Services:

The dental insurance space includes several major payers and third-party administrators (TPAs) that facilitate payments and manage claims processing for dental practices. Here's a breakdown of some of the largest payers and administrators where we prioritize building relationships to streamline ERA and EFT enrollments for your practice:

Delta Dental

Delta Dental is the largest dental insurance provider in the United States, offering coverage through both employer-sponsored group plans and individual plans. It operates as a network of independent, state or regional entities, each providing dental insurance services within specific geographic areas. These entities are part of the larger Delta Dental Plans Association (DDPA), which ensures national coverage while allowing for regional administration and operations.

When it comes to Electronic Funds Transfer (EFT) enrollment, the process varies depending on the Delta Dental entity that operates in the provider's local state. OrthoFi begins the process by enrolling with the specific Delta Dental entity that covers that state in which your practice is located and chooses the option to opt-in for EFT payments with multiple Delta Dental member companies.

Once enrolled, your EFT information is automatically shared with the other participating Delta Dental member companies. This means that if you serve patients who are covered by different Delta Dental entities, your EFT enrollment will apply across those companies without additional actions.

Zelis

Zelis is a third party administrator (TPA) that connects dental providers with numerous insurance companies for payment processing, helping streamline and manage EFT enrollments and payments. Providers who receive EFT payments are also assured that the corresponding explanation of payment will also be delivered. Metlife and Cigna are two of the largest standalone providers who have selected Zelis as their payment processor.

Please note that Zelis charges a small per-transaction fee to providers for processing EFT payments. OrthoFi has been able to negotiate the lowest possible fee to receive these payments. Should a provider choose to opt for virtual credit card payment instead of EFT, there are no transaction fees, however, credit card-like processing fees will apply.

Echo Health

Echo Health is also a third-party payment processor that partners with insurers and TPAs to manage and distribute payments to dental practices. Its payment solutions include both direct EFT and virtual card payments options. However, OrthoFi is working to eliminate VCC and focus on receiving EFTs for your practice.

OrthoFi is working on your behalf to maximize ERA/EFT enrollments while also minimizing additional transaction costs. Echo typically offers two EFT enrollment options:

- Option 1: Echo's "All Payer" agreement enables providers to receive EFT/ERA from all insurers and TPA's within their network and other priority services. The advertised rate for this service is 1.9%.
- Option 2: Separate enrollments may be completed for each Tax ID and each insurance company that we want to enroll. This service is available at no additional fees.

With our agreement with Echo, we are able to continue to complete separate enrollment forms for your largest payers without requiring your practice to complete enhanced verification forms for each TIN / Payer and without incurring the 1.9% transaction fee that would be incurred under the "All Payer" agreement.

Availity

Availity streamlines the claims process by providing a single point of access to submit claims to multiple payers, making it easier for dental practices to manage claims and payments.

There is no cost to receive payments from Availity. OrthoFi will follow the appropriate enrollment processes to request Availity to issue EFT payments to our bank account and for carriers to issue ERAs to our preferred clearinghouse

For OrthoFi to manage the EFT enrollments, you first need to create an account at Availity. You will then add three OrthoFi users which will give us the ability to enroll you in EFTs as well as effectively perform eligibility verification and perform follow-ups on claims. We will provide a full step-by-step job aid to assist you with the account creation process.

OrthoFi will enroll you in ERAs through the clearinghouse DentalXChange (DXC). Once enrolled, the carrier will send the electronic data to DXC where you will be able to quickly find details of claim and pretreatment adjudication from payers that support this transaction.

Blue Cross and Blue Shield (BCBS)

BCBS offers dental insurance through both employer-sponsored and individual plans, providing coverage for a range of dental services. When it comes to Electronic Funds Transfer (EFT) enrollment for dental providers, the process can vary based on the regional BCBS affiliate, as each operates independently while adhering to national BCBS standards.

It can be a challenge to navigate the state and regional variations that exist within BCBS. For example, Anthem Blue Cross Blue Shield and Horizon Blue Cross Blue Shield of New Jersey may have different procedures for EFT enrollment, even though both operate under the BCBS umbrella.

TPA's help to simplify the enrollment process. In many cases BCBS affiliates use third-party administrators (TPAs) to handle EFT payments and processing. The most commonly used TPAs for BCBS affiliates include Zelis, Echo, Availity and Payspan (recently acquired by Zelis). As such, OrthoFi will start with them. In the event that we identify a BCBS carrier who is not working with a TPA, we have the ability to navigate to the correct BCBS portal and initiate the process from there instead