

# Electronic Payment & Electronic Remittance Advice

Frequently asked questions for providers

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## What is EFT payment?

EFT stands for electronic funds transfer, which includes Automated Clearinghouse (ACH), where payment is deposited directly into your bank account, and virtual credit card.

You may receive EFT payments in one of several ways:

- Enroll in ACH using the CareOregon sponsored ePayment Center online portal that offers payment solutions for providers. There are no fees charged for ACH payments using this enrollment method.  
CareOregon is no longer processing paper ACH enrollment forms. All requests for ACH payment directly from CareOregon must be made using the CareOregon sponsored ePayment Center.
- CareOregon has also partnered with Zelis to offer their electronic payment options via the Zelis Network. You can enroll with Zelis Payments for ACH or virtual credit card using their portal. This is an optional value-added payment solution that some providers prefer. **Fees may apply** to this option.

## Who can sign-up to receive direct EFT payments from CareOregon?

All providers submitting claims to CareOregon may enroll for CareOregon ACH ePayment, without a fee.

## **Do I have to register with the ePayment Center if I already receive ACH payments from CareOregon?**

Yes. CareOregon is replacing the current ACH process with the ePayment Center in 2023.

If you do not register with the CareOregon ePayment Center, you will not be paid using the no-fee ACH payment option.

If you prefer to use the Zelis Payments options, you can enroll with them. If you are already enrolled with Zelis Payments, no further action is needed. You will be paid according to your agreement with Zelis.

## **Who is Zelis?**

Zelis is a market-leading, provider-focused electronic healthcare payments technology company. Zelis delivers faster, simpler, more reliable, more cost-effective payments, backed by award-winning healthcare provider client service, to medical and dental healthcare providers nationwide. Zelis enables medical, dental and workers' compensation insurers to pay healthcare providers more efficiently and effectively by converting paper-based payments to electronic payments.

## **What is the ePayment Center?**

The ePayment Center is an online portal that allows you to enroll in electronic delivery of payments and electronic remittance advice transactions. The ePayment Center allows you to:

- Access your payment remittance remotely and securely 24/7
- Streamline reconciliation with automated payment posting capabilities
- Download remittances in various formats (835, PDF) or via clearinghouse delivery
- Store payment remittances securely online for 7 years

## **What do I need to enroll in the CareOregon ePayment Center?**

You'll need the following information available before enrolling:

- 9-digit federal tax identification number (TIN) or employer identification number (EIN)
- Corporate name and principal information
- Bank routing transit number (RTN) and your organization's checking account number

## How do I enroll in direct EFT through the CareOregon ePayment Center?

If you've haven't billed CareOregon before, start by contacting the ePayment Center:

- 855.774.4392, or at [help@epayment.center](mailto:help@epayment.center)
- Support Hours: Monday – Thursday 9am – 7pm EST, Friday 9am - 5:30pm EST.

If you have billed CareOregon before, start by navigating to

<https://careoregon.epayment.center/registration>:

- Follow the instructions to obtain a registration code
- A customer service representative will review your registration and send a link from [help@epayment.center](mailto:help@epayment.center) to your email
- Follow the link to complete your registration and set up your account

After your ePayment Center registration is complete:

- Sign in to <https://careoregon.epayment.center>
- Enter your bank account information
- Select a remittance data delivery option
- Review and accept the ACH Agreement
- Click Submit

Your bank account will go through a prenotification process to validate the account before electronic checks can be processed. This will take up to 6 business days.

If you have enrollment questions, please contact Zelis at 855-774-4392 or [help@epayment.center](mailto:help@epayment.center).

## Who can answer questions about EFT with CareOregon?

See the “Zelis Payments Support” and “ePayment Center Support” sections below.

## **What types of payments are available through Zelis Network (separate from CareOregon ePayment Center ACH option noted above)?**

The preferred payment method you have set up in your agreement with Zelis determines the method of your CareOregon claim payment. In addition, the fee that is part of your Zelis agreement will be deducted from your payment for EFT or virtual credit card payments. Options include:

- EFT to your bank account (fee applies)
- Virtual credit card payment (fee applies)
- Paper check from Zelis (no fee) – the default when payment cannot be delivered electronically

## **What documents will I receive with my Zelis/ePayment Center payments?**

The standard explanation of payment (EOP) for any claim payments made via Zelis or the ePayment Center will be delivered according to the data delivery settings selected during enrollment on either platform.

## **We want to receive the 835 file from our clearinghouse. How do we initiate the process?**

You can designate the clearinghouse during the ePayment Center enrollment process. Enrolling in ePayment Center also enables you to search, view and download remittance data from the portal.

## **Zelis Payments Support**

Wish to Enroll on the Zelis Network (separate from CareOregon ePayment Center ACH option noted above)?

Contact Zelis at 877.828.8770, or at [info@zelispayments.com](mailto:info@zelispayments.com).

Support Hours: Monday – Thursday 9am – 7pm EST, Friday 9am - 5:30pm EST.

- If you need a payment reissued, or never received payment. (If additional assistance is needed from CareOregon, Zelis will let you know.)
- If you wish to cancel enrollment with Zelis for CareOregon.
- If you would like a copy of your approved Zelis fee agreement.

## **ePayment Center Support**

Contact the ePayment Center at 855.774.4392, or at [help@epayment.center](mailto:help@epayment.center).

Support Hours: Monday – Thursday 9am – 7pm EST, Friday 9am - 5:30pm EST.

- If you need assistance with the registration/enrollment process.
- If you need a payment reissued, or never received payment. (If additional assistance is needed from CareOregon, the ePayment Center will let you know.)
- If you wish to cancel enrollment on the ePayment Center for CareOregon.