



Electronic claim payment requirements

UnitedHealthcare Community Plan of Indiana –
Hoosier Care Connect



Our claims payments have gone electronic. This means we'll no longer send you paper checks. Why electronic? It saves administrative time and allows for faster payments.

This new digital requirement applies to you if you fit all of the following criteria:



You've recently signed a contract with UnitedHealthcare



You're not currently enrolled in Automated Clearing House (ACH)/direct deposit with Optum Pay™



You're not currently receiving virtual card payments

Prepare now by getting started with one of our 2 electronic payment options:

1 ACH/direct deposit

This option – also referred to as electronic funds transfer (EFT) – is the fastest way to get paid. We issue each payment for the full amount of the claim payment – there is no charge for the deposit. With ACH, you can:

- Track payment and claims information online through Optum Pay basic level access, without incurring any fees
- View remittance data on the same day the deposit is made to your bank account
- Set up your payments to be routed by tax ID number (TIN), Payer ID or National Provider Identifier (NPI) number

2 Virtual card payment

If you don't 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:

- You don't need to supply bank account information to receive a health care claim payment
- We issue a virtual card for each new claim payment

While we issue each virtual card payment for the full amount of the claim payment, virtual care payments are subject to additional terms and conditions, including fees from the card service processor.

Don't miss important information — check your email on file

We'll communicate with you by email. This includes sending you important updates and required notifications. Make sure you don't miss out by ensuring the email you have on file with us is always up to date. You can find detailed instructions in the [Provider Communication chapter](#) of the 2023 UnitedHealthcare Administrative Guide.

Resources to help you get started

- Learn more or enroll in either ACH or virtual card payments, at UHCprovider.com/payment
- View our [frequently asked questions](#)

Important information

1. Merchant card 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 health care professionals in Florida, New Mexico, New York and Oregon, as well as all Colorado, Georgia and New Jersey health care professionals, 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'll have the option of signing up for ACH/direct deposit, the preferred method of payment, or to receive a virtual card payment (virtual card). 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. We'll use the date you process your payment on your point-of-sale terminal to determine when you'll be paid.
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.
12. The virtual card payment program will exclude KanCare payments. Health care professionals enrolled in ACH/direct deposit will receive their payments accordingly. All other health care professionals will receive KanCare payments through paper check.

Optum Pay™ is provided/made possible by OptumHealth Financial Services and its subsidiary Optum Bank, Inc., Member FDIC.