Electronic Claim Submission Comparison Chart
Professional/Institutional/Dental Claims

Portal	PES
Portal available 24/7 from home or office Safe and secure Real-time claim status No software to download Free and easy to use Fast payment processing	Can build re-useable lists Safe and secure Free to use Fast payment processing

Name	ForwardHealth Portal (www.forwardhealth.wi.gov)	Provider Electronic Solutions (PES)	Commercial software, self-upload claim batches	Third-party billing service (clearinghouse)
Claim Interface	Website	Software		Software, paper, or telephone
Cost	Free	Free	Cost from software vendor	Cost per claim/time period from clearinghouse; may also have software costs beyond submission cost
Claim Generation Method	Direct data entry	Data entry - create and re-use lists	Varies	Varies; may be software-, paper-, or phone-submission to third party
Claim Processing Time Average	Real-time adjudication	1-3 Hours		6-48 Hours
Response/Report Time Average	3-6 seconds for most claims	Weekly 835 file available for download, Individual claim results available on Portal in 1-3 hours		Weekly 835 file available for download, Individual claim results available on Portal in 6-48 hours
Claim Editing Options	Paid claims can be copied, edited and submitted as a new claim; denied claims can be re-submitted	Saved claims can be copied and changed	Depends on software	
Claim Adjustments	Incorrectly paid claims can be adjusted and processed immediately	Incorrectly paid claims can be adjusted and processed when batch is processed	X12 format allows for submission of adjustment/recoupment requests; adjustments process when the batch is processed	
Paper Attachments	Electronic claims needing an attachment are given a control number and attachment is sent separately via mail	Electronic claims needing an attachment are given a control number and attachment is sent separately via mail	Varies; X12 format allows for submission of an attachment control number; depends on software/clearinghouse	