



For any issues that are not related to ERA/EFT please contact Customer Service
1.800.448.6262

ERA/EFT FAQ

Note:

By submitting a request for EFT, you are consenting to the terms and agreements that are outlined in the help content of the ERA/EFT Setup-Maintenance Request System. Please make sure you review this information before proceeding.

- Q Where do I send issues related to my ERA/EFT with Humana?
- A. Humana uses Availity as a gateway for delivery of 835 data files for all clearinghouses/billing agencies/vendors. First contact your clearinghouse to report the issue. If your clearinghouse needs assistance, they will contact Availity. If further assistance is required, Availity will open a ticket with Humana. For EFT issues, send an email to providerconnect@humana.com with a description of your issue, tax ID, EFT number, amount and date of disbursement in question.
- Q. Why am I receiving checks when I signed up for EFT?
- A. If you see any ASO (administrative services only) members, members that are a part of a large group (i.e. Ford), Humana administers the benefits on behalf of the group but the group administers the payments for the benefits. You will receive an ERA, but the payment will continue to be a paper check. For private fee for service members, you will receive an ERA, but you might receive an EFT or a paper check for the payment. This is due to the provider may not be contracted to see that member which will cause a paper check to be generated. If the provider is contracted to see that member, an EFT payment will be sent to your account.
- Q. I received my ERA but I haven't received my EFT payment, why?
- A. Humana has a standard float day period of up to ten (10) days to deposit the EFT from the time the ERA has been generated.
- Q. How long does it take to set up my ERA or ERA/EFT request?
- A. When setting up your ERA or ERA/EFT, the ERA/EFT Setup-Maintenance system will provide you an estimated completion date on the confirmation page when you have successfully submitted your request. Please make sure you print your confirmation page to access the ERA/EFT Setup-Maintenance system for status inquiry.

- Q. Why do I receive a large volume of payments?
- A. For ASO – Humana sends one payment per remit per group by processed date
For Non ASO – Humana sends one payment per product line
You may be able to reach out to your Market Representative to determine if your contracts are set up to pay to the group level – group roll up.
- Q. Why can't I match what I get from my bank on my EFT payment to my 835 data file?
- A. Currently, Humana sends a CTX format for EFT payments. The trace number is located in the addenda records which are not read by the bank. You may ask your bank if it is possible to receive these records, however, most banks will charge a fee. Humana will be moving toward the CCD+ format in the near future.
- Q. Why do I see two \$.01 transactions in my bank account?
- A. This is a pre-note transaction to test whether the payments will be deposited to your account. There are two transactions because Humana processes claims on two systems so \$.01 from each system. There is no need to return these test transactions to Humana. You can access the ERA/EFT Setup-Maintenance system to confirm receipt of your pre-note.
- Q. How can I pull a copy of my EOB?
- A. You can register on www.humana.com or www.availity.com. For further assistance on registration send an email to deployment@humana.com
- Q. How do I change my vendor for my 835 data file?
- A. Access the ERA/EFT Setup-Maintenance system and select the file delivery change for the request type after you provide your tax ID number.
- Q. If I'm set up to receive EFT payments and I close my bank account without notifying Humana of the change, before the account is closed, what will happen to the payments?
- A. If payments are rejected back from your bank because you closed the account, Humana will need to reprocess these claims so the payment can be redelivered. The estimated completion time for reprocessing claims is 30-45 days. If you notify Humana before the account is closed, then we can set up the new bank account information and send out a pre-note to test the payment delivery to your account. You can send an email to providerconnect@humana.com when you receive your pre-note and then we can release the payments. If you choose not to contact Humana when you receive your pre-note then around 7 days later we will release the payments.

Q. If I cancel ERA with my vendor before notifying Humana of the change, what will happen to my electronic remittances?

A. Electronic remittances will continue to be delivered to the vendor. This could cause a delay in receiving remittances. If you wish to cancel ERA or ERA/EFT you must access the ERA/EFT Setup-Maintenance system and select cancel ERA or cancel ERA/EFT for the request type after you provide your tax ID number.

Q. I have changed my tax ID number; will I receive electronic remittances if I was enrolled for ERA for my previous tax ID?

A. No, if your tax ID number has changed and you want to continue to receive ERA or ERA/EFT you must submit a new request to Humana by accessing the ERA/EFT Setup-Maintenance system to set up the new tax ID.