Resolution process for late or missing EFT and ERA

The information below outlines HealthPartners procedures for resolving late or missing electronic funds transfer (EFT) and/or electronic remittance advice (835/ERA).

"Late" or "missing" is defined as a maximum elapsed time of four business banking days following the receipt of either the EFT or ERA. EFT and ERA are required to be sent not more than three days apart, as defined in the CAQH Phase III CORE 370 EFT & ERA Reassociation Rule.

If you determine an EFT or ERA is late or missing:

- **Contact your financial institution**
  If you determine you have not received your EFT payment in your bank account within three (3) business days of your ERA, contact your financial institution to determine why funds were not distributed.
  Tip: HealthPartners is unable to track funds through your bank.

- **Contact your trading partner**
  If you determine you have not received your ERA within three (3) business days of your EFT payment, contact your vendor or clearinghouse directly.
  Tip: HealthPartners produces ERAs and submits through HealthPartners Approved Clearinghouses who then distribute your remittance advice details directly to you.

If you determine there is not an issue with your financial institution and/or there is not an issue with your trading partner distributing the ERA to you, there are additional steps to follow to resolve late or missing EFT and ERA transactions.

Tip: Rule 370, Section 4.3 - Resolving Late or Missing EFT and ERA Transaction Resolution procedures only apply when an EFT and/or an ERA enrollment has been completed.

If you have not enrolled for an ERA through HealthPartners:

- Review HealthPartners Approved clearinghouses and contact them directly for enrollment instructions via the links provided.

- Enroll for Remittance Advices and other administrative e-capabilities through HealthPartners secure provider portal.

  - First time on our website? **Register and create your account** to access your remittance on the secure provider portal.
  - Already have an account? **Sign in here** and select remittance inquiry from your applications menu.

If you have not enrolled for EFT payments through HealthPartners:

- Enroll through our secure on-line EFT enrollment application.

  As an authorized requestor, you will need to provide the following information:

  - A HealthPartners Provider portal account
  - Check/EFT# from a previous claim payment
  - Provider name and identifier(s)
  - Contact Information
  - Financial institution information - Only one bank account per enrollment is allowed
  - Reason for enrollment submission (New, Change, or Cancel)

What other steps should a provider verify?

- Confirm that you have contacted your bank to receive the Re-Association information on your EFT.
  Tip: Review 4.1 CAQH CORE Payment & Remittance (CCD+/835) Reassociation Rule for requirements
- Verify the correct Re-association Trace Number is being used to correlate the ERA with the payment.
  Tip: The Re-association Trace Number can be found on the ERA/835 (TRN02).
- Verify the trading partner ID associated with your ERA's is correct as providers may maintain a list of many payer ID's listed in their internal system.
  Tip: Payer ID's are assigned by HealthPartners Approved Clearinghouses.

If the steps above do not resolve your late or missing EFT or 835/ERA issue, please contact Provider EDI Support Monday – Friday, 8:00 a.m.– 4:00 p.m CST.

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