



# **Aetna Better Health® of Virginia**

## **ECHO Health Electronic Payment System**

Aetna Better Health of Virginia works with ECHO Health to offer electronic payment options for health care providers. Providers can receive payments via virtual credit card (VCC), Automated Clearing House (ACH)/Electronic Funds Transfer (EFT), Medical Payment Exchange (MPX) e-check or paper check.

### **About the payment methods**

- ACH/EFT is an automatic deposit direct from the clients' bank to your bank account
- VCC is a virtual one-time use credit card
- MPX is a paper check replacement solution with ability to convert check to virtual credit or ACH
- Paper checks by mail also accepted

### **EFT/ACH**

An EFT/ACH is an electronic direct deposit to your bank account. To enroll, you must provide your bank account information, tax ID number, and an ECHO draft number and payment amount from a payment issued within the last six months. This can be from any payer using the ECHO payment platform. If you don't already have a draft number, you can use the draft number from your first ECHO payment to complete enrollment. Transaction fees by your bank may apply for EFT/ACH.

You may enroll in Payer Direct for only Aetna Better Health on the ECHO Health website. Or, you can sign up to receive EFT from all payers processing payments on the ECHO platform. Visit [enrollments.echohealthinc.com/EFTERADirect/AetnaBetterHealth](https://enrollments.echohealthinc.com/EFTERADirect/AetnaBetterHealth). A fee for this service applies. To check the status of an EFT enrollment, contact ECHO customer support at **1-888-834-3511**.

### **VCC**

VCC payments allow providers to receive payments without sharing sensitive banking information. Your office will receive fax or email notifications, each containing a VCC with a number unique to that payment transaction. Instructions on processing the payment will be included. If the VCC is not processed within 30 days, the card will be resent.

If not processed within 60 days from the original issuance date, the card will be cancelled and payment will be sent in another form, typically via paper check. Normal credit card transaction fees apply to VCC.

Providers can opt out of the VCC without disruption in payment. To do this, visit [echovcards.com](https://echovcards.com) or contact ECHO at the Customer Service number listed on the provider EPP.

VCC payments can be reintroduced if provider fails to enroll in other forms of electronic settlement. Enrolling in ACH is the best method to prevent this.

### **MPX**

MPX is a paper check replacement that gives providers instant access to payments through a web browser. You can enroll for free printable paper checks delivered with your EOP 7 to 10 days faster than normal paper checks. Providers will receive a Choice Card notification or a Paper Check notification, with instructions for selecting their preferred payment option via the MPX portal – [echochecks.com](https://echochecks.com).

### **Electronic Remittance Advice (ERA)**

An ERA is an electronic file that contains claim payment and remittance information. It's often referred to by its HIPAA transaction number, 835.

Single and multiple payer enrollments are available for ERA. Use the ANSI 835 Enrollment Form for a single enrollment. Multiple payer enrollments can be completed using the online ERA enrollment. A fee may apply if in conjunction with the All-Payer ACH program. Fees are not applied to an ERA-only enrollment.

You'll receive your 835 with the next issued payment after enrollment. If you haven't received your ERA files, email [EDI@echohealthinc.com](mailto:EDI@echohealthinc.com) or contact Customer Service at **1-888-834-3511**. They are available Monday through Friday, 8 AM to 6 PM, ET.

Provider documents and a quick reference guide are available to view and download at [AetnaBetterHealth.com/Virginia/providers/materials-forms.html](https://AetnaBetterHealth.com/Virginia/providers/materials-forms.html).

### **Questions?**

If you have questions or concerns, contact Aetna Better Health Provider Relations:

- Phone: **1-800-279-1878 (TTY: 711)**
- Fax: **844-230-8829**
- Email: [AetnaBetterHealth-VAProviderRelations@Aetna.com](mailto:AetnaBetterHealth-VAProviderRelations@Aetna.com)