



*Chinese Community  
Health Care Association*

## **Getting started with Electronic Funds Transfer (EFT) and Electronic Remittance Advice (ERA or 835's)**

### **Introduction**

This communication explains two electronic services offered by AAMG / CCHCA related to provider payments. Electronic Funds Transfer (EFT) payments are an alternative to receiving paper checks in the mail and provides you with quicker access to payments made by AAMG / CCHCA. Electronic Remittance Advices (ERA's or 835's) provide you with your Evidence of Benefits (EOB's) in an industry standard electronic format that many provider practice management and EMR systems can process, thereby eliminating the need for manual data entry.

### **EFT**

EFT payments are automatically deposited into your bank account instead of payment by checks sent through the US Mail. Once you register for EFT, all payments made by AAMG / CCHCA will transition from check to EFT. EOB's will continue to be available to you, as they are today, through the PMGSJ Provider Portal.

Registration is simple and easy, just complete the AAMG / CCHCA Authorization for EFT Direct Deposit Form which accompanies this communication and return it to AAMG / CCHCA by fax at 415-216-0081. Once your EFT registration is accepted by AAMG / CCHCA and your financial institution, you will begin receiving all your regular payments by EFT, usually within two weeks of registration.

### **ERA/835**

ERA is a HIPAA-compliant electronic communication that contains claims payment information and replaces paper EOB's. The ERA is also known as an 835 file. Depending on your practice management/accounts receivable software, you may be able to post payments electronically from the 835 file.

To accept ERA files, you must use software and a vendor capable of accepting ERA files from us. AAMG / CCHCA transmits ERA/835 files to the Office Ally Clearinghouse. Your vendor will need to establish connectivity to Office Ally in order to securely log in and retrieve your ERA/835 files from AAMG / CCHCA. If you have any questions about the ERA/835 transaction file, please contact your software vendor.

For your convenience, the Office Ally 835 Enrollment Request Form for AAMG / CCHCA accompanies this communication. If you would like to sign up for ERA, please complete the attached form and return it to AAMG / CCHCA fax at 415-216-0081.

**If you have any questions about EFT or ERA/835, please call Provider Relations at 415.216.0088.**



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## Questions and Answers

**1. *What happens if I change my financial institution or account number in the future?***

Simply complete a new EFT form and select the **Change EFT Deposit** box and fax to AAMG / CCHCA at 415-216-0081. Our finance team will work with you to update your profile with your new financial institution information or account number.

**2. *Will I still be able to use the online AAMG / CCHCA Provider Portal as I do today if I register for EFT and/or ERA's?***

Yes. Enrolling in EFT and/or ACH does not change your existing access through the AAMG / CCHCA Provider Portal.

**3. *How will I know when my funds were deposited to my financial institution?***

AAMG / CCHCA releases EFT payments through the Automated Clearinghouse Network (ACH) on the same schedule as checks are currently issued. You will generally see the EFT payment posted to your account within 48 hours of the time the payments are issued. You can verify the payments were successfully deposited by contacting your financial institution by telephone or online.

**4. *How can I find out if my office practice management system supports the ERA/835 file described in this communication?***

You can find out by asking your office staff if you currently receive and process ERA/835 files from any other payor, or contact your software vendor or consultant for more information.

**5. *Am I required to register for both EFT and ERA/835?***

No, these services are offered to you as a convenience. However, we encourage you to take advantage of EFT payments even if your practice management does not support the ERA/835 file at this time.