



Frequently asked questions about Humana's online tool for electronic funds transfer (EFT) and electronic remittance advice (ERA)

1. Q: Whom do I contact if I have issues related to my Humana EFT/ERA or if ERAs are three or more days late?

A: If you have issues with Humana EFT and ERA, contact your clearinghouse to report the issue.

2. Q: Why do I see two one-cent transactions in my bank account?

A: These are "pre-note transactions" to test whether payments can be deposited successfully to your account. There are two transactions because Humana processes claims on two systems. You can expedite the enrollment process by returning to the enrollment tool to confirm receipt of these transactions, but this is not required. You do not need to return these deposits. They will not be retracted and can be written off.

3. Q: Why do doctors no longer associated with my practice appear on the online tool? Can I have them removed?

A: The tool displays **all** healthcare providers linked to a record. Unfortunately, this allows for terminated and retired healthcare providers and those no longer billing claims under a practice to display. You cannot remove these individuals. In nearly every case, the healthcare provider no longer associated with the practice is already terminated in our system, and claims will not process to him/her. Further questions regarding provider contracting and demographic information should be directed to your Humana market representative.

4. Q: How can I register for EFT payments without registering for ERA?

A: Our online tool requires you to have an ERA setup to receive EFT payments. If you would like to sign up for EFT but do not want your ERA sent to a clearinghouse, you can retrieve your ERA online. See Question 7 for more information.

5. Q: How will I know when my setup request will be completed?

A: You will receive an estimated completion date on the confirmation page after successfully submitting the request. Please print the confirmation page. You will need information from this page to return to the online enrollment tool and check the status of your request.

If you submit multiple requests for the same Tax Identification Number, they will be processed one at a time in the order they are received. If a new request is submitted before a previous one is complete, the "Updates are scheduled to be applied on" field will not have an accurate processing start date.

6. Q: Why do I receive such a high frequency of payments?

A: For some lines of business, Humana sends one payment per remittance per group by processed date. For other lines of business, Humana sends one payment per product line. You may contact your market representative to determine how your contract is set up to pay.

7. Q: How can I get copies of my explanations of remittance (EOR)?

A: The ERA is the electronic version of your EOR. Availity users can download a copy from the Availity Portal. Dental providers can download a copy from the secure Humana.com Dental provider portal.

8. Q: How do I change where my 835 data file is delivered (clearinghouse change)?

A: Access Humana's enrollment tool and select "Change File Delivery Request Type" after providing a Tax ID Number.

9. Q: How do I change or update my bank account information?

A: Access Humana's enrollment tool and select "Change Bank Information" after providing a Tax ID Number.

10. Q: If I am set up for EFT and I close my bank account without notifying Humana of the change, what will happen?

A: If payments are rejected by the bank, the EFT will be canceled. To re-establish the EFT, you must re-enroll. Additionally, if payments are rejected by your bank because you closed the account, Humana must reprocess the claims to redeliver the payment. The estimated completion time for reprocessing claims is 30 to 60 days. If you notify Humana before the account is closed, Humana can set up the new bank account information and send a pre-note transaction to test payment delivery to the new account. The payments will be released approximately seven days later.

11. Q: If I cancel ERA with my vendor before notifying Humana of the change, what will happen to my electronic remittances?

A: Electronic remittances will continue to be delivered to the vendor. This could delay your receiving remittances. If you wish to cancel ERA or ERA/EFT, you must access Humana's enrollment tool, provide a Tax ID Number and then select "Cancel ERA" or "Cancel ERA/EFT" for the request type.

12. Q: Are there other ways to receive claim payments electronically?

A: Yes. Visit our "[Electronic claims payment options](#)" webpage to learn more.

13. Q: What fees may be associated with EFT/ERA?

A: Fees may be associated with electronic transactions. Check with your financial institution for specific rates related to EFT. Check with your clearinghouse for fees related to ERA.