



# Electronic Payments & Statements (EPS)



# What is EPS?

## Electronic Payments & Statements (EPS)



The diagram illustrates the components of Electronic Payments & Statements (EPS). At the top, a blue box contains the text 'Electronic Payments & Statements (EPS)'. Two blue arrows point downwards from this box to two separate blue hexagonal boxes. The left hexagon is titled 'Electronic Payments' and contains the text 'Electronic Funds Transfer (EFT): Direct Deposit'. The right hexagon is titled 'Electronic Statements' and contains the text 'Electronic Remittance Advice (ERA) File or Online Remittance Advice'. A plus sign is positioned between the two hexagons, indicating that EPS is the combination of these two services.

### Electronic Payments

Electronic Funds Transfer (EFT):  
Direct Deposit

+

### Electronic Statements

Electronic Remittance Advice (ERA) File  
or Online Remittance Advice

## EPS Primer

- **Electronic Funds Transfer (EFT):** Electronic payment including direct deposit/ACH
  - **Automated Clearing House (ACH):** An EFT system that makes payments by direct deposit
- **Electronic Remittance Advice (ERA):** Optional Health Insurance Portability and Accountability Act (HIPAA) 835 file that some providers use to auto-post payments into their practice management system
- **Provider Remittance Advice (PRA):** Statement that shows what insurance paid and what amount the member may owe; sometimes **Explanation of Benefits (EOB)** is used instead
- **Electronic Payments & Statements (EPS):** An Optum product that provides ERA, EFT and online remittance advice
- **Optum:** Company that administers EPS; Optum specializes in providing health care financial information, tools and solutions

## ERA/EFT by the Numbers

- **Projected industry savings\***
  - \$710 million annually for providers and facilities
  - \$150 million annually for health plans
  - \$0.60 per ERA and EFT transaction vs. \$3.66 manual cost
- **Current industry adoption on average\***
  - 56 percent of health plan payments are made by EFT
  - 53 percent of health plan remittance advices are delivered electronically
- **Electronic Payments & Statements**
  - More than 850,000 providers are enrolled in EPS
  - Over 295 million claims paid by EPS in 2013
- **UnitedHealthcare**
  - 75 percent of providers receive electronic payments from UnitedHealthcare
  - Goal: Support industry savings by reaching 100 percent utilization

\* Council for Affordable Quality Healthcare (CAQH). "2013 U.S. Healthcare Efficiency Index Electronic Administrative Transaction Adoption and Savings." *Caqh.org*. Revised May 5, 2014. Web. 16 July 2014. [caqh.org/EfficiencyIndex.php](http://caqh.org/EfficiencyIndex.php).

## Direct Deposit via EPS

- Bank account information required
- Option to split routing of payments/remittance advice by NPI number and payer
- One electronic deposit for each remittance file (835/ERA or online remittance advice)
- UnitedHealthcare will not debit your account for claim overpayments
  - The ACH EFT standard does not allow health plans to debit your account, unless otherwise agreed upon by both parties.
- Email notification on the day of deposit; online remittances and 835/ERA available same day

# Remittance Option One


**Electronic Payments and Statements**

LOCATION NAME  
 LOCATION ADDRESS  
 LOCATION CITY STATE ZIP

**Electronic Provider Remittance Advice**

UnitedHealthcare Services Inc and Its  
 Affiliates  
 9900 Bren Road  
 Minnetonka MN 553430000  
 Phone: \_\_\_\_\_  
 Payment Date: \_\_\_\_\_  
 TIN: \_\_\_\_\_  
 NPI: \_\_\_\_\_  
 NPI Name: \_\_\_\_\_  
 HOSPITAL: \_\_\_\_\_  
 Payment Number: \_\_\_\_\_  
 Payment Amount: \$635.11

Account Number	Patient Name / Patient ID			Subscriber ID / Corrected ID		Rendering Provider		Claim # / Claim Type			Group Policy Number / Product Name
Date(s) of Service	Description of Service	Amount Charged	Not covered	Prov Adj Discount	Amount Allowed	Deduct/ Coins/ Copay	Paid to Provider	Adj Reason Code	RMK Code	Patient Resp	

PATIENT 1											
10/07/2014-10/07/2014		\$30.00	--	-\$19.54	\$10.46	--	\$10.46	45			--
<b>Subtotal</b>		<b>\$30.00</b>	<b>\$0.00</b>	<b>-\$19.54</b>	<b>\$10.46</b>	<b>\$0.00</b>	<b>\$10.46</b>				<b>\$0.00</b>
PATIENT 2											
10/06/2014-10/06/2014		\$209.00	--	-\$99.35	\$109.65	-\$20.00	\$89.65	3, 45			\$20.00
<b>Subtotal</b>		<b>\$209.00</b>	<b>\$0.00</b>	<b>-\$99.35</b>	<b>\$109.65</b>	<b>-\$20.00</b>	<b>\$89.65</b>				<b>\$20.00</b>
PATIENT 3											
09/29/2014-09/29/2014		\$209.00	--	-\$98.85	\$110.15	-\$45.00	\$65.15	45, 3			\$45.00
<b>Subtotal</b>		<b>\$209.00</b>	<b>\$0.00</b>	<b>-\$98.85</b>	<b>\$110.15</b>	<b>-\$45.00</b>	<b>\$65.15</b>				<b>\$45.00</b>
PATIENT 4											
08/08/2013-08/08/2013		-\$267.00	--	\$267.00	--	--	\$0.00	29			--

## Electronic PRA

*Most popular EPS posting method*

- Consolidated file contains all EOB information associated with a payment
- Less paper used if printed


- ✓ Available the day of the deposit
- ✓ Adobe Acrobat files are searchable and can be saved to your system
- ✓ Internet access is the only requirement

Access on the View Payments tab



# Remittance Option Three

Page 1



**Electronic Payments and Statements**

UnitedHealthcare Services Inc and Its Affiliates  
 9900 Bren Road  
 Minnetonka MN 55343-0000  
 Phone: \_\_\_\_\_  
 Payment Date: \_\_\_\_\_  
 TIN: \_\_\_\_\_  
 NPI: \_\_\_\_\_  
 NPI Name: \_\_\_\_\_

LOCATION NAME \_\_\_\_\_  
 LOCATION ADDRESS \_\_\_\_\_  
 LOCATION CITY STATE ZIP \_\_\_\_\_

Payment Number: \_\_\_\_\_  
 Payment Amount: \$635.11

**Electronic Provider Remittance Advice**

Account Number	Patient Name / Patient ID			Subscriber ID / Corrected ID		Rendering Provider		Claim # /			Group Policy Number / Product Name
	Date(s) of Service	Description of Service	Amount Charged	Not covered	Prov Adj Discount	Amount Allowed	Deduct/Coins/Copay	Paid to Provider	Adj Reason Code	RMK Code	Patient Resp
						\$10.46		\$10.46			
			--		-\$19.54		--		45		--
<b>Service Subtotal:</b>								<b>\$10.46</b>			

“--” indicates payer has not supplied this information.

**Total Claim Paid: \$10.46**

45 - Charge exceeds fee schedule/maximum allowable or contracted/legislated fee arrangement. (Use only with Group Codes PR or CO depending upon liability)

## Single EOB

- File contains one claim
- ✓ Available the day of the deposit
- ✓ Adobe Acrobat file you can key from the screen and save to your computer
- ✓ Internet access is the only requirement

Access on the Search Remittance tab



## 835/ERA File

```

ISA*00*                *00*                *11*12345                *55*B1
GS*HP*87726*B111111111111*20051129*19315420*328*X*004010X
ST*835*0168~
BPR*I*550.04*C*ACH*CCP*01*111111111111*DA*0*1234567891*0000
TRN*1*9879879876*5555555555*000078978~
REF*EV*B11111111111~
DTM*405*20051130~
N1*PR*UNITED HEALTHCARE SERVICES INC. AND ITS AFFILIATES
N3*9900 BREN ROAD~
N4*MINNETONKA*MN*55343~
REF*2U*87726~
PER*CX*UNITED HEALTHCARE SERVICES INC. AND ITS AFFILIATE
N1*PE*Provider one*FI*111111111~
N3*Provider one*PO BOX 1111~
N4*AVON*CT*030050000~
LX*1~
TS3*1111111111*11*20051231*1*250~
CLP*03444444*1*250*163.01*18.11*13*1111111111 1111111111
NM1*QC*1*Firstname*LastName****MI*111111 Q111111111~
NM1*IL*1*Firstname*LastName****MI*111111 Q111111111~
NM1*82*1*Firstname*LastName*M***FI*111111111~
DTM*050*20051128~
SVC*HC:22222*333*163.01**1~
DTM*472*20051101~
CAS*CO*A2*68.88~
CAS*PR*2*18.11~
REF*6R*9999999999999999~
AMT*B6*181.12~
LX*2~
  
```

### 835/ERA

- 835/ERA is a standardized computer file of EOBs that can be auto-posted
- Requires practice management system and a program that reads the 835/ERA (e.g., Medicare Remit Easy Print (MREP) software)

✓ Available the day of the deposit

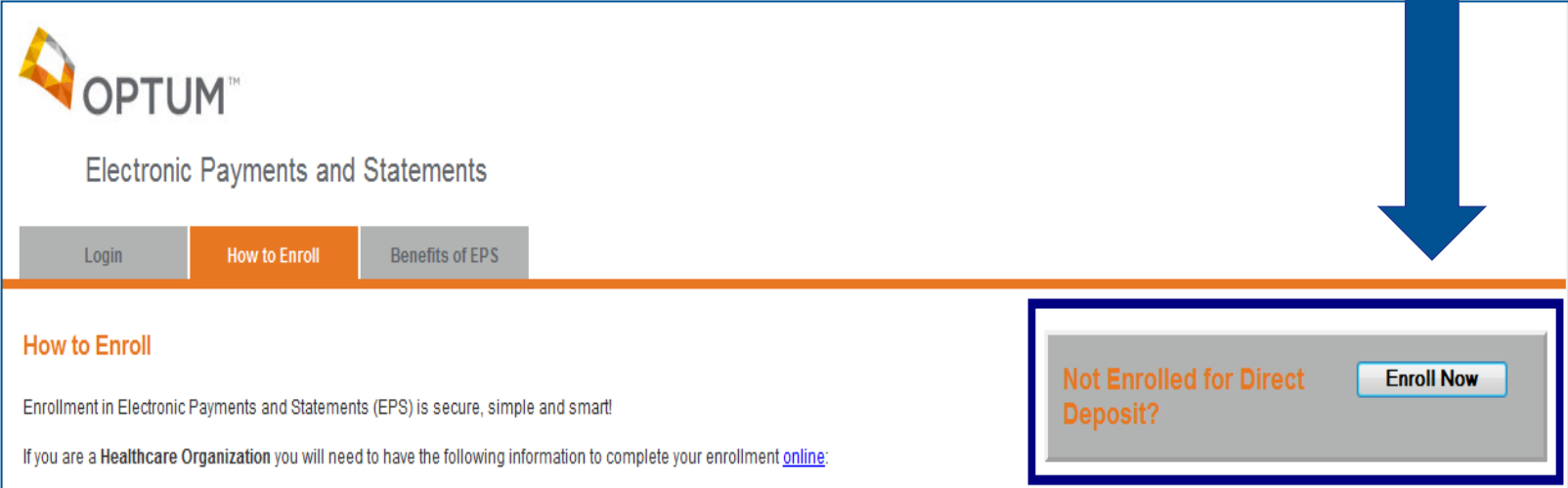
File can be obtained on EPS for **free** or delivered through your clearinghouse

## For More Information

- To learn more, please view the seven-minute video demo at [optum.com/landing/of/eps-video-demo.html](https://optum.com/landing/of/eps-video-demo.html).
- If you have questions, please call the EPS Help Desk at 866-842-3278, option 5.

# Enroll in EPS Today

Go to [myservices.optumhealthpaymentservices.com/HowToEnroll.do](https://myservices.optumhealthpaymentservices.com/HowToEnroll.do) to get started:



**OPTUM™**  
Electronic Payments and Statements

Login   **How to Enroll**   Benefits of EPS

**How to Enroll**

Enrollment in Electronic Payments and Statements (EPS) is secure, simple and smart!

If you are a **Healthcare Organization** you will need to have the following information to complete your enrollment [online](#):

**Not Enrolled for Direct Deposit?**

**Thank you.**

Commercial coverage provided by or through UnitedHealthcare Insurance Company or its affiliates, including UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Texas, Inc., UnitedHealthcare of Utah, Inc. or UnitedHealthcare of Washington, Inc. Administrative services provided by United HealthCare Services, Inc. or their affiliates.