

Affected Programs: BadgerCare Plus, Medicaid, SeniorCare, Wisconsin Chronic Disease Program, and Wisconsin Well Woman Program

To: All Providers, HMOs and Other Managed Care Programs

Electronic Funds Transfer Payments Available

ForwardHealth is offering Electronic Funds Transfer (EFT) payments to providers and state-contracted managed care organizations certified in any ForwardHealth program who wish to have ForwardHealth payments directly deposited into their designated bank account. This *ForwardHealth Update* provides information on EFT, EFT enrollment, and those providers who are not eligible to receive EFT payments.

Electronic Funds Transfer

ForwardHealth is pleased to offer Electronic Funds Transfer (EFT) payments to providers and state-contracted managed care organizations (MCOs) who participate in any ForwardHealth program. Only in-state and border-status providers who submit claims and MCOs are eligible to receive EFT payments.

This *ForwardHealth Update* applies to both providers and MCOs, referred to collectively as “providers” in this *Update*.

Electronic Funds Transfer allows ForwardHealth to directly deposit payments into a provider’s designated bank account for a more efficient delivery of payments than the current process of mailing paper checks. Electronic Funds Transfer is secure, eliminates paper, and reduces the uncertainty of possible delays in mail delivery.

Provider Exceptions

Electronic Funds Transfer payments are not available to the following providers:

- In-state emergency providers.
- Out-of-state providers.
- Out-of-country providers.
- Specialized medical vehicle providers during their provisional certification period.

Enrolling in Electronic Funds Transfer

A ForwardHealth Portal account is required to enroll in EFT as all enrollments must be completed via a secure Provider Portal account or a secure MCO Portal account. Paper enrollments are not accepted. A separate EFT enrollment is required for each financial payer a provider bills.

Providers who do not have a Portal account may go to www.forwardhealth.wi.gov/ to request one. Providers may also call the Portal Helpdesk at (866) 908-1363 for assistance in requesting a Portal account.

The following guidelines apply to EFT enrollment:

- Only a Portal Administrator or a clerk that has been assigned the new “EFT” role on the Portal may complete the EFT enrollment information.
- Organizations cannot revert back to receiving paper checks once enrolled in EFT.
- Organizations may change their EFT information at any time.

- Organizations will continue to receive their Remittance Advice as they do currently.

Refer to the ForwardHealth Portal Electronic Funds Transfer User Guide and the Electronic Funds Transfer Fact Page on the References and Tools page of the Providers or Managed Care Organization areas of the Portal at www.forwardhealth.wi.gov/ for instructions and more information about EFT enrollment.

Initiating Enrollment

Providers are required to complete the online EFT enrollment information to initiate EFT enrollment. Providers are asked to identify the financial institution, EFT account where payments are to be deposited, and the name of a contact for their organization's EFT. Contact information will be used to resolve problems and questions related to EFT activity, if necessary. Upon completion of the online enrollment, the provider's EFT status is automatically flagged as "Pending."

Prenotification

After submitting the EFT enrollment information through the Portal, a prenotification, non-dollar test transaction is sent via the Automated Clearing House (ACH) to the provider's financial institution to verify the EFT account information prior to the receipt of real dollar payments.

The prenotification process can take up to 15 banking days in order to validate the accuracy of the account information with the provider's financial institution. During the 15-banking day period, the provider's EFT status of "Pending" will change to a status of "Prenotification" to indicate ForwardHealth has initiated the test transaction.

If the test transaction does not complete correctly, the provider's EFT contact will be notified and required to resubmit the enrollment application with corrected EFT account information.

The test transaction can also result in the receipt of a Notification of Change (NOC) from the provider's financial institution. The NOC process is a valid ACH method used by financial institutions to inform the sender of corrections to the EFT account information. Electronic Funds Transfer account information received in an NOC from the provider's financial institution will be considered the revised and authorized information to use for ForwardHealth EFT settlement.

Providers will continue to receive payment via paper check during the prenotification process.

Active Status

When the prenotification process is successfully completed, the enrollment process moves into "Active" status and the provider's ForwardHealth EFT enrollment is considered complete. The next scheduled ForwardHealth payment will be made by EFT and directly deposited into the provider's designated financial institution and EFT account. The provider's EFT enrollment will remain in an "Active" status unless the provider's financial institution notifies ForwardHealth of a change.

Recoupment and Reversals

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

Note: Enrolling in EFT does not authorize ForwardHealth to make unauthorized debits to the provider's EFT account; however, in some instances an EFT reversal of payment may be necessary. For example, if the system generates a payment twice or the amount entered manually consists of an incorrect value (e.g., a decimal point is omitted creating a \$50,000 keyed value for a \$500 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.

Problem Resolution

If payment is not deposited into the 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 ForwardHealth Provider Services at (800) 947-9627 to resolve the issue and payment by paper check will be reinstated until the matter has been resolved.

The *ForwardHealth Update* is the first source of program policy and billing information for providers.

Wisconsin Medicaid, BadgerCare Plus, SeniorCare, and Wisconsin Chronic Disease Program are administered by the Division of Health Care Access and Accountability, Wisconsin Department of Health Services (DHS). The Wisconsin Well Woman Program is administered by the Division of Public Health, Wisconsin DHS.

For questions, call Provider Services at (800) 947-9627 or visit our Web site at www.forwardhealth.wi.gov/.

P-1250