



# Frequently Asked Questions for Massachusetts Behavioral Health Providers – rev. 3/22/21

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## Overview

Recently, Optum announced expanded options for all providers to receive claims payments, which included options to enroll in Automated Clearing House (“ACH” or direct deposit) or through a Virtual Card Payment (“VCP”) rather than a paper check. These services are available to providers through Optum Pay. **We apologize for any confusion created by communications in 2020 and have highlighted Key Headlines below, in addition to providing other detailed information regarding Optum Pay changes and options.**

Optum Pay also recently announced an enhanced, “premium” version of their offering in 2021 which includes a new, paid subscription option. The fee for the premium version option offered to Massachusetts behavioral health providers is waived for the remainder of 2021 while Optum works on a permanent solution. **NEW** – Services available through the Optum Pay portal basic option have been modified. [See information below.](#)

Below are Frequently Asked Questions to assist you in understanding the options available to you through Optum Pay.

## Key Headlines

### Virtual Cards

- **I did not enroll for ACH or VCP but received a Virtual Card Payment anyway. Why did that occur?**  
Initially, Optum made the decision to automatically send Virtual Card Payments if providers did not enroll for ACH/direct deposit. Based on feedback from the provider network, that decision has been reconsidered.
- **What has changed regarding Optum issuing Virtual Card Payments?**  
Optum will no longer automatically issue Virtual Card Payments. Optum will continue to issue paper checks, through December 31, 2021, for Massachusetts behavioral health providers who choose not to enroll in ACH or VCP. Prior to January 1, 2022, Optum will communicate steps to continue paper checks.
- **What do I have to do to return to paper checks?**  
Optum is automatically implementing the change from Virtual Card Payments to paper checks. No action is required on your part.

## Optum Pay Portal

- **Why do I have to enroll to take advantage of the free trial period for premium portal access?**  
Optum Pay requires affirmative consent to activate Optum Pay services. You will need to agree to the terms and conditions in order to experience the premium level. If you do not activate, you will have basic level access.
- **What if I missed the February 28, 2021 deadline to enroll for ACH and sign up for the free trial period of premium portal access?**  
If you enroll in ACH after February 28, 2021, you will be given the option to upgrade to premium portal access and take advantage of the remainder of the trial period, through December 31, 2021.
- **I did not become an Optum network provider until after March 1, 2021. Can I still enroll for ACH and the free trial period for Optum Pay premium?**  
Yes. Optum Pay requires affirmative consent to activate Optum Pay premium. You will need to agree to the terms and conditions in order to experience the premium level. If you enroll, you will have access to premium services through the remainder of the trial period, ending December 31, 2021.

## Optum Pay Services

### Q1. What is Optum Pay?

Optum Pay is a fully integrated, full-service payment and remittance advice solution for all sizes and types of healthcare professionals.

Optum Pay speeds delivery of claim payments by:

- Eliminating traditional paper checks
- Converting the paper remittances into 835 files and PDF documents
- Enhancing the reconciliation process
- Reducing paperwork
- Introducing greater efficiencies to the way we all do business.

### Q2. Why should I sign up for Optum Pay?

Optum Pay offers several benefits:

- 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 advice (ERA) documents and files
- Automated payment posting capabilities that streamline your administrative processing

### Q3. What payment options and services are available?

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.

a. **Premium Portal Access – TRANSACTION FEES WAIVED DURING FREE TRIAL PERIOD FOR MASSACHUSETTS OPTUM BEHAVIORAL HEALTH PAYMENTS THROUGH DECEMBER 31, 2021.**

**Highlights of the ACH Premium portal experience:**

- 36 months of payment search history
- Online access to detailed remittance information, as well as access to 835 files, for each payment processed through Optum Pay.
- Ability to associate a 3rd Party Billing Service.
- Payment and remittance notification emails.
- Access to the Optum Pay portal for an unlimited number of users.
- Enhanced practice management features enable users to identify and sort new payments, payments pending reconciliation and fully reconciled payments.
- Expanded claims payment data identifies the number of claims consolidated within a payment.
- Access to data aggregation tools, eliminating individual data file downloads and pdfs.

b. **Basic Portal Access – FREE**

**Highlights of the basic ACH portal experience:**



- **Effective March 11, 2021**, providers have access to 13 months of historical payment data. [See above- Premium Portal Access Transaction Fees Waived for Massachusetts Optum Behavioral Health Providers through December 31, 2021.](#)
- **Effective March 11, 2021**, Provider Remittance Advice (PRA) is available in downloadable PDF format.
- Online access to detailed remittance information, as well as access to 835 files, for each payment processed through Optum Pay.
- Ability to associate a 3rd Party Billing Service.
- Payment and remittance notification emails.
- If your organization receives all 835 files from a Clearinghouse and you routinely auto-post claim payments, the basic portal access package would likely meet your needs.

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, like the way patient co-pays are processed. Virtual card transactions are subject to additional terms and conditions, including fees, between you and your card service processor.

- a. If you choose to enroll in VCP, you will receive the premium level access referenced above.



**Q4. How can I cancel my enrollment in Optum Pay premium services and enroll for the basic level of services?**

If you would like to cancel your premium level access, be sure to follow these steps:

1. Log into **Optum Pay** and click on the **Optum Pay Solutions** tab.
2. On the right side of the page, make sure the appropriate **TIN** is selected.
3. Locate **Manage My Plan** and click on **Cancel My Plan**.
4. Select the **Reason for Termination**, then click **Yes, I want to cancel**.

For escalation requests or for additional Optum Pay fee information, email [optumpay\\_fees@optum.com](mailto:optumpay_fees@optum.com).

Note: Cancellations are effective on the date the form is received by Optum Pay. You won't be charged for any additional days needed to process your request.

## Direct Deposit FAQs

### Q5. How can I sign up for ACH/direct deposit?

Please go to [providerexpress.com](http://providerexpress.com) > Quick Links > **Optum Pay** and click the **ENROLL TODAY** link on that page. You will be taken to Optum Pay's website, where you will be guided through enrollment.

### Q6. What are the benefits of ACH/direct deposit?

- Funds are 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

### Q7. 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

### Q8. 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.

### Q9. 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.

### Q10. I signed up for ACH/direct deposit, but am still receiving paper checks for Optum claim payments, why?

Please call the Optum Pay Call Center at 1-877-620-6194 (7 am - 6 pm CST, Monday – Friday) to inquire about this issue.

### Q11. 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 Pay Call Center at 1-877-620-6194 (7 am - 6 pm CST, Monday – Friday).

## **Q12. 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 paper checks unless you choose to enroll for ACH/direct deposit or for Virtual Card Payments.

## **Q13. Where can I find information about this program?**

Additional information is posted on [providerexpress.com](http://providerexpress.com) > Quick Links > [Optum Pay](#).

## **Virtual Card Payment FAQs**

### **Q14. 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.

### **Q15. How can I sign up for virtual card payment?**

Please go to [providerexpress.com](http://providerexpress.com) > Quick Links > [Optum Pay](#) and click the **ENROLL TODAY** link on that page. You will be taken to Optum Pay's website, where you will be guided through enrollment.

### **Q16. I previously signed up for VCP but then began receiving paper checks again. What if I want to continue to receive a VCP?**

You may re-enroll for VCP or ACH through Optum Pay at any time. Information is posted on [providerexpress.com](http://providerexpress.com) > Quick Links > Optum Pay > [Visit Optum Pay](#) > Resources.

### **Q17. How can I cancel an existing virtual card payment and have it reissued as a paper check?**

Contact Card Services at 1-877-548-0460 (8 a.m. – 6 p.m. CST). Advise them that you are a Massachusetts behavioral health provider and are eligible for an exemption. Advise that you wish to cancel all unredeemed virtual card payments and have payment reissued as paper checks. Be prepared to supply Card Services with one Token Number, which can be used to process all unredeemed transactions via paper check.

### **Q18. 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 [providerexpress.com](http://providerexpress.com) > Quick Links > [Visit Optum Pay](#) > Resources.

### **Q19. 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.

### **Q20. 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. Optum 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.

### Q21. Do single-use virtual cards expire?

Yes. Each single-use virtual card is active for 60 days. 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.

### Q22. Are virtual card payments limited to health care payments?

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

### Q23. Who do I contact for more information?

Card Services for questions related only to virtual card: 1-877-548-0460 (8 a.m. – 6 p.m. CST)

Provider Services (all other questions): 1-877-614-0484 (8 a.m. – 6 p.m. CST) or reach out to your Optum Provider Relations Advocate.

For additional information, please visit [providerexpress.com](http://providerexpress.com) > Quick Links > **Optum Pay** for updated information on the program.

### Q24. 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.

### Q25. 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.

### Q26. 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 Optum 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.

### Q27. What should I do if a virtual card is lost or misplaced?

Contact Card Services at 1-877-548-0460 (8 a.m. – 6 p.m. CST) for assistance.

## **Q28. Optum tried virtual cards payments in the past. What's different or better this time?**

Optum 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
- Never adding an additional participation fee from the payer on the virtual card