

# Electronic Funds Transfer

## Quick Reference Guide

Enjoy greater convenience and timely payment by switching from paper checks to electronic funds transfer (EFT). EFT is fast, easy, and secure. The following information and tips can help you make the switch from paper checks to e-payment!



### Payment advisories – EOPs and ERA/835

- You'll no longer receive paper checks, EOPs, or ERA/835s directly from Point32Health.
- You will receive your payment advisories from Payspan. Payspan offers 2 electronic methods of delivering remittance advice:
  - **EOPs** – Access images of your Explanations of Payment (EOPs) online with the ability to view, download, and print up to 18 months of EOPs.
  - **ERA/835s** – Choose to have your HIPAA-compliant Electronic Remittance Advice (ERA/835) sent directly to one of the data exchange partners. Simply follow the instructions for routing 835s to an electronic mailbox when activating your account.



### Payment schedule

- EFTs are available two business days following payment release at Payspan (for example, if payments are released on a Tuesday, your bank account will reflect payment on Thursday.) If payment release is scheduled for a holiday, payment may be delayed a day.
- It takes at least 48 hours after enrollment for your EFT account to become activated.



### EFT availability and product information

EFT is available for the following products:

- Harvard Pilgrim Health Care's Commercial products, Medicare Enhance and Medicare Supplement.
- Tufts Health Plan Commercial, Tufts Medicare Preferred HMO, and Tufts Health Plan Senior Care Options.
- Harvard Pilgrim does not utilize Payspan for EFT for the following products; call the numbers listed for EFT information:
  - Student Resources (HPHC/United product): 800-977-4698
  - Passport Connect (HPHC/United product): 800-842-1109 and Tufts Health Public Plans products.

# Electronic Funds Transfer (cont.)

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### Registering with Payspan (*new users*)

It's easy to get started with Payspan:

1. Obtain a registration code and PIN by calling PaySpan Provider Services at 877-331-7154 (option 1) or by visiting [payspanhealth.com/RequestRegCode/](https://payspanhealth.com/RequestRegCode/).
2. Have your bank name, routing number, account number, and your TIN/NPI handy.
3. Follow the step-by-step registration instructions on the [Payspan registration website](#).
4. In the payer drop-down list select:
  - 'Harvard Pilgrim Health Care' for Harvard Pilgrim Commercial and Medicare Enhance or Medicare Supplement products
  - 'Tufts Health Plan' for Tufts Health Plan Commercial, Tufts Health Medicare Preferred and Tufts Health Plan Senior Care Options
  - 'Tufts Health Public Plans' for Tufts Health Direct, Tufts Health Together, Tufts Health RITogether and Tufts Health One Care

**Important note on NPI:** Leaving the NPI field blank or inputting an incorrect number during registration may interfere with your clearinghouse's ability to process your ERA/835. The NPI you enter during registration will appear in the header of your ERA/835. If you leave the field blank, your NPI will later appear as "9999999999."



### Adding other product lines to your Payspan account

If you already have a Payspan account, update it online to include Harvard Pilgrim Health Care and Tufts Health Plan. For assistance, contact Payspan at the phone number or email listed below.



### Contact information

For more information about EFT, please contact Payspan at [providersupport@payspanhealth.com](mailto:providersupport@payspanhealth.com) or call 877-331-7154, option 1 (Mon-Fri, 8 a.m. – 8 p.m. ET)