

Electronic payment solutions

Frequently Asked Questions

Overview

UnitedHealthcare is launching initiatives to replace paper checks with electronic payments beginning in 2020 and continuing throughout 2021. We will no longer be sending paper checks for provider payment as allowed by state law*.

You will have the option to sign up for automated clearing house (ACH)/direct deposit, the preferred method of payment, or to receive a virtual card payment (virtual card). The only alternative to a virtual card is ACH/direct deposit. Both of these options allow you to get your payments quicker.

Key points

- Beginning in 2020 and continuing throughout 2021, UnitedHealthcare will no longer be sending paper checks.*
- You can choose to receive payments through ACH/direct deposit or virtual card.
- Register for ACH/direct deposit at UHCprovider.com/payment.

UnitedHealthcare electronic payment FAQs

Why is UnitedHealthcare moving away from paper checks?

In an effort to be paperless where we can, UnitedHealthcare is launching initiatives to replace paper checks with electronic payments throughout 2020 and 2021. As part of those efforts, we are encouraging you to sign up for electronic payments, specifically ACH/direct deposit.

How is UnitedHealthcare rolling out the program?

To help ensure a quality rollout and provider experience, UnitedHealthcare is slowly replacing paper checks with electronic payments on a phased basis. A slow and controlled rollout will enable them to monitor call center feedback and technical issues or difficulties, which then allows them to react to any issues quickly and with as little impact to the provider experience as possible.

If I enrolled in direct deposit through Optum (for COVID-19 stimulus payment), will I receive ACH/direct deposit for UnitedHealthcare claim payments?

Yes. If you've enrolled in Optum Pay, you will receive your payments through ACH/direct deposit. No further action is required on your part.

*May be subject to delay based on applicable state regulatory requirements.

What happens if I don't sign up for ACH/direct deposit?

If you don't sign up for ACH/direct deposit, you will receive a virtual card payment as early as August 2020. You will continue to have the option to enroll in ACH/direct deposit even after receiving a virtual card payment. However, ACH/direct deposit will be for future payments and cannot be applied to payments previously made.

What information do I need to sign up for direct deposit?

- Bank account number
- Routing number
- Type of account – typically a checking account
- Bank name and address – any branch of the bank or credit union
- Copy of a voided check or bank letter confirming ownership of the account
- Copy of a signed and dated W-9

What is the difference between ACH/direct deposit and a virtual card?

ACH/direct deposit requires you to have a business checking account to deposit funds.

A virtual card is a single-use card that requires no bank account information to be supplied to receive a health care claim payment.

Please keep in mind that a virtual card is not a physical card. It's a 16-digit code with the accompanying information to process the virtual card on a merchant card terminal. The information is mailed to you or can also be found in [Document Vault](#).

You may refer to the terms of the banking services and/or merchant card processor or merchant bank to compare the applicable fees and terms of use for each option.

Where can I find information about this program?

Additional information is posted on UHCprovider.com/payment.

What if I need help or can't process a virtual card?

Call the number provided on the virtual card statement.

Additional information is posted on UHCprovider.com/payment.

Why are some of my payments coming by paper check even with this change?

Virtual cards are being rolled out throughout 2020 and 2021, so you will receive checks for some payments.

As with all UnitedHealthcare programs, we are committed to working with you to provide the best care for our members. More information on payment strategies will be available at UHCprovider.com/payment.

Will UnitedHealthcare allow exemptions?

There are always unique situations where, due to state regulations, UnitedHealthcare is required to pay you in the format you request. Below is a grid that highlights **some** of the care providers that may be exempted from the first phase of rollout. We will continue to evaluate types as needed:

Proactively Exempted	May Request an Exemption
Home- and Community-Based Providers	Out-of-Network Providers: Florida, Georgia, New Mexico, New York, Oregon, Colorado
Fire Departments	Network Providers: Colorado, Georgia and New Jersey
Rural Health Clinics	
Indian Health Services/Tribal Organizations	
Federally Qualified Health Clinics	
Oral Surgeons Contracted With C&S	

How do I request an exemption?

Please contact us at 877-548-0460.

How do UnitedHealthcare and Optum fit together?

UnitedHealthcare and Optum are affiliated companies under the umbrella of UnitedHealth Group. UnitedHealth Group is a diversified company dedicated to helping people live healthier lives and helping make the health system work better for everyone. Together, UnitedHealthcare and Optum offer a broad spectrum of products and services through two distinct platforms. UnitedHealthcare, which provides health care coverage and benefits services, and Optum, which provides information and technology-enabled health services. For more information, visit unitedhealthgroup.com.

Direct deposit FAQs

How can I sign up for direct deposit?

Please go to UHCprovider.com/payment and click on the Sign Up with Optum Pay link on that page. You will be taken to Optum's website, where you will be guided through Optum Pay (ACH/direct deposit) enrollment.

Additionally, an enrollment guide is posted on UHCprovider.com/payment.

What are the benefits of ACH/direct deposit?

- Funds deposited directly into your bank account so you can get paid without ever going into the office
- Easy and fast way to get paid
- Improved financial control – no paper checks or remittance information to lose or misplace
- Ability to track customized information online

How long will it take for my application to get processed for ACH/direct deposit?

Optum Pay's standard processing time takes 10 business days.

How do I track my payments after signing up for ACH/direct deposit?

As payments and remittances are processed, you will receive an email notification with a link to the Optum Pay provider portal. Once you are logged in to the portal, you can review all claims and remittance information on the "View Payments" tab.

What is Optum Pay, and why should I sign up?

Optum Pay provides financial services to providers. Optum has many products that can help you optimize your banking operations. One of those is Optum Pay, which is the tool that UnitedHealthcare uses to facilitate ACH/direct deposits.

Optum Pay is a fully integrated, full-service payment and remittance advice solution for all sizes and types of health care professionals. Optum Pay services are administered through Optum. Optum Pay speeds up delivery of claim payments by eliminating traditional paper checks and converting the paper remittances into 835 files and PDF documents that enhance the reconciliation process, reduce paperwork and introduce greater efficiencies.

Today, more than 1.8 million health care professionals use Optum Pay's electronic payment service to receive electronic claim payments. It's easy to enroll and the service is free. Within seven to 10 days after completing your enrollment, you'll start seeing the benefits of:

- a. Improved cash flow with direct deposit by eliminating the check printing and mail time for paper checks.
- b. Elimination of bank fees for depositing paper checks or lockbox processing
- c. No more paper checks to physically track and deposit
- d. Safe and secure online access to your electronic remittance advice (ERA) documents and files
- e. Automated payment-posting capabilities that streamline your administrative processing and more

To sign up, visit UHCprovider.com/payment.

Who can access our information, and how do we manage users?

There are two levels of access for users within your organization – Administrators and General Users. It is extremely important that you choose and assign the correct level of access for users within your organization to help ensure that your information and elections continue to be secured.

- **Administrators:** Administrators have the ability to perform all functions for your Optum Pay account, which include electing payment options and having the ability to set up and update TIN and NPI bank account information. Administrators can add and edit users as well as assign TINs and NPIs to specific users.
- **General Users:** General Users only have the ability to update their own personal information and view/search payment information.

Once users are added, they will receive a registration email containing a Security PIN. Users will need to complete the registration process by verifying their personal information and accepting the Terms and Conditions before their account is put into an "Active" status. Until the user has completed the registration process and activated their account, no access will be allowed into the Optum Pay portal.

I signed up for ACH/direct deposit, but am still receiving paper checks or virtual card payments for UnitedHealthcare claim payments. Why?

Please call the Optum Call Center at 877-620-6194 (7 a.m. – 6 p.m. Central Time, Monday – Friday).

If I signed up in the past, do I need to reactivate my ACH/direct deposit account?

If you're not receiving payment by direct deposit, you may need to reactivate your account. Please call the Optum Call Center at 877-620-6194 (7 a.m. – 6 p.m. Central Time, Monday – Friday).

Virtual Card payment FAQs

What is a virtual card payment?

Virtual card payments are electronic payments that use merchant card-based technology to process health care claim payments. A 16-digit, single-use virtual card will be issued for each claim payment a care provider organization receives.

What is the benefit of a virtual card payment?

A primary benefit is that there is no requirement to share bank account information. You will also be able to process virtual card payments using your existing payment card terminal, minimizing changes to your workflow.

Will I receive the full claim payment amount on my virtual card?

Yes. Like a check or an ACH/direct deposit payment, each virtual card payment is issued for the full amount of the claim payment. UnitedHealthcare does not charge a fee to participate in our virtual card payment program. You may incur a merchant processing fee based on your existing relationship with your merchant bank.

Do single-use virtual cards expire?

Yes. Each single-use virtual card is active for a limited amount of time. You should redeem your claim payment as soon as you receive it. If you fail to redeem it prior to the expiration date, a new, single-use virtual card will be automatically issued for the payment. However, in some states, there may be a replacement paper check issued for payment.

Are virtual card payments limited to health care payments?

Yes. UnitedHealthcare has coded each virtual card payment with health care-specific merchant category codes that prevent unauthorized redemption by non-health-care-associated, point-of-sale terminals.

Who do I contact for more information?

For all virtual card questions only, call **877-548-0460** (8 a.m. – 6 p.m. Central Time).

For all other questions, call Provider Services at **877-842-3210** (8 a.m. – 6 p.m. Central Time) or reach out to your UnitedHealthcare network representative.

For additional information, please visit UHCprovider.com/payment for updated information on the program.

Does the Virtual Card payment (VCP) program apply to self-funded (ASO) clients, and are they allowed to opt out?

Yes. UnitedHealthcare intends to include its self-funded (ASO) plans in the VCP program. ASO customers can elect to opt out of participation in VCP program. In those circumstances, you may receive a paper check for claims for members of ASO plans that have opted out.

How do I receive my virtual card payment if I use a lockbox?

Please work with your lockbox service to understand if you need to do something different to help ensure delivery and processing of your virtual card payment.

Where can the payment amount and virtual card information be found?

The payment amount and all information needed to process a payment will be sent with your remittance documents. If you are currently receiving paper remittances, the virtual card information will be delivered in the same envelope as the remittance information.

If you are signed up to receive documents on Document Vault through Link, the virtual card statement and the electronic remittance advice (ERA) will be loaded into Document Vault in addition to being mailed out.

Should I process this payment as a credit or debit transaction?

You should process a virtual card payment as a credit transaction. If you accidentally select debit, the transaction will decline. Simply reprocess as a credit transaction.

Why would my virtual card payment be declined?

Virtual card payments may be declined for several reasons, including:

- The amount entered does not match the issued amount. You must enter the **exact amount** of the payment that is displayed on the virtual card statement.
- The payment has expired. A new virtual card payment will be issued and mailed automatically.
- An incorrect virtual card number was entered to redeem the payment. Please double check payment information. A unique, single-use 16-digit virtual card number will be issued for each payment.
- A non-health care, point-of-sale terminal was used to redeem the payment. We code each virtual card payment with a health care-specific merchant category code, which prevents unauthorized redemption by non-health-care-associated, point-of-sale terminals. To reclassify a terminal, please contact the merchant card processor. If a point-of-sale terminal requires a billing address or ZIP code, enter the payer address and/or ZIP code located on the virtual card statement.

What should I do if I've been overpaid or underpaid?

You should process the payment for the exact amount displayed on the virtual card statement. Then follow standard appeal processes with the payer for the additional amounts owed to them. For overpayments, please contact UnitedHealthcare for instructions. A virtual card payment is considered an electronic payment and is treated the same as an ACH/direct deposit for overpay/underpay scenarios.

What should I do if a virtual card is lost or misplaced?

Sign in to [Document Vault](#) and search by payment number to see your virtual card statement and payment documents. If you are not already registered, go to UHCprovider.com.

UnitedHealthcare tried virtual card payments in the past. What's different or better this time?

UnitedHealthcare listened to feedback from providers and industry partners to learn lessons from the last virtual card deployment to make this a better experience. Some of those learnings include:

- Always offering ACH/direct deposit as the first choice for practices to get paid
- Moving from multi-use virtual cards to a single-use virtual card, so you don't have to retain them
- Pairing the electronic remittance advice with the payment, so it's easier for you to reconcile billing

Important information

1. Merchant card processing fees may apply to virtual cards. Please reach out to your merchant processor or financial institution for information on specific terms and costs.
2. Processing your virtual card indicates your consent to receive and accept virtual card payments as payment in full from the payer.
3. Unspent funds for virtual cards are subject to state unclaimed property laws.
4. Out-of-network providers in Florida, New Mexico, New York and Oregon as well as all Colorado, Georgia and New Jersey providers, must consent to receive a virtual card payment. The processing of the virtual card is your consent to receive and accept virtual card payments. If you don't consent, when you receive a virtual card, please call the number provided on your virtual card payment to arrange an alternative payment method.
5. You will have the option of signing up for ACH/direct deposit, the preferred method of payment, or to receive a virtual card payment (virtual card). The only alternative to a virtual card is direct deposit. Both options allow you to get paid quickly and securely. The electronic payment solutions will roll out in phases throughout the year, with the first phase beginning mid-2020.
6. If your practice/health care organization is still receiving paper checks, you can enroll in ACH/direct deposit for your claim payments now. If you don't elect to sign up for ACH/direct deposit, a virtual card will be automatically sent in place of paper checks.
7. If your practice/health care organization is already enrolled and receiving your claim payments through ACH/direct deposit from Optum Pay™ or receiving virtual cards there is no action you need to take.
8. If you do not enroll in ACH/direct deposit and currently receive your correspondences electronically, your remittance and virtual card statement will be available online through [Document Vault](#). A copy of the virtual card will also be mailed to you.
9. Because this initiative will roll out in phases, you may receive virtual card payments for some claim payments and check payments for others (if not enrolled for direct deposit).
10. When you're paid is determined by when you process your payment on your point-of-sale terminal.
11. OptumHealth Financial Services, a UnitedHealthcare-affiliated company, provides payment services to the health care industry and offers various claim payment options. UnitedHealthcare-affiliated companies may receive transaction fees or other compensation related to some payment options.



Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare Benefits Plan of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., MAMSI Life and Health Insurance Company, UnitedHealthcare of New York, Inc., UnitedHealthcare Insurance Company of New York, UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare of Pennsylvania, Inc., UnitedHealthcare of Texas, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Utah, Inc., UnitedHealthcare of Washington, Inc., Optimum Choice, Inc., Oxford Health Insurance, Inc., Oxford Health Plans (NJ), Inc., Oxford Health Plans (CT), Inc., All Savers Insurance Company, or other affiliates. Administrative services provided by OptumHealth Care Solutions, LLC, OptumRx, Oxford Health Plans LLC, United HealthCare Services, Inc., or other affiliates. Behavioral health products provided by U.S. Behavioral Health Plan, California (USBHPC), or its affiliates.

*In Colorado, Georgia and New Jersey, if you do not consent to receive virtual card payment and you don't want to set up direct deposit, call 877-548-0460 to receive a paper check. If you are an out-of-network provider in Florida, New Mexico, New York or Oregon, and you do not consent to a virtual card payment or you don't have direct deposit, call 877-548-0460 to receive a paper check.

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