



Electronic payment solutions required for UnitedHealthcare Community Plan of Indiana Hoosier Care Connect providers

Effective July 1, 2021, UnitedHealthcare is phasing out sending paper checks for payments, where not prohibited by law. There are 2 options for electronic payment:

1. Automated clearing house (ACH)/direct deposit
2. Virtual card payment

ACH/direct deposit

ACH/direct deposit is the fastest way to get paid. Funds are deposited directly into your bank account. You can also track payment and claims information online through Optum Pay™ basic level access, without incurring any fees. With ACH/direct deposit you may have more financial control. This means no paper checks or remittance information to lose or misplace.

Virtual card payment

If you do not enroll in ACH/direct deposit, you may receive a virtual card payment from Optum Pay instead of a paper check from UnitedHealthcare. With a virtual card, no bank account information needs to be supplied to receive a health care claim payment.

What does this mean to you?

- If your practice/health care organization is still receiving paper checks, you can enroll in ACH/direct deposit for your claim payments now. If you don't elect to sign up for ACH/direct deposit, a virtual card will be automatically sent in place of paper checks.
- To sign up for the ACH/direct deposit visit UHCprovider.com/payment
- If your practice/health care organization is already enrolled and receiving your claim payments through ACH/direct deposit or receiving virtual cards, there is no action you need to take

We're here to help

For more information, visit UHCprovider.com/payment or call Provider Services at **877-610-9785**.

Important information for provider

1. Merchant processing fees may apply to virtual cards. Please reach out to your merchant processor or financial institution for information on specific terms and costs.
2. Processing your virtual card indicates your consent to receive and accept virtual card payments as payment in full from the payer.
3. Unspent funds for virtual cards are subject to state unclaimed property laws.
4. Out-of-network providers in Florida, New Mexico, New York and Oregon, as well as all Colorado, Georgia and New Jersey providers, must consent to receive a virtual card payment. The processing of the virtual card is your consent to receive and accept virtual card payments. If you don't consent, when you receive a virtual card, please call the number provided on your virtual card payment to arrange an alternative payment method.
5. You will have the option of signing up for ACH/direct deposit, the preferred method of payment, or to receive a virtual card payment (virtual card) when allowed by state law. The only alternative to a virtual card is direct deposit. Both options allow you to get paid quickly and securely.
6. If your practice/health care organization is still receiving paper checks, you can enroll in ACH/direct deposit for your claim payments now. If you don't elect to sign up for ACH/direct deposit, a virtual card will be automatically sent in place of paper checks.
7. If your practice/health care organization is already enrolled and receiving your claim payments through ACH/direct deposit from Optum Pay or receiving virtual cards, there is no action you need to take.
8. If you do not enroll in ACH/direct deposit and currently receive your correspondences electronically, your remittance and virtual card statement will be available online through Document Vault. A copy of the virtual card will also be mailed to you.
9. Because this initiative will roll out in phases, you may receive virtual card payments for some claim payments and check payments for others (if not enrolled for direct deposit).
10. When you're paid by a virtual card is determined by when you process your payment on your point-of-sale terminal.
11. OptumHealth Financial Services, a UnitedHealthcare-affiliated company, provides payment services to the health care industry and offers various claim payment options. UnitedHealthcare-affiliated companies may receive transaction fees or other compensation related to some payment options.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Health plan coverage provided by UnitedHealthcare of Arizona, Inc., UHC of California DBA UnitedHealthcare of California, UnitedHealthcare Benefits Plan of California, UnitedHealthcare of Colorado, Inc., UnitedHealthcare of the Mid-Atlantic, Inc., MAMSI Life and Health Insurance Company, UnitedHealthcare of New York, Inc., UnitedHealthcare Insurance Company of New York, UnitedHealthcare of Oklahoma, Inc., UnitedHealthcare of Oregon, Inc., UnitedHealthcare of Pennsylvania, Inc., UnitedHealthcare of Texas, Inc., UnitedHealthcare Benefits of Texas, Inc., UnitedHealthcare of Utah, Inc., UnitedHealthcare of Washington, Inc., Optimum Choice, Inc., Oxford Health Insurance, Inc., Oxford Health Plans (NJ), Inc., Oxford Health Plans (CT), Inc., All Savers Insurance Company or other affiliates. Administrative services provided by OptumHealth Care Solutions, LLC, OptumRx, Oxford Health Plans LLC, United HealthCare Services, Inc. or other affiliates. Behavioral health products provided by U.S. Behavioral Health Plan, California (USBHPC) or its affiliates.

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