

# ePayment and ERA Services

We understand healthcare practitioners are under many pressures, such as higher overall administrative costs and claim payments taking long to be paid or mailed, thus delaying Providers' access to their funds. One way to provide some relief is to transform check-based payments into ePayments.

HWMG, third-party administrator for HMAA and self-funded clients, uses Zelis Payments (formerly Pay-Plus Solutions) to provide you with the latest in secure electronic payment technology, which will significantly accelerate and improve efficiency to the claim payment process.

Zelis Payments delivers a dramatic savings of time and money by replacing traditional paper checks with its secure electronic payment services, including Electronic Funds Transfer (EFT) and Electronic Remittance Advice (ERA). With their secure online portal, providers also have quick and easy access to payment history by claim or patient, and may print or download data in various formats (835, CSV, XLS, or PDF).

## Benefits of Zelis Payments

### Improve Cash Flow

Get paid an average of 11 days faster than traditional check based processing and payment. Zelis Payments help you gain greater control over the destination and delivery of claim payments for your practice.

### Aggregation of Multiple Payer's Payments

Zelis Membership eliminates frustrations associated with receiving multiple data feeds from healthcare payers in varying formats. Zelis consolidates claims payments daily from various payers into one single payment and one single data feed.

### Pursue Secondary Billings Faster

Secondary billings to other insurers or patients happens more quickly, further improving cash flow.

### Eliminate Banking Fees

Eliminate bank deposit or lockbox fees! Fast and secure payments are pushed directly into your designated bank account or through your credit card terminal.

### Reduce Administrative Costs

Overhead costs to maintain and reconcile check based payments are increasing. Zelis can help you reduce these costs, allowing you and your staff to focus their time on patient care.

### Eliminate Re-Keying of Remittance Data

Electronic remittance advices and data may be imported directly into practice management or health information systems, eliminating the need for manual re-keying or risk of keying error.

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## EASY TO USE. EASY TO GET STARTED.

There are two ways you may take advantage of Zelis Payments, both of which provide 24-hour access to payment data via their secure online provider portal.

### SELECT Virtual Payment Card

Receive MasterCard-branded virtual payment cards and Explanations of Payment (EOP) directly through your fax machine or via their online portal. Using a MasterCard Merchant Account, electronic payment is made via credit card. As a Zelis Payments Member, a daily consolidated payment from multiple payers is automatically “pushed” to your Merchant Account. An automated notification informs you when a payment has been made and the claim information is available on the portal.

### Virtual Reimbursement Account (VRA)

VRA is the most efficient way to maximize the payment process for your organization and offers a choice of Automated Clearinghouse (ACH) or MasterCard-backed payments. It combines Zelis’ exclusive direct deposit network with the electronic presentment of matching EOPs and related information via their online portal – eliminating the need for manual entry.

- Direct ACH – As a Zelis Member, a consolidated claim payment is deposited directly into your corporate bank account. Electronic presentment of matching EOPs and payment data is delivered via their online portal. All future payments will be directly deposited into your account by their FDIC-insured depository partner. Payments will settle within 24 to 48 hours. The Zelis Payments automated notification system will tell you when a payment has been made, and the claim data is available on the online portal.
- MasterCard Delivered – Eliminates the need to manually key in payments into a card terminal.

## EFT Enrollment Instructions

### Providers Who Have Received a Zelis Payment:

- Register online at [www.zelispayments.com](http://www.zelispayments.com) by choosing “Get Started” and following the steps as a verified user with a registration code; or
- Contact a Zelis Member Services Representative at **(877) 828-8834** to register by phone.

**Be sure to have your registration code handy, which is found on the cover page of your fax payment.**

### Providers Who Have Not Received a Zelis Payment:

- Submit a registration request online at [www.zelispayments.com](http://www.zelispayments.com) by choosing “Get Started” and follow the steps to request a user registration; or
- Submit a registration request by calling a Zelis Member Services Representative at **(877) 828-8834**.

### Helpful Hints for a Seamless EFT Enrollment:

- Be sure to have the TIN (Tax ID Number) associated with the account you are registering.
- Ensure you are an authorized representative of the designated Provider.
- Have your contact, organization, and financial account information available.
- Review all terms, pricing and authorization forms prior to submitting them to Zelis Payments.
- Review Frequently Asked Questions (FAQ) at [www.zelispayments.com/frequently-asked-questions/](http://www.zelispayments.com/frequently-asked-questions/)