

New EFT enrollment hub, EnrollSafe, brings process enhancements and benefits to providers at no cost

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Our new electronic funds transfer (EFT) enrollment hub, EnrollSafe, is now available. It provides the following enhancements and benefits:

- Single point-of-contact for all online provider registrations for initial EFT setup enrollment and any subsequent EFT setup maintenance needs
- Simplified enrollment process to improve turn-around time setup of EFT payments
- Significant improvement to fraud controls to further mitigate risks related to fraudulent payment transactions, including the use of real-time account verification
- Dedicated resources to support:
 - Provider provisioning and enrollment setup/verification process
 - Bank account verification, including banking connectivity testing and validation
 - Compliance processes, ensuring full compliance with regulatory mandates
- User-friendly and easy-to-use
- Operational controls with industry best practices
- Customer Service support, available 24/7
- Best-in-class security around provider-submitted EFT enrollment data

All the above — and more — is available at no cost to the provider.

Benefits of EFT

Receiving your payment is now more convenient — So is signing up for EFT. When you register and enroll for EFT through EnrollSafe, you'll receive your payments up to seven days sooner than through the paper check payment method. What's more, when combined with electronic remittance advice (ERA), it's easier to reconcile your direct deposits.

EnrollSafe is secure and available 24-hours a day

To make changes to existing EFT enrollment or create a new, first-time enrollment account, log on to the EnrollSafe enrollment hub at <https://enrollsafe.payeehub.org>. Once you have completed registration, you'll be directed through the EnrollSafe secure platform to the enrollment page, where you'll provide the required information to receive direct payment deposits.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc. and Anthem HealthChoice HMO, Inc. In these same counties, Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC and Anthem Blue Cross and Blue Shield Retiree Solutions is the trade name of Anthem Insurance Companies, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. Anthem Blue Cross and Blue Shield and its affiliate Healthkeepers, Inc. serve all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI). BCBSWI underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcore Health Services Insurance Corporation (Compcore) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcore underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

MULTI-BCBS-DEN-052518-24-SRS52495 April 2024

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Already enrolled for EFT payments?

Please note: If you're already enrolled for EFT payments through our previous process, no action is needed unless you're making changes. Your EFT enrollment information will not change due to the new enrollment hub. To make changes (such as updates to bank account information), be sure to use the new EnrollSafe hub to update your account.

New website

We have a new dedicated website for EFT information. Log on to EnrollSafe at <https://enrollsafe.payeehub.org>. The first time you successfully enroll or register with EnrollSafe, you'll be provided with a new registration number or code and establish your new password. Then your office will use this each time you make updates to your EFT enrollment on EnrollSafe.

Do I need to set up an ERA if I'm using EFT?

It's not required; however, we encourage you to investigate this option. Using an ERA saves time and increases productivity by providing electronic claim payment information (explanation of benefits paid) that can be exchanged between your office and ours more easily than a paper remittance.

Advantages of using ERA with the EnrollSafe EFT system

The transaction number from the EFT payment transaction (using your bank account) matches to the ERA, working in concert to match up all records. This is more efficient than reviewing claims to determine which records go with various clients and matching your paper check deposit. More information about setting up an ERA can be found by going to [Availity.com](https://www.availity.com) and you can find provider enrollment process under the *Application* tab.

Options for setting up your EFT account:

- **Level 1** is for a basic office structure, including one taxpayer identification number (TIN) and one bank account.
- **Level 2** is for a more comprehensive office structure that includes reporting under one TIN with numerous bank accounts, office location(s), and multiple billing national provider identifiers (NPIs) with each tied to a specific bank account. EFT payments can be set up under one registration, to be deposited into multiple bank accounts if they're under the same common TIN. Separate registrations are required for each unique TIN.

Be sure your office submits claims according to how you are set up in EFT enrollment. This is especially important when you have Level 2 type setup. When you're consistent on your submission (including your TIN and billing NPI), that ensures claims payments are made via EFT and deposited in the assigned bank account that you specify during EFT enrollment. **You'll find examples listed in the FAQ below.**

For EFT questions about how to register, update, or cancel, call the EnrollSafe help desk at **877-882-0384**. You can find more information about our new EFT enrollment in the FAQ section below.

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Frequently asked questions

What is EFT?

Electronic funds transfer (EFT) is a message used by health plans permitting a financial institution to transfer funds electronically to a provider's bank account to pay for health care services. An EFT includes bank accounts of the payer and payee, routing numbers, name and identification of the payer and payee, amount being paid, and date of payment.*

What is ERA?

Electronic remittance advice (ERA) is information from a health plan to a provider explaining a claim payment.* The ERA describes how a health plan modified claim charges considering information such as benefit coverage, copays and co-insurance, contract agreements, and secondary payers. If your office uses EFT, it's also encouraged to enroll with ERA. Using digital ERA will support reconciling your internal records and accounts receivable and makes it easier for your office's application of claim payments to patient accounts. More information about setting up an ERA can be found by going to [Availity.com](https://www.availity.com). You can find the provider enrollment process under the *Application* tab.

Is there a cost to use EnrollSafe?

No. We are providing all the new benefits and features of this system at no cost to providers.

How do I change my bank account number, my practice address, or update my TIN?

Just visit EnrollSafe and go through the registration process to submit your updates. Set up your account using your TIN, NPI, office address(es), etc. The registration number you receive will be used anytime you need to make a change in EnrollSafe.

Why do I have to provide all this information if I just want to change my bank account number?

Our new system's security features help prevent fraudulent transactions. That's why EnrollSafe requires all users to complete validations to get your registration number. The system validations include verifying bank accounts, TIN, and NPI are all accurate before any payments are processed. This validates the payments are being deposited to the correct accounts and saves you time and hassle.

What are options for setting up my EFT account through EnrollSafe?

- **Level 1** is for a basic office structure, including one TIN and one bank account.
- **Level 2** is for a more comprehensive office structure that includes reporting under one TIN with numerous bank accounts, office location(s), and multiple billing national provider identifiers (NPIs) with each tied to a specific bank account. EFT payments can be set up under one registration, to be deposited into multiple bank accounts if they're under the same (common) TIN. (Separate registrations are required for each unique TIN.)

Be sure your office submits claims according to how you are set up in EFT enrollment. This is especially important when you have Level 2 type setup. When you're consistent on your submission (including your TIN and billing NPI), that ensures claims payments are made via EFT and deposited in the assigned bank account that you specify during EFT enrollment.

If you accidentally submit the claim information incorrectly, one or two things may happen: we'll send your office a paper check instead of direct deposit to your bank account, or if you have a Level 2

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setup, payment could be deposited in another one of the bank accounts you assigned for another location or dentist. It's essential that you use a TIN and billing NPI on your claims submission when you have a Level 2 type business structure.

What is billing NPI?

It's the NPI used in conjunction with the TIN that defines the location, dentist, and bank account where we should deposit funds when claims are adjudicated.

What are examples of Level 1 and Level 2 EFT enrollments?

Examples of Level 1 — Simple

1. Dr. Smith is the owner of Smiles Dental. He has one TIN, one location, one bank account and is the only dentist practicing at the location.
2. Dr. Sharp is the owner of Teeth R Us. She has one TIN, two locations, one bank account and has three other general dentists working under her one common TIN at both of her locations.

Examples of Level 2 — Comprehensive

1. Dr. Wadhera is the owner at Shine Dental. She is a general dentist and has one TIN, one location, two bank accounts and has two endodontists practicing under her TIN. She wants to have the services that are rendered under the specialists going into one bank account and her services going into another bank account. When enrolling for EFT, it is critical that the TIN and billing NPI is set up to the appropriate bank account so when you submit claims, it is in the manner of how you enrolled. For example, TIN 123 and billing NPI 456 goes to bank account A, TIN 123 and billing NPI 888 goes to bank account B. When submitting claims make sure TIN and billing NPI are appropriately entered on the claims so funds can be directed into your assigned bank account:
 - Both specialists will have their claims submitted with TIN 123 and billing NPI 888 — bank account B.
 - Dr. Wadhera will have her claims submitted with TIN 123 and billing NPI 456 — bank account A.
2. Dr. Jones is the owner of Bright Teeth. He is a general dentist and has one TIN, five locations, five bank accounts and has several general dentists and specialists working at each of his locations. Dr. Jones wants each office to have its own bank account for the services that are rendered at the specific location. Each location will use the same TIN and will need a distinct billing NPI for each location that during EFT enrollment is assigned to a specific bank account. One unique TIN 555 will have five different billing NPIs and five bank accounts. You will want to make sure each office is trained to submit claims with these identifiers as you have created during your EFT setup for funds to be deposit in accordance with your enrollment TIN 555 — related billing NPI 123 = location 1 — bank account A:
 - TIN 555 — Related billing NPI 456 = location 2 — bank account B
 - TIN 555 — Related billing NPI 789 = location 3 — bank account C
 - TIN 555 — Related billing NPI 101 = location 4 — bank account D
 - TIN 555 — Related billing NPI 202 = location 5 — bank account E
3. Dr. Hope owns Dr. Hope's Oral Surgery. She is an oral surgeon, she has one TIN, three locations and two bank accounts and has three other oral surgeons that work in her locations. Dr. Hope is setting up two of the locations using one bank account and the last location has a different bank account. When enrolling with EFT, ensure the TIN and billing NPI is assigned to the bank accounts

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your office wants funds deposited based on how the claims are submitted by the specified location. EFT enrollment needs to be consistent with how your office(s) will be submitting claims:

- TIN 111 — Related billing NPI 505 = location 1 — bank account A
- TIN 111 — Related billing NPI 505 = location 2 — bank account A
- TIN 111 — Related billing NPI 707 = location 3 — bank account B

What if I submit a claim without the correct TIN?

If you submit a claim without the correct TIN, the reimbursement will drop to a paper check, and it will delay payment.

Sources:

- EnrollSafe website: <https://enrollsafe.payeehub.org>
- * <https://www.cms.gov/Regulations-and-Guidance/Administrative-Simplification/Transactions/HealthCarePaymentandRemittanceAdviceandElectronicFundsTransfer>