

Fact Sheet

ForwardHealth Electronic Funds Transfer

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WISCONSIN DEPARTMENT
of HEALTH SERVICES

What Is Electronic Funds Transfer?

Electronic funds transfer (EFT) enables providers to receive and deposit ForwardHealth payments directly into an authorized EFT settlement account at the provider's designated financial institution in lieu of receiving paper checks. EFT is safe, secure, efficient, and less expensive than paper check payments since it eliminates the need for paper and reduces the uncertainty of delays in mail delivery.

ForwardHealth will not provide any payments for items or services provided under the state plan or under a waiver to any financial institution or entity located outside the United States.

The ForwardHealth EFT option is only available to in-state and border-status providers. Out-of-state and out-of-country providers are not eligible for EFT.

Enrolling in Electronic Funds Transfer

The following information should be reviewed and understood prior to enrolling in EFT:

- All EFT enrollments must be submitted via the ForwardHealth Portal using the provider's secure Portal account. Paper enrollments will not be accepted.
- EFT enrollment must be initiated by an account administrator or clerk who has been assigned the EFT role on the ForwardHealth Portal. Account administrators may create a new clerk account for this purpose or modify an existing account to grant a clerk the EFT role.

Note: EFT information includes data about the provider's financial institution and EFT settlement account number. By granting a clerk the EFT role, account administrators are granting the clerk's access to this information. Account administrators are responsible for ensuring that access to this information is restricted to only those clerks authorized within the organization to view the information.

- Once enrolled in EFT, organizations can disenroll by faxing a formal request to 608-221-4567, Attn: Cash Unit. Providers may reach out to the EDI helpdesk at 866-416-4979 with any questions. Organizations may change their EFT information at any time.
- Enrolling in EFT does not change a provider's Remittance Advice (RA). Providers will continue to receive RAs the same way.

Providers who do not have a ForwardHealth Portal account and wish to enroll in EFT should go to <https://www.forwardhealth.wi.gov/> to request a secure ForwardHealth Provider Portal account. Providers may also call the Portal Helpdesk at 866-908-1363 for assistance in requesting a Portal account.

To enroll in EFT, providers must first complete the online EFT enrollment process, which identifies the financial institution and EFT settlement account where the payments are to be deposited. As part of the enrollment process, providers will be asked to designate an EFT contact person for their organization and provide information for that contact such as name, phone number, and email. This information is used when contacting the provider or organization in order to verify and confirm EFT account information, resolve problems, and answer questions related to the provider's EFT activity. Upon completing the EFT enrollment process, the provider's EFT status is automatically flagged as *Pending*.

Prenotification

After an EFT request is submitted through the Portal, a non-dollar test transaction (referred to as a prenotification) is sent via the Automated Clearing House (ACH) to the provider's financial institution. The National Automated Clearing House Association (NACHA) requires the use of prenotification as a means to verify the provider's EFT settlement account information at the designated financial institution and to confirm the EFT account is set up prior to the receipt of live dollar payments. The prenotification process can take up to 15 banking days to complete.

During this 15-day period, the provider's EFT status of *Pending* will change to a status of *Prenotification* to indicate that ForwardHealth has initiated the test transaction and is awaiting verification of the EFT account information and confirmation of the EFT set up at the provider's financial institution.

Electronic Funds Transfer Account Verification

If problems occur during the EFT account verification and set-up process, the provider's EFT contact person and the designated financial institution are both required to assist in the reconciliation process.

If the error is due to incorrect EFT account information, the EFT contact will need to revise the provider's EFT information via the Portal in order to continue with the EFT enrollment process.

Once the issue is resolved, a second prenotification test is conducted with the provider's financial institution to ensure the revised EFT settlement account is valid. Restarting the prenotification process can again take up to 15 banking days or until the issue is resolved. If this occurs, the provider's EFT status of *Prenotification* remains in effect until the ForwardHealth EFT account set-up process has been successfully activated.

Active Status

When the prenotification and EFT set-up process with the provider's financial institution is complete, the provider's ForwardHealth EFT enrollment then moves to an *Active* status. At this point, the provider's ForwardHealth EFT enrollment is considered complete. The next scheduled payment will be made by EFT and the payments directly deposited into the provider's EFT settlement account at the designated financial institution.

The provider's ForwardHealth EFT enrollment will remain in an *Active* status unless a change notification, an account closes, or other EFT account-related status is received from the provider or the provider's financial institution.

Problem Resolution

If payment is not deposited into the provider's designated EFT account according to the ForwardHealth payment cycle, providers should first check with their financial institution to confirm the payment was received. If the payment was not received, providers should then call Provider Services at 800-947-9627 to resolve the issue. Future payments by paper check will be reinstated until the matter has been resolved.

Returned Electronic Funds Transfer Payments

EFT payments may be returned to ForwardHealth due to a variety of reasons including, but not limited to, no account or the inability to locate an account, an invalid account number, or a reversal of the payment. When an EFT payment is returned, ForwardHealth will call the provider's EFT contact and will cancel the current EFT setup. The returned payment and all future payments will be paid by paper check until the matter has been resolved.

Recoupment and Reversals

Enrollment in EFT does not change the current process for recouping funds. Overpayments and recoupment of funds will continue to be conducted through the reduction of payments.

Enrolling in EFT does not authorize ForwardHealth to make unauthorized debits from the provider's EFT account; however, in some instances an EFT reversal of a payment may be necessary. For example, if the system generates a payment twice or the amount entered manually consists of an incorrect value (such as a decimal point is omitted creating a \$50,000 keyed value for a \$500.00 claim), a reversal will take place to correct the error and resend the correct transaction value. ForwardHealth will notify the designated EFT contact person of an EFT reversal if a payment is made in error due to a system processing or manual data entry error.

Additional Information

For more information on ForwardHealth EFT, including statuses, terms, and definitions, refer to the [ForwardHealth Portal Electronic Funds Transfer User Guide](#).

If the provider experiences any problems during the enrollment process or has a question regarding a payment, they may contact Provider Services for assistance.