

Optum Pay frequently asked questions

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What is Optum Pay?

A health care payment delivery solution designed to boost efficiency and improve cash flow, Optum Pay® empowers providers to choose how to receive payments across a broad network of health care payers. It also provides secure, easy access to electronic and remittance advice that providers need to reconcile payments – freeing up resources so providers can focus on patient care. It's part of our commitment to creating a new standard of how care is paid for – making the process easier for providers, patients and payers while increasing the affordability and availability of care.

Optum Pay is built on the deep expertise Optum brings to health care technology and finance and is backed by Optum Bank®, a bank exclusively focused on health care. Scalable for all practice sizes and systems, Optum Pay connects 2.1 million providers with a quickly growing network of more than 150 payers.

Why should I sign up for Optum Pay?

- Improved cash flow by 5–7 business days because mail time is eliminated
- Elimination of bank fees for depositing paper checks or lockbox processing
- No more paper checks to physically track and deposit
- Safe and secure online access to your electronic remittance advices (ERA) documents and files
- Automated payment posting capabilities that streamline your administrative processing

What payment options are available?

Optum Pay is a fee-for-service portal and offers 2 types of Electronic Funds Transfer (EFT) options:

1. Automated Clearing House (ACH) – This form of payment, also known as direct deposit, is the quickest form of payment. Simply provide your current banking information during enrollment, and payments will be deposited directly into your existing bank account. There's no charge for the deposit – each payment is issued for the full amount of the claim payment.

Users can choose from 2 different types of portal access.

- Basic Portal Access – free
 - Premium Portal Access – 0.5% per payment fee
2. Virtual Card Payment (VCP) – With this option, no banking information is shared with Optum Pay. VCPs are payment card transactions processed via your Visa/Mastercard point-of-sale terminal, in the same way patient copays are processed. Each payment is issued for the full amount of the claim payment, but virtual card transactions are subject to additional terms and conditions, including fees, between you and your card service processor.
 - For each VCP, you'll receive a 16-digit, single-use virtual card with your remittance documents – the payment amount and all information needed to process the payment will be included.
 - Each single-use VCP is active for a limited amount of time. If you don't process the card as a credit transaction prior to the expiration date, a new virtual card will be automatically issued for the payment.
 - If you choose to enroll in VCP, you'll receive Premium access at no additional cost.

What are the features available for Premium portal access?

Premium access includes all Basic features plus a robust user experience with enhanced security that delivers a comprehensive claim reconciliation solution. If your organization works with a third-party billing service or has significant claim volume, the Premium portal access may be beneficial to you. The following features are available with Optum Pay Premium access:

- Quick Pay provides earlier access to ACH payments for a select number of payers and improves cash flow for Premium users.
- Robust search tools allow users to search by patient account number, patient name, claim number, date of service, NPI and many other parameters to easily and quickly locate your data.
- New workflow management settings make it easier to manage and reconcile claims.
- Visibility into the number of claims consolidated within each payment allows for greater claim management efficiency.
- Data bundling tools allow us to aggregate the data for you, which eliminates individual data file downloads. In a single action, download all files into your organization management system.
- Get 36 months of historical claim payment data.
- Optum Pay Advance provides advances against future claims payments at below-market rates.

Premium access

Who is authorized to opt in to Optum Pay Premium portal access?

Any existing administrator associated with your organization's Taxpayer Identification Number (TIN) or who has the authority to make decisions for your TIN, including whether to upgrade to Optum Pay Premium portal access.

Who is authorized to pay for Optum Pay premium portal access?

In addition to the designated administrator(s) on the account, if your organization uses a third-party billing service to manage your claims, they will have the ability to process the payment on your behalf.

How much does it cost?

The fee is 0.5% of each claim payment processed through Optum Pay. To calculate the fee per payment, multiply the payment amount by .005 to arrive at the fee. Example: \$100 payment x .005 = \$0.50 fee. Fees will be capped at \$2,500 per monthly billing period, per TIN. If you opt not to activate the paid (Premium) access, limited functionality will be available at no charge in the basic portal access, as outlined above.

How does an Optum Pay Premium portal access invoice get paid?

As part of the Premium enrollment process, the designated administrator on the account will be required to complete the 'Set up Recurring Payments' process, including identifying a bank account from which monthly fees can be debited.

Each month, an email will be sent from Optum Pay to each administrator associated with the TIN. From this email, the admin will click on a link, taking them to the invoices tab to view the invoice (they need to log in first). Note: if the provider TIN has an associated third-party billing service, that administrator will also receive a copy of the monthly invoice.

Optum Pay will automatically debit the active bank account, via an ACH debit, for the payment of the prior month's invoice on the 10th calendar day of each month.

How do I remove a debit block?

If your financial institution has a debit block on your bank account, you will need to contact them and request that Optum Pay be added as an authorized agent to debit the account. You'll be asked to supply the following credentials to complete the process:

- ACH Company ID: 1243848776
- Company name: Optum Pay

How soon will I be able to use the new functionality after I select the "I agree, let's get started" button to activate the Optum Pay Premium portal access?

In most cases, you'll see the new features and functions as soon as the next business day.

What are my options if I don't want to pay the fees?

If the full service, Premium (paid) portal access isn't the right fit for your organization, you can access your claim payment data files at no charge with the basic portal access. Note that in the basic portal, you will not be able to search historical data, and you will only have 13 months of claim payment history.

I enrolled prior to 2021. Am I required to upgrade to the full Optum Pay solution (Premium portal access) to receive ACH payments?

No. If you elect not to enroll in the Premium portal access, you will still receive ACH payments and you'll still have access to the provider portal to view payments and claim details. The Premium Optum Pay portal access is optional.

How am I billed for Optum Pay?

Your organization will be charged one-half a percent (.005) per payment processed and paid through Optum Pay. To calculate the fee per payment, multiply the payment amount by .005.

Example: \$1,000 payment x .005 = \$5 fee. Fees will be billed monthly, and taxes may apply. We will send an email notification with the invoice to TIN level Admins. Payment can be made on the Optum Pay portal by selecting the Pay Now button on the Solutions | Invoices page.

When am I billed for Optum Pay?

Monthly, an email will be sent from Optum Pay to each administrator associated with the TIN. From this email, the admin will click on a link, taking them to the invoices tab to view the invoice (they need to log in first). Note: If the provider TIN has an associated third-party billing service, that administrator will also receive a copy of the monthly invoice.

Optum Pay will automatically debit the active bank account, via an ACH debit, for the payment of the prior month's invoice on the 10th calendar day of each month.

Can I pay my bill without logging in to the Optum Pay Portal?

Yes. Anyone authorized by your organization may use our Guest Payment link on the Optum Pay home page, optum.com/optumpay; the link is titled "Pay an invoice now." The Guest will enter the last 4 digits of the TIN and the Invoice number that needs to be paid to get started. The user will next enter information about who is authorizing the payment and the routing and bank account information. The payment confirmation will be displayed on the screen and will also be available for existing Admins to view in the portal.

When I use the Guest Payment link to pay my Premium invoice, where will I find the payment confirmation information?

We'll display the name of the guest user that completed the payment, the date, the payment amount and a confirmation number on the screen. It is recommended that you take a screenshot of this information. The same information can also be found on the Solutions/Invoices tab on the Optum Pay portal, viewable by an account admin.

Is there a maximum monthly cap for Premium fees?

Yes, invoice amounts are currently capped at \$2,500 per month, per participating TIN.

Will I be taxed for this service?

Certain states charge taxes for services rendered:

- Arizona
- Connecticut
- District of Columbia
- Hawaii
- Iowa
- Massachusetts
- Maryland
- New Mexico
- New York
- Ohio
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Washington
- West Virginia

What if I'm tax exempt?

You can file your tax exemption certificate with Optum Pay by emailing **optumpay_taxexempt@optum.com**. To avoid processing delays, please include your TIN and contact information in the email, and please ensure your tax-exempt certificate:

- Is not expired
- Is filled out completely
- Is signed and dated
- Matches the organization name found on your Optum Pay account

Am I receiving the full amount of my claim payment from the payer?

Yes, when the claim payment is paid through Optum Pay, your organization will be paid for the full post-adjudicated payment amount as determined by the Payer. The deposit amount will match the associated 835 file and other remittance advice documents.

Are there some payer payments that are only available with Premium access?

Yes, some payers have elected to only distribute ACH payments when the provider is participating in Premium. If your organization is not participating in Premium, payments from those payers will be made via traditional paper check.

How do I access my Optum Pay payment and remittance information?

Access to all claim payment data is available on the Optum Pay provider website. Both the Premium portal access (paid) as well as the basic portal access contain the 835 claim payment files along with the PDF documents.

How do I view the per payment fees?

Per payment fees will be displayed on the View Payments tab, and a month-to-date fee total will be available on the Solutions tab to make it easy to identify your costs. Optum Pay will provide a monthly invoice that will list total accrued fees per month. Invoices are currently capped at \$2,500 per month (before any applicable taxes).

Can we sign up for Optum Pay if our organization uses a billing service/third-party billing service practice management?

Your practice can associate your Optum Pay account with your billing service. Please contact your billing service vendor to ensure they enroll with Optum Pay under the third-party Billing Service enrollment option. After your Billing Service is enrolled, they can link their account to your Optum Pay account.

If my billing service is a user under my provider account, can I get more added?

Your biller should be set up under their own account. Please call the Optum Pay Provider Support Center and ask to have the billing service contact removed as a user from your health care organization account. The billing service should enroll using the billing service enrollment process and then the accounts should be added using the "Billing Services Information" tab in the portal.

Account management

How do I find my invoices?

Your invoice will be generated the first week of the month for fees incurred the month prior. Look for the invoice sub-tab the “Optum Pay Solutions” tab. Please note that invoices are capped at \$2,500 per monthly billing cycle (before any applicable taxes).

Will fees be applied to HHS/HRSA stimulus payments?

No, if you have activated the Optum Pay Premium portal access and receive payments from the COVID-19 HRSA Uninsured Testing and Treatment Fund, HHS Provider Relief Payments or the Provider Payment Service Initiative (PPSI), fees for those payments will not be incurred.

How do I cancel my Optum Pay Premium portal access?

If you would like to cancel your Premium (paid) portal access, you can do so at any time on the Solutions page. Simply select the “Cancel My Plan” link and select a cancel reason. Or you may download the cancellation fee form and email it to optumpay_cancel@optum.com. You can find the form by clicking on the Resources link next to the logout button.

How long does it take for Optum Pay Premium portal access to be cancelled?

If you cancel online (via the Solutions tab), your access to Premium will be terminated on the last day of the month you cancel. You will be moved to the basic portal access the first calendar day of the following month.

If you cancel by using the cancellation form, it may take up to 7 business days to process your request. Once processed, you will be moved to the basic portal access the first calendar day of the following month.

What happens to my accrued fees if I cancel Premium access?

If a provider cancels Premium portal access, any accrued fees, including those from the time Optum Pay received the cancellation request until the end of the current month will be billed out the following month. If your organization remains in the basic access plan, no future Premium fees will accrue.

What is a Super Administrator (Super Admin)?

Optum Pay has created a new provider user role, Super Admin. The Super Admin role is recommended for key managers, owners and/or individuals authorized to make decisions for their organization. Super Admins have the authority to delegate or restrict access to high-risk transactions such as banking account changes, adding or removing users and account maintenance functions. The Super Admin role retains access to all high-risk transactions

Do I have to create a Super Admin role for my TIN?

With the implementation of the Super Admin role in Optum Pay, all TINs will be required to designate up to 2 administrators with this enhanced role.

Why should I create a Super Admin role?

Once a Super Admin is created for a TIN, they will be able to assign admin access to high-risk transactions, based on each administrator's job roles.

What are the high-risk transactions that can be assigned?

Super Admins have the authority to delegate or restrict access to high-risk transactions such as banking account changes, adding or removing users, and account maintenance functions.

Who can/should be in the Super Admin role?

The Super Admin role is recommended for key managers, owners and/or individuals authorized to make decisions for their organization.

How many Super Admins can a TIN have?

A TIN can have up to 2 Super Admin's actively enrolled. However, once a Super Admin is added to a TIN, the TIN must maintain at least one active Super Admin. An unlimited number of administrators and general users are available with Optum Pay.

Can an administrator be a Super Admin for one TIN, but not for another?

Yes, administrator access is managed at the TIN level, so a provider user may be an administrator for one TIN and could be a Super Admin for a different TIN.

How does one sign up as a Super Admin?

Administrators logging into Optum Pay will see information regarding the Super Admin role, and can enroll themselves or another administrator by accessing the "Manage Users" tab.

How are active Super Admins removed or demoted from the role?

Only an Optum Pay Provider Support Center representative can demote or remove a Super Admin from a TIN.

Is Optum Pay Premium required to sign up as a Super Admin?

The Super Admin role is available to TINs in both Basic and Premium access levels.

Who can access my information in Optum Pay and how do I manage users?

There are 3 levels of access for users within your organization:

- **Super Administrator (Super Admin)** – These users can perform all functions for your Optum Pay account, including electing payment options (ACH or VCP). They can update TIN and NPI bank account information. Super Admins can add users as well as assign TINs and NPIs to specific users.
- **Administrator** – These users may perform functions assigned to them by the Super Administrator, including electing payment options, updating TIN and NPI bank account information, and add users and assign TINs and NPIs to specific users.
- **General User** – These users can only update their own personal information and view/search payment information.

It is extremely important that you choose and assign the correct level of access for users to ensure your information and elections continue to be secure.

When users are added, they 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.

What if I need to create a new user who is authorized to make payments?

An existing administrator will need to set up the new user on the manage user tab within the portal. Click on “Add User” and enter all pertinent information. Be sure to set them up as an administrator and associate them to all TINs that they would be responsible for payment of the Premium fees.

What can I do to keep my account secure?

Regularly review all your users on the “Manage User” tab. Ensure those who have access, need access. For those users who need access, review their contact information to ensure email addresses and phone information is current and accurate.

How can I tell how many claims are in a payment?

When you activate the Optum Pay Premium portal access, you can see the number of claims in each payment on the “View Payments” tab. This is not available in the basic level of portal access.

What information is available on the Payment Data Files tab?

The “Payment Data File” tab bundles all remittance data by date range and by payer. The system organizes the data in a zip file and separates the payer data into its own folder. When you upload the data file to your practice management system, you will have all the data you need to post and close your claims. With this functionality, you no longer need to individually download data files from the “View Payments” tab.

What if I already receive all my 835 files through a Clearinghouse?

If you would like to discontinue receiving your 835 files via your clearinghouse or EDI vendor, you will need to contact the applicable party and let them know. It is not currently possible for a clearinghouse to download a consolidated 835 file from Optum Pay.

Can I download my 835s, payer PRAs or ePRAs in a single download vs. downloading each file independently?

Yes. With Optum Pay portal access, a data bundling tool is available to make it quick and easy to download all your data. On the Payment Data Files tab, you can create a single zip file to upload to your practice management system for auto-posting.

- First, select the file types to be included in the bundle (835s, payer PRAs and/or ePRAs).
- Next, select your required settlement date(s).
- Finally, select the payer(s)*

Premium users will be able to request data bundles for any of the payers using Optum Pay.

When your data bundle processing request is complete, you will receive an email notification that your data bundle is available for download. Log in to Optum Pay and select the “Payment Data Files” tab, then select the subtab “Download Data Bundle.” This feature is not available with the basic level of portal access.

*Basic users will only be able to request data bundles for a limited number of payers.

Can the payment and remittance information be segregated by something other than a TIN?

Yes. Optum Pay can route claim payments and the associated remittance detail at the TIN, NPI and payer levels. For instructions on how to add bank accounts to support routing at either an NPI or payer level, locate the Resources section after logging into the portal, and download Alternative Payment Routing guide.

How can I easily identify member/patient payments from health care payments?

On the Payment Summary page, the Market Type column displays “HRA” and “Patient Payments” for payments made by member/patients. If you want to view only certain payments, select “HRA” or “Patient Payments” from the Market Filter and the Payment Summary page will display only those payments.

What is the best way to find historical member-based payments?

When you activate your Optum Pay Premium portal subscription, you can find member/patient-based payments using the historical search tool within “Search Remittance.” Under Market Type, select “HRA” or “Patient Payments” and then select the date range. The search will return all member/patient payments made during that period. If you don’t find the information you’re looking for, search again but change the date parameters.

If you are using our Basic access, use the Market Type filter on the view payments tab to narrow your view to member-based payments.

What options do I have to receive remittance information?

For both the Premium and basic portal versions of Optum Pay, you have access to multiple remittance options:

- 835 downloadable files
- Payer PRA
- ePRA

How far back can I search my data?

When you activate the Optum Pay Premium (paid) portal, you can access data for up to 36 months. You cannot search historical claim data via Optum Pay basic portal access.

How do I change my electronic payment preference?

To change your electronic payment preference from ACH to virtual card or from virtual card to ACH, a Super Admin will need to log in to the Optum Pay provider portal to update the preferences. Once in the portal select the “Maintain Enrollment” tab, select the “Edit” button and then proceed to the “payers” subtab to change your electronic payment preference. If you need to opt out of electronic payments for a specific payer, please contact our Provider Support Center.

Recurring payments for Premium invoices

What are recurring payments?

Recurring payments, also known as auto-payments, are repeating payments that have been authorized by an Optum Pay Premium TIN level administrator or Billing Service Administrator (if applicable) on behalf of their associated organization to facilitate Premium invoice payments. Recurring payments are required to maintain access to all Optum Pay Premium features.

Once recurring payments have been set up monthly, an email will be sent from Optum Pay to each administrator associated with the TIN. From this email, the admin will click on a link, taking them to the invoices tab to view the invoice (they need to log in first). Note: If the provider TIN has an associated third-party billing service, that administrator will also receive a copy of the monthly invoice.

Optum Pay will automatically debit the active bank account, via an ACH debit, for the payment of the prior month's invoice on the 10th calendar day of each month.

How do I set up recurring payments?

Setting up recurring payments is simple and easy. The TIN Administrator can set up recurring payment for each for each Premium TIN they are associated to by logging in to the Optum Pay Premium portal account. Once you have successfully logged in to the Optum Pay portal account, you will follow these steps:

- Click on the Optum Pay Solutions page located on the far right of Optum Pay portal menu.
- Next, select the "Invoice" tab.
- Once you are viewing the Invoice page, you will select the blue "Set-Up Recurring Payments" button to initiate the recurring payments set-up flow.

The TIN Administrator will be able to assign a recurring payment method for each TIN they are associated to, for each TIN:

- Select a payment method
- Review selections
- Agree and accept the terms and debit authorization

If there are any issues or questions about setting up recurring payments, users can contact the Optum Pay Support Team at 1-877-620-6194, 7 a.m. to 6 p.m. CT, Monday through Friday.

What are the payment options?

Optum Pay Premium offers 2 recurring payment options:

1. Use the primary TIN level bank account that is already on file with Optum Pay. To view the current TIN level bank account and go to the "Maintain Enrollment" tab.
2. Use a different bank account. When you choose this option, you'll be asked to enter the routing number and bank account number for the account you wish to use. This new bank account will only be used to debit the fees for the Premium invoices. Changes made to the payment method will apply to the next month's invoice.

I manage more than one TIN. Can I set up recurring payments for all TINs I manage at once?

Yes. All TINs assigned to your Admin account will display in step 1 of the recurring payment set-up process. Optum Pay will list the TIN and organization name for each TIN. You'll be able to assign the payment method per TIN enabling you to determine the right payment option for each TIN. If in the future you wish to change the payment method, select the blue "Manage Pay Methods" button on the Invoices tab.

There are past due invoices on my account. Will those invoices amounts be auto debited after I set up recurring payments?

No. Automatic recurring debit payments will only apply to future invoices. Any unpaid invoices will need to be paid manually, from the Invoices tab by selecting the invoices(s) you wish to pay and the payment method you wish to use.

Who can set up recurring payments?

The provider TIN level administrator or your Billing Service Admin (if applicable) can set up recurring debit payments for TINs they are associated to.

When will the invoice amount be withdrawn?

Optum Pay will automatically withdraw the fee(s) due from the designated bank account on the 10th calendar day of each month, ensuring timely payment of all Premium invoices. If the 10th happens to fall on a federally recognized holiday or a weekend, fees will be debited from your bank account on following business day.

When will the invoice be available and where do I view it?

Invoices will be created on the first of the month for any accrued fees from the prior month. Invoices can be viewed on the Optum Pay Solutions tab and Invoices sub-tab on the Optum Pay portal.

How am I notified when an invoice is available?

After the invoice is created, all TIN level Administrators will receive an email notification to please log into the portal to review the invoice.

Can I change the designated bank account?

Yes. You can make changes to your recurring debit payment method at any-time. Your updates will reflect in the portal immediately. The new recurring debit payment method will be applied to future invoices.

Bank account changes can be completed by taking the following steps:

- Go to Optum Pay Solutions tab
- Go to the Invoices tab
- Select the blue "Manage Pay Methods" button
- Select the TIN that the update will be applied to
- Select the new payment

Can I delete a bank account?

Yes. You can delete a bank account by selecting the “Remove bank account” link located on the “Invoices” page under the Alternate bank accounts section.

Before a bank account can be deleted and unlinked, you must first link the TIN to the new bank account. Your bank account updates will reflect immediately within Optum Pay portal. The new recurring debit payment method will be applied future invoices.

Do I need to authorize Optum Pay to withdraw funds from my bank account?

You may need to authorize Optum Pay to debit your bank account. Please check with your banking partner to determine if authorization is needed. If it is, please supply the follow credentials to your bank to complete the debit authorization process:

- ACH Company ID: 1243848776
- Company name: Optum Pay

What happens if recurring payments are not set up?

Recurring payments is a requirement to maintain access to all Optum Pay Premium features. If recurring payments are not set up, the TIN will lose access to Premium features and will be returned to an Optum Pay Basic account.

Quick Pay

What is Quick Pay?

Quick Pay is an ACH (Automated Clearing House) solution that accelerates payments and improves cash flow for participating providers. It is an Optum Pay feature available exclusively to Premium users to receive payments 1-2 days sooner from a select group of payers. Providers are paid as soon as the payer submits the adjudicated 835 files, improving the provider Days Sales Outstanding (DSO) without impacting the Payer Days Payment Outstanding (DPO).

- Days Sales Outstanding (DSO) is the average number of days it takes a provider to collect payment for a service delivered or the sale of a product. DSO is a key measure to track a provider's cash flow and ability to convert accounts receivables into cash.
- Days Payable Outstanding (DPO) is the average number of days it takes a payer to make a payment for a service received or a product purchased. DPO is a key measure to track a payer's ability to maximize cash flow through the management of payments.

How much faster will payments be paid with Quick Pay?

Payments made with Quick Pay could be deposited into your bank account 1-2 days faster than the average ACH payment.

Is there a fee to use Quick Pay?

No, there is no additional fee to use Quick Pay for Optum Pay Premium users.

Are Optum Pay Basic providers eligible for Quick Pay?

Only Optum Pay Premium providers are eligible for Quick Pay. There are additional payment fees for the Quick Pay feature that are absorbed by Optum Financial on behalf of Premium providers.

Are there any daily dollar limits for Quick Pay?

The daily limit for a same day payment is \$100,000. ACH payments exceeding the daily limit will be made the next business day.

What are the criteria to qualify for Quick Pay?

To qualify for Quick Pay, you must be enrolled in Optum Pay Premium, receive payment via ACH, and the payer must participate in Quick Pay. A list of participating payers is located on the Optum Pay portal.

How do Premium providers enroll in Quick Pay?

The "Manage Premium Features" box, located on the Optum Pay Solutions/Dashboard, allows system administrators to Manage the Quick Pay status and opt-in by TIN with a slide of the toggle switch to "ON" and select "Save Changes."

What payments from participating payers are included in Quick Pay?

Employer and Individual commercial payments are included. Medicare and Retirement as well as Community and State payments are excluded due to contractual requirements.

If a provider cancels their Optum Pay Premium subscription, will they also cancel the Quick Pay feature?

Canceling your Optum Pay Premium enrollment will also cancel the Quick Pay feature.

Will the payment be posted on the Optum Pay portal before it's posted to the provider's bank account?

A payment made the same day the adjudicated claim payment is received from the payer, it may be posted a few hours faster on the portal than it's posted to the provider's bank account.

Will the EDI 835 file and Electronic Provider Remittance Advice (EPRA) be available in Optum Pay when the Electronic Fund Transfer (ACH) is completed?

The 835 and EPRA files will be available in Optum Pay when the ACH is completed.

Will the payment settlement dates on the EDI 835 file and EPRA be the same as the dates on the ACH payment?

The dates on the 835 file and the EPRA will match the dates posted on the ACH payment.

Will the Payer Payment Remittance Advice (PPRA) be available in Optum Pay when the ACH is completed?

The PPRA will be produced utilizing the same cadence as the standard payment process. In Quick Pay, the payment is accelerated and the PPRA may not be available when the ACH is posted but will be available within 3 business days.

Will the payment settlement date on the PPRA be the same as the date on the ACH payment?

The payment is accelerated with Quick Pay. The settlement date on the PPRA may differ from the settlement date on the ACH. The PPRA is the payment system of record for the payer and reflects the payer settlement date. The processing date on the PPRA will match the processing date on the ACH.

Will the remittance Trace Reassociation Number (TRN) be included with the ACH payment?

To simplify the reconciliation process, a matching TRN will be sent to the bank with the ACH deposit and included in the 835 Electronic Remittance Advice (ERA) transaction.

Can I opt out of Quick Pay and still receive the workflow benefits of Optum Pay Premium?

Yes. You can opt out through the Solutions/Dashboard in the Manage Premium features box and still receive the workflow benefits of Optum Pay Premium.

Can I opt back into Quick Pay after opting out?

Providers can opt back in to Quick Pay after they have opted out through the Solutions/Dashboard in the Manage Premium features box for Quick Pay.

Third-party billing services

I work with a billing service – how can they access my claim payment information on Optum Pay?

For a billing service to access your data, you will need to subscribe to the Optum Pay Premium portal access. Then, when you're ready to add a billing service, navigate to the Billing Services Information tab on the Optum Pay provider portal and search for your Billing Service. If your Billing Service is already registered with Optum Pay, simply complete the set-up process.

How do I add my billing/practice management service to my Optum Pay account?

Before you add a billing/practice management service to your Optum Pay account, we want to remind you that allowing them to access the claim payment information needed to post and close claims does not give them access to your banking information.

For a provider/practice and billing/practice management service to be connected, both will need to create an Optum Pay account. When those accounts are successfully established, Optum Pay requires that providers grant authority to billing/practice management services in the portal to ensure the security and integrity of the provider's payment and financial banking information. Follow these steps to link the health care organization and the billing service accounts:

- From the health care organization's Optum Pay account, navigate to the "Billing Service Information" tab in your Optum Pay portal.
- Select the "Search/Add Billing Services" button.
- Search for your billing/practice management service by name and enter the effective date that you would like to allow access to your Optum Pay account. (If you are unable to find your billing/practice management service, select the option to send an email to ask the service to enroll for Optum Pay access. Simply enter the email address of your billing service contact and customize the message as needed.
- When the designated health care organization administrator approves the billing service access, the billing service/practice management vendor can then perform activities on behalf of the health care organization, including the process of paying Premium portal access fees.

The billing/practice management service also can request access to your Optum Pay account from the Optum Pay account they established.

- Using the "Billing Service Information" tab, your billing/practice management service can associate each health care organization individually by TIN or they may upload a file containing all their clients.
- The designated health care organization administrator will receive an email notice from Optum Pay alerting you that your billing/practice management service has requested access.
- The designated health care organization administrator will need to approve the request to link your health care organization Optum Pay account to the billing service account.
- On an annual basis, the health care organization administrator must re-approve the billing/practice management service's access to your Optum Pay account.

I already set up my billing service as a user on my provider account. What should I do?

Please call the Optum Pay Provider Support Center and ask to have the billing service contact removed as a user from your health care organization account. The billing service should enroll using the billing service enrollment process and then the accounts should be added using the “Billing Services Information” tab in the portal.

What if I don’t approve the request to associate my account with my billing service account?

Your billing service will need to resubmit the request. Or you can log in to the Optum Pay portal, access the “Billing Service Information” tab, and set up the association between your account and your biller’s Optum Pay account.

What if I switch billing/practice management services and need to connect my Optum Pay account with a new billing service?

First, navigate to the “Billing Service Information” tab in the portal and set a termination date for your current billing/practice management service. This will ensure that access to your information is appropriately removed.

To associate a new billing/practice management service, see the “How do I add my Billing/Practice Management Service to my Optum Pay account?” section above and follow the instructions for associating a new vendor to your account.

What if I don’t approve the annual re-certification of access to my Optum Pay account?

On an annual basis, the health care organization administrator must re-approve the billing/practice management service’s access to your Optum Pay account. If the access is not re-approved, the vendor will not be able to access the health care organization’s information until the access is re-established. Both the billing/practice management service and the health care organization receive email notifications alerting them that this action must be completed 30 days prior to the expiration date of the access.

I use Premium, but I also use a billing service. Can the billing service submit the payment for the Premium invoice on my behalf?

Yes. Any provider or Billing Service Admin associated with your TIN can facilitate the payment of your Premium invoice. Log in to the portal and select the Solutions tab and then the “Pay Now” button on the Invoices tab.

Virtual card payments

What is a virtual card payment?

A virtual card payment (VCP) is another method of payment for health care claims. When a virtual credit card is issued, a provider will receive a picture of the virtual credit card (usually via mail or electronically) containing all the information necessary to process the payment. Payments are processed using the provider's Visa/Mastercard point-of-sale credit card terminal.

What is the benefit of a virtual card payment?

VCPs have various benefits, including that there is no requirement to share your bank account information to receive a virtual card payment (unlike an ACH/direct deposit payment). Your practice can receive electronic payments using your existing payment card terminal, minimizing changes to your workflow while receiving payment 5-7 days sooner than traditional check payments. In addition, when you elect to receive all your payments via virtual card, you'll have access to the Optum Pay Premium portal – at no cost to your organization.

How will I receive my virtual card payment?

The virtual card payment will either be mailed to you or posted online. The virtual card statement contains all the information you will need to process this payment including the 16-digit single-use account number, exact payment amount, expiration information, CVC and the payer's ZIP code.

Where do I find the payment amount?

The payment amount is displayed on the virtual card statement. You will need to enter the exact payment amount displayed on this statement. If the amount entered during processing does not match the issued amount, the transaction will error out and decline. If this happens, please re-process the transaction for the exact amount as shown on the virtual card statement.

Why is my virtual card payment being declined?

Your virtual card payment may have been declined for several reasons:

- Virtual card payments not redeemed within 60 days of the issue date are voided. Any payments not redeemed after 60 days will be automatically reissued as a new virtual card payment and sent to you.
- The 16-digit card number may have been keyed incorrectly. A unique 16-digit single-use virtual card number is issued for each payment.
- Only terminals coded with health care merchant category codes (MCC) can redeem virtual payments. Contact your merchant card processor for further assistance.
- Transactions must be processed as credit transactions. If the transaction is processed as a debit transaction, it will error out and fail.
- There may be a billing address or ZIP code error. If your point-of-sale terminal requires a billing address or ZIP code, please enter the payer's ZIP code or address as found within the card image on the virtual card statement.

Can I return a virtual card payment?

No. Once a virtual card payment has been redeemed via your merchant terminal, the funds cannot be returned. However, you may enroll in ACH for future payments.

If I have more than one virtual payment, do I have to redeem them separately or can I redeem both in the same transaction?

You cannot process multiple virtual card payments in a single transaction. You must process each virtual card payment for the exact payment amount that is listed on the virtual card statement.

I've lost my virtual card statement. How do I obtain another copy?

If you are a Link user, log in to DocVault to access your virtual card statement. Once in DocVault, search by claim or payment number to find the information you need.

Are there other electronic payment options available for my practice?

Yes. ACH, also known as direct deposit, is available. Go to optum.com/enroll to sign up today. You'll be asked to provide organizational and bank account information. You will need to identify 2 people from your practice to serve as account administrators. Also, you must supply a copy of a voided check along with a current W9. The enrollment process is quick and easy. For more information visit optum.com/optumpay.

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. However, virtual card transactions are subject to additional terms and conditions, including fees, between you and your card service processor.

Is there an expiration date for these virtual cards?

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 process your payment prior to the expiration date, a new single-use virtual card automatically will be issued and sent to you for the payment.

How will I receive my remittance documents for virtual card payments?

Your remittance documents will be mailed along with your virtual card statement. If you are a Link user, you can also access your remittance information online in DocVault.

NPI

Can a health care organization enroll in Optum Pay and designate payments to a bank account based on organizational NPIs (Type 2 NPIs)?

Yes, an organizational NPI-level bank account may be associated to the Type 2 NPI at any time via the portal. This can be added under the “Maintain Enrollment” tab if it was not added during enrollment.

Associating an organizational NPI bank account with Optum Pay is not required.

Are electronic remittances as well as payments identified by organizational NPI?

If organizational NPI-level information is associated in Optum Pay, 835s and online ERAs will be separated by NPI. In the Optum Pay Portal select “View Payments.” The Payment Summary page will display the NPI number for each payment and will allow the user to filter their search by TIN or NPI Number. Remittance search also can be done by NPI number.

Can a health care organization continue to have their payments deposited into a single bank account, yet use NPI to separate 835s and online ERAs?

Electronic remit consolidation can be completed either at the TIN or organizational NPI level. If done at the NPI level, each NPI will receive a consolidated remit.

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