

EmblemHealth-New Claims Payment and Remittance Effective August 19, 2020

August 28, 2020

On Aug. 19, 2020, they will be implementing a new claims payment and remittance (CPR) service powered

by ECHO Health, Inc. (ECHO) for Group Health Incorporated (GHI). Health Insurance Plan of Greater

New York (HIP) and HIP Insurance Company of New York (HIPIC) will follow on Sept. 2, 2020. This

service will expand the EmblemHealth claims payment and remittance delivery options available to you.

Currently, for NY providers, there are several payers that are paired with PNC Remittance Advantage-Below is the current list of regional and national payers:

- ⇒ APWU Health Plan
- ⇒ Emblem Health (both GHI & HIP plans)
- ⇒ Medical Mutual
- ⇒ Mutual of Omaha
- ⇒ NALC Health Plan
- ⇒ Oxford

Additionally, attached is the FAQ sheet sent to participating providers of Emblem Health that details the process of the transition from PNC Remittance Advantage to ERA/EFT/Virtual Credit Card payments from Echo Health.

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- ⇒ PNC and Echo Health are two separate entities in the banking/insurance industry- neither are skimming a small percentage of payments from providers for the convenience of EFTs/ERAs with their current/future payment arrangements to providers
- ⇒ In regards to fees, a provider would not be responsible for paying a fee in order to receive deposits electronically to their bank account
- ⇒ Echo Health may provide additional benefits to providers for a fee, but it would not be a pre-requisite in order to receive payments from Emblem Health or any other insurance that participates with the vendor
- ⇒ If a provider opts to receive virtual credit card payments over EFTs, the only cost would be the transaction fee assessed by Visa, Mastercard, American Express or Discover. Nothing would be assessed by Echo Health or Emblem Health when the payment is processed.
- ⇒ At this time, there is no public list of insurances that have partnered with Echo Health to provide services similar to what Emblem Health is doing, but can reasonably be expected to increase in the future with other competition. That list would be made available to providers when they are ready to enroll for electronic transactions with Echo Health, and can opt to receive payments and ERAs from additional insurances.