



Network Notification

Notice Date: January 13, 2020
To: CareSource Providers
From: CareSource
Subject: Provider Payment Migration Complete
Effective Date: January 11, 2020

Effective Jan. 11, 2020, CareSource completed the full migration to ECHO Health, Inc. (ECHO) for all provider payments previously issued through InstaMed.

With this migration, claims that have been adjudicated to a payment-ready status will be sent to ECHO every Wednesday and Saturday. CareSource funding will follow resulting in payment issuance.

Note: Direct deposit of funds is subject to your bank's processing requirements, which may take one to two business days before the deposit is reflected in your account.

No action is required unless you would like to change your payment preference or GO GREEN! and register for EFT. Below are all the available payment options with ECHO:

1. **Electronic Funds Transfer (EFT)** – EFT is a fast and reliable method to receive payments and is the preferred method for CareSource. In order to register for CareSource payments and choose EFT as your payment preference, visit [ECHO's designated website for CareSource](https://view.echohealthinc.com/EFTERADirect/CareSource/index.html) (<https://view.echohealthinc.com/EFTERADirect/CareSource/index.html>).

If you are already registered with ECHO for another payor, you will need the following information available to add CareSource payments to your ECHO account:

- ECHO provider portal account credentials or Tax Identification Number (TIN).
- An ECHO draft number and draft amount. You may use any ECHO draft number and corresponding draft amount to authenticate your registration.

If you are not already registered with ECHO, please have the following information available:

- Your CareSource Provider ID (**available from the CareSource Provider Portal or by calling Provider Services**)
- Your bank routing number and bank account number

Note: You must use [ECHO's designated website for CareSource](https://view.echohealthinc.com/EFTERADirect/CareSource/index.html) (<https://view.echohealthinc.com/EFTERADirect/CareSource/index.html>)

2. **Virtual Card Payment (QuicRemit)** – If your office accepts credit card payments, you may choose the Virtual Credit Payment (VCP) option. Standard credit card processing and transaction fees apply. Fees are based on your credit card processor's fees and your office's banking rates. ECHO does not charge any additional fees for processing.
 - For each payment transaction, you will receive a secure fax notification containing a credit card number unique to that payment transaction.

- Processing these payments is similar to accepting and entering patient payments via credit card into your payment system.
 - To enroll in VCP, update your CareSource payment preference in your ECHO profile.
3. **Paper Check** – If your office does not proactively register with ECHO and choose one of the electronic payment options available for CareSource, your default payment method will be paper check. We have enclosed a set of [Frequently Asked Questions \(FAQs\)](#) for your reference.

If you have questions regarding provider payment registration, please contact ECHO at 1-833-629-9725.

Frequently Asked Questions

Effective **Jan. 11, 2020** CareSource partnered with ECHO Health, Inc. (ECHO), to deliver provider payments. We understand that this transition impacts your business practices, so we have put together some frequently asked questions to help you understand the transition to ECHO.

Why am I receiving this letter?

CareSource has transitioned our provider payment partner from InstaMed to ECHO. This transition allows CareSource to offer faster and more frequent provider payments. Also, this transition offers a new electronic payment option for providers via Virtual Card Payment (VCP), which is similar to credit card payment processing.

Who is ECHO?

ECHO is a leading provider of electronic solutions for payments to health care providers. ECHO consolidates individual provider and vendor payments into a single ERISA- and HIPAA-compliant format, remits electronic payments and provides explanation of provider payment details to providers.

What are the payment methods available through ECHO?

- EFT/ACH – Automatic deposits directly to your bank account
- Virtual Card Payment (QuicRemit) – Virtual transaction similar to credit/debit card processing
- Paper checks – Mailed by US Postal Service

How do I select my payment preference for CareSource if I am currently registered with ECHO?

To register, go to www.ProviderPayments.com. You will need to have your username/password, tax identification number (TIN) and an ECHO draft number and draft amount from any payment issued to you by ECHO.

How do I select the EFT/ACH payment preference for CareSource if I am not registered with ECHO?

To register, go to <https://view.echohealthinc.com/EFTERADirect/CareSource/index.html>. You will need to provide your TIN, CareSource Provider ID, bank account and routing number. If you need assistance during the registration process, please contact ECHO at 1-833-629-9725.

How do I check the status of my EFT/ACH enrollment?

To check your enrollment status, contact ECHO at 1-833-629-9725.

What is required to accept Virtual Card Payment (QuicRemit)?

Your offices must have credit card processing capability, such as a credit card terminal. Standard credit card processing and transaction fees apply. These fees are based on your credit card processor's and your office's banking rates. ECHO does not charge any additional fees for processing.

How does Virtual Card Payment (QuicRemit) work?

Your office will receive secure fax or mail notifications, each containing a number unique to that payment transaction. Once the number is received, enter the code into your office's credit card system/terminal to process the payment as a credit card transaction.

What are the advantages of Virtual Card Payment (QuicRemit)?

Virtual Card Payments are not subject to printing and mailing delays commonly associated with paper checks. Virtual Card Payments do not require registering your bank account information for deposits, and payments are received three to seven days earlier than paper checks sent by US Postal Service.

What will happen if I don't process my Virtual Card within 30 days?

If the VCP is not processed within 30 days, the virtual card will be resent. If the card transaction is not processed within 60 days, the transaction will be canceled and your payment will automatically be sent via paper check.

How do I opt out of the Virtual Card?

To opt out of the Virtual Card, you can contact ECHO at 1-833-629-9725 or change your payment preference online.

Is there a user guide available?

Yes. To access the ECHO Provider Payments Portal Quick Reference Guide, visit [ECHO's website \(www.ProviderPayments.com\)](http://www.ProviderPayments.com) and log in with your account information. Click on the **Help** button in the portal to access the Quick Reference Guide.

How do I contact ECHO if I am having technical support issues?

For assistance with any technical support issues, contact ECHO at 1-833-629-9725.