

June 20, 2024

Aetna Better Health® of Illinois

ECHO Health electronic payment system

Aetna Better Health® of Illinois 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), MPX e-check or paper check.

About the payment methods

- Automated Clearing House (ACH)/Electronic Funds Transfer (EFT) is an automatic deposit direct from the clients' bank to your bank account
- Virtual Credit Card (VCC) is a virtual one-time use credit card
- MPX (Medical Payment Exchange) is a paper check replacement solution with ability to convert check to virtual credit or ACH
- Paper checks by mail

Electronic Funds Transfer (EFT)/Automated Clearing House (ACH)

An EFT/ACH is an electronic direct deposit to your bank account. To enroll, you must provide your bank account information, tax identification 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 [at this link](#). A fee for this service applies. To check the status of an EFT enrollment, contact ECHO customer support at **1-888-834-3511**.

Virtual Credit Card (VCC)

VCC payments allow providers to receive payments without sharing sensitive banking information. Your office will receive fax or email notifications, each containing a virtual credit card 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 virtual card will be resent. If not processed within 60 days

from the original issuance date, the card will be cancelled and payment sent in another form, typically paper check. Normal credit card transaction fees apply to VCC.

Providers can opt out of the virtual credit card without disruption in payment. To do this:

- Visit 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 (Medical Payment Exchange)

MPX is a paper check replacement that gives providers instant access to payments through a web browser. This is offered to providers who would otherwise receive a paper check by mail. If you receive a paper check, it will include information on enrolling for the MPX payment.

Once enrolled, you'll receive an email when a payment is waiting for action in the portal.

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 or contact Customer Service at **1-888-834-3511**, Monday to Friday, 8 AM-6 PM, ET.

Provider documents and a quick reference guide are available at ProviderPayments.com.

Questions?

If you have questions or concerns, contact your Aetna Better Health® of Illinois Provider Relations rep. You'll find our [Provider Relations Assignment List](#) on our [provider website](#) under Provider Resources. Or, contact ECHO Customer Service at **1-833-318-7212**.