



Dear Provider:

As part of our ongoing commitment to simplify and improve payment transactions for your business, **NHC Advantage** is offering more choice in payment methods. Recent feedback from our network indicates quicker reimbursement and more efficient payment reconciliation are high priorities for our providers, and we're excited to offer additional payment solutions.

**January 2024, NHC Advantage** will partner with **Change Healthcare and ECHO Health, Inc.** to provide these new electronic methods. Many of our providers already work with Change Healthcare today.

**Outlined below are the payment options and any action items needed by your office:**

1. **Virtual Card Services: NO ACTION IS NECESSARY** to start receiving Virtual Credit Card payments.

If you are not currently registered to receive payments electronically, beginning **January 2024**, you will receive Virtual Credit Card payments with your Explanation of Payment (EOP). If you have a HIPAA certified fax number on file, your office will receive fax notifications; if not, your virtual card will be mailed. Each notification will contain a virtual credit card with a number unique to that payment transaction including an instruction page for processing. The step for processing this payment is like how you manually key-in patient payments today. Be sure to enter the payment information for the full amount of the card's value and do so prior to the expiration date on the card. Normal transaction fees apply based on your merchant acquirer relationship.

To manage your Virtual Card payment, please visit <https://echovcards.com/letter>. To access this site, you will need your Tax ID and verification access code **<Insert code>**.

2. **New to EFT Payments**: If you are interested in receiving payment via electronic funds transfer (EFT), setting up EFT is a fast and reliable method. In addition to your banking account information, you will need to provide a Change Healthcare payment draft number and payment amount as part of the enrollment authentication.

Change Healthcare is committed to data privacy and security, and the prevention of fraud. We employ the latest intrusion prevention and fraud mitigation technologies to protect our clients. Our fraud mitigation strategy includes specific authentication, identity and account verification vendor technologies, and robust internal fraud prevention protocols to identify potential fraud before processing payments to enrolled accounts.

Please note: Payment will appear on your bank statement from Huntington National Bank and ECHO as "HNB – ECHO".



To sign-up to receive EFT from all payers processing payments on the ECHO platform, visit <https://enrollments.echohealthinc.com/EFTERAInvitation.aspx>. A fee for this service may be required.

To sign up for EFT, through Settlement Advocate for NHC Advantage only, visit <https://enrollments.echohealthinc.com/eftdirect/AllyAlignHealth>. No Fees apply.

3. **Medical Payment Exchange (MPX)** : is an electronic payment delivery method that offers a variety of payment options including the ability to convert provider checks into a real-time Virtual Card, enroll in ACH for all future payments, or print the check directly to a local printer.

If you are not enrolled with us to receive payments via electronic funds transfer (EFT) **and** opt-out of virtual card payments, you may receive a fax or emailed offer to enroll for (MPX) when you have a payment available.

**Note:** If you have enrolled for (MPX) with another payer, you must opt out of virtual cards with NHC Advantage to receive your payments in your MPX portal account for NHC Advantage.

4. **Paper Check:** To receive paper checks and paper explanation of payments (EOP), please visit <https://echovcards.com/letter> to indicate your preferred payment method. (To access this site, use your Tax ID and verification access code provided in the virtual card section above).

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

Providers who enroll for EFT payments will continue to receive the associated ERAs from ECHO with the Change Healthcare Payer ID. If you have not already, please make sure that your Practice Management System is updated to accept the Change Healthcare Payer ID: 00369. All generated ERAs will be accessible to download from the ECHO provider portal ([www.providerpayments.com](http://www.providerpayments.com)).

Changes to the ERA enrollment or ERA distribution can be made by contacting the ECHO Health Enrollment team at 440.835.3511.

In addition, we want to make you aware of another enhancement. You can now log into [www.providerpayments.com](http://www.providerpayments.com) to access a detailed explanation of payment for each transaction.

If you have any difficulty with the website or have additional questions, please call ECHO Health at 800.819.3074. We appreciate your support as we roll out these new payment options, and we look forward to continuing to work with you to deliver a positive experience for your patients.

Sincerely,

NHC Advantage