



Aetna Provider eSolutionsSM

ERA/EFT Reference Guide

We Want You to Know[®]

Welcome to Aetna's Electronic Remittance Advice (ERA) and Electronic Funds Transfer (EFT). This reference guide will provide you with helpful information and tools as you begin using Aetna's ERA and EFT transactions.

Some benefits of enrolling in Aetna ERA and EFT together are:

- Get paid faster, reduce administrative costs and eliminate paper EOBs and checks.
- The trace number found in the EFT addenda record links the ERA and EFT together for ease in matching and posting your payments.
- The payment date in the 835/ERA will match the payment date on your EFT addenda.

To maximize the benefits of your Aetna ERA/EFT transactions, register or log in to our secure provider website via NaviNet[®] at: <https://navinet.navimedix.com>. Here you will be able to:

- Access the online Claim EOB tool, to view EOBs electronically.
 - **Note:** The date on the online EOB will not match the deposit date of the EFT. The online EOB date is the date that the EOB was issued, not the deposit date.
- View, print and download EOBs.
- For a demo of the electronic EOB tool, visit: http://www.aetna.com/provider/explanation_benefits.html.
- Attend a recorded webinar on Aetna's Provider Education Site for Health Care Professionals. Log on to www.AetnaEducation.com and enter "Electronic EOB Tool recorded webinar" within the course search.

Where to go for assistance

- For assistance with registration, access or technical issues within NaviNet, contact NaviNet Customer Care at 1-888-482-8057.
- For assistance with EOB or claim payments, contact our Aetna Provider Service Center at 1-888-632-3862.
- For questions about EFT, contact your banking institution before contacting Aetna.
- For questions about retrieving and posting your ERA files/electronic remittances, please contact your software vendor or clearinghouse.
- For questions about ERA if you are enrolled in ERA on Aetna's Secure Provider Website via NaviNet, click on the 'Contact Aetna' link in NaviNet.
- To make changes to your ERA and/or EFT set up, submit an ERA/EFT Enrollment form with the necessary information. You may access the form by logging in to [NaviNet](#). From Aetna Plan Central, click on **Aetna Support Center** and then **Forms Library**. You can also access the form through www.Aetna.com. Select **Health Care Professionals** then **Document and Form Library**.



Aetna Provider eSolutionsSM

ERA/EFT Reference Guide

ERA Helpful Hints

Understanding the ERA file format

- Aetna transmits ERA files in the HIPAA-mandated ASC X12 835 format.
- Each ERA includes the check draft or electronic funds transfer (EFT) trace number for reconciliation. The trace number, which links the ERA to the EFT, is located in the TRN02 data element of the TRN segment.

How Aetna payments and ERAs are grouped

- Due to HIPAA requirements, Aetna will issue separate ERAs and EFTs for each 'billing' or 'pay-to' NPI. Providers billing with multiple NPIs will receive separate ERAs and EFTs for each NPI.
 - Providers billing with multiple NPIs may want to ask about using an "override" NPI value to be used for all their ERAs, which will reduce the number of payments generated.
- HMO and traditional claims are never grouped together.
- HMO claim payments will generate a separate ERA and EFT for each 'pay-to' HMO provider number. If you have questions regarding your HMO provider numbers or whether or not they can be rolled up to a group provider number to reduce the number of HMO payments, please contact your Network Representative.

Other situations resulting in multiple ERAs/EFTs

- Separate payments for self-insured plan sponsors vs. fully funded plan sponsors.
- Some states require payments from separate bank accounts for plans they regulate.
- Most Aetna claim payments are grouped by payee and sent on a weekly basis. Payments from Medicare Advantage and most HMO plans are currently sent daily, separated by rendering provider or facility.

Adjustments on ERAs

Overpayment recovery adjustments -

- If Aetna is recovering an overpayment made to you and the recovery amount is greater than the payment amount on the check, you will see "FB," which stands for 'Forward Balance,' in the provider level adjustment (PLB) segment.
- The PLB segment also includes a reference number, which is the trace number or check number where the original overpayment occurred. To identify the patient involved in the overpayment, please utilize the 'Claim EOB Tool,' EOB search, on Aetna's secure provider website via NaviNet to view the EOB for the trace number where the adjustment was taken.



Aetna Provider eSolutionsSM

ERA/EFT Reference Guide

Secondary COB -

- You can access a printable version of the ERA for COB purposes by utilizing the ERA Inquiry Tool (see additional ERA information and resources) or you can utilize the Claim EOB tool to view or print the corresponding EOB online. Printable versions of the ERA, similar to your paper EOBs, may also be available from your vendor in PDF or TXT format.

Reprocessed claims -

- Reprocessed claims are reported on an ERA with a reversal of the incorrect claim adjudication, followed by the corrected adjudication of the claim.
- Be sure you are posting claims that you identify as needing to be reprocessed, so the reversal and correction will post.

Interest adjustments

- Interest is reported at the claim level in the 'AMT' segment using qualifier 'I' and summarized at the payment level in the 'PLB' segment using qualifier 'L6.' Interest is not part of the claims balancing calculation, but is part of the payment balancing calculation.

Claim-level vs. line-level adjustments

- Aetna uses both claim-level and line-level adjustments.
- Work with your vendor or clearinghouse to ensure your posting software is taking all types of adjustments into account, either in the software logic or via an exception report.

NPI

Your NPI(s) must be reported to Aetna in two different locations in the following order:

- Your NPI must be included on all claims submitted to Aetna. For claim purposes, NPIs must be reported to Aetna at http://www.aetna.com/provider/medical/npi_med/sharing_med/sharing.html.
- Aetna will not create ERAs for claims submitted without an NPI, including paper claims or reprocessed claims, unless a default ERA NPI has been designated. For ERA purposes, if you did not already include a default ERA NPI value on your Aetna ERA enrollment form, a default NPI must be reported. **To notify Aetna of an override or default NPI value** Use the 'Contact Us' link at the bottom of any page on Aetna.com to notify us of override or default NPI additions or changes.

Additional ERA information and resources

- Registered users of our secure website via NaviNet can access their EOBs online. Electronic Explanation of Benefits (eEOBs) are a great complement to using EFT. They offer your office a convenient way to manage your finances and eliminate paper, thus saving you time and money. Access to your EOB statements is available online 24 hours a day, 7 days a week. You can choose to view the statements online or print as needed.



Aetna Provider eSolutionsSM

ERA/EFT Reference Guide

- ERAs are created for finalized/adjudicated claims only. Pended claims are not included on an ERA but can be viewed via Aetna's online claim EOB tool or using the Claim Status Inquiry transaction.
- The ERA Inquiry Tool is for providers who do not receive their ERA files directly on our provider website or through a vendor that offers a printable file for secondary filing.
 - For questions about retrieving and posting your ERA files/electronic remittances, please contact your software vendor.
 - This website is a tool for providers who do not receive their ERA files directly on our secure provider website via NaviNet or through another vendor that offers printable file for secondary filing.
 - Please check ERA inquiry if you are missing an ERA file. If the file appears in ERA inquiry, then contact your vendor/clearinghouse and request them to re-queue the missing file.
 - This tool is available through [NaviNet](#) our secure provider website.
- For questions regarding ERA technical matters, contact your vendor. If the vendor is not able to help and you still have questions or need additional information, visit www.aetna.com and send us an email by selecting the "Contact Us" link. On NaviNet click on "Contact Aetna."



Aetna Provider eSolutionsSM

ERA/EFT Reference Guide

EFT Helpful Hints

Electronic funds transfer (EFT) enables you to receive claims payments electronically, up to 7 days faster than with paper checks. EFT deposits allow fast, confidential, secure claims payments into one or multiple designated bank accounts. By electing to use EFT, you can:

- Reduce paperwork by receiving your funds electronically,
- Improve your financial management by shortening your number of days outstanding, and
- Automate manual processes.
- Receive an e-mail notification when Aetna has transmitted an EFT to your banking institution.

Once you are enrolled

- There is a 10-day pre-note period for EFTs to verify bank account information, and allow a smooth transition from paper checks to EFT. You will not receive funds electronically for approximately 10 days after the effective date. However, if your bank account was previously pre-noted by Aetna, EFT will begin immediately.
- Upon successful EFT enrollment, you will no longer receive paper checks.
- You are responsible for working directly with your banking institution to reconcile EFTs and to ensure that all the necessary information posts to your patient accounts.
- To ensure your payments continue uninterrupted, please notify us promptly if you change your bank account. A new ERA/EFT enrollment form will need to be completed and submitted for all banking changes. There will be a new 10-day pre-note period for new accounts. Health care professionals are encouraged to update Aetna with new bank account information at least 10 days in advance of closing any previous account that receives EFTs.

Understanding the electronic funds transfer (EFT)

Trace number vs. check number

- A trace number is the number that links the EFT to an ERA and it is located in the TRN02 segment in the 835. The original trace number prefixes and their corresponding definitions are below. The first few bytes of the trace number can help identify the type of payment that is processed for the ERA transaction (see chart below).
- Your vendor may truncate the trace number on the ERA or exception reports.

YY	Year
NN	Iteration
JJJ	Julian date
SSSSSS	Sequence #
MM	Month



Aetna Provider eSolutionsSM

ERA/EFT Reference Guide

DD	Day
----	-----

EXAMPLE	PREFIX	COMMENTS
16MMDDYYSSSSSSSS	16	HMO-based EFT/PIP
170940020000234	17	HMO-based and Medical Capitation Self-Funded payments made by EFT
F69993476000101, CB9993476000101	FB99, F2-F899, CB99, C2-C999	HMO-based zero pay
CB14131930	CB, C2-C7	HMO-based payment made by check (not followed by the number 99)
F812345678	F8-F9	HMO-based Self-Funded payments made by check
C916702241	C8-C9	HMO-based Self-Funded payments made by check
612345670000068	6	Medical Capitation Fully Insured payment made by EFT
151234567000068	15	All other plans EFT including Chickering
8YYJJJNNSSSSSSSS	8	All other plans EFT including Chickering
3YYJJJNNSSSSSSSS	3	All other plans EFT including Chickering
99992008000042	9999	All other plans zero pay
9YYJJJXXSSSSSSSS	9	All other plans zero pay
000117-04396394	All Others	All other plans payment made by check
18MMDDYYSSSSSSSS	18	Pharmacy (RXY future release) ERA Only

EFT effective date vs. settlement date

- The EFT effective date communicated to you via the confirmation e-mail is the effective date in our system and doesn't take into account bank processing time or the availability of adjudicated claims available to be paid out on that day.
- Once the 10-day pre-note period ends, there are 3 business days between when an EFT is issued, until settlement of funds to your account(s). To accurately predict when the first EFT will settle to your bank account, please contact your bank or add at least 3-4 business days to your EFT effective date.
- When we begin issuing your EFTs, the payment date listed in your ERA will match the date listed on your EFT addenda and it will reflect the actual date the funds will be available in your bank account. However, the date on the online EOB will not match the deposit date of the EFT. The online EOB date is the date that the EOB was issued, not the deposit date.





Aetna Provider eSolutionsSM

ERA/EFT Reference Guide

EFT and overpayment recovery

- Aetna's overpayment recovery process does not change once you enroll in EFT.
- We will only reverse an EFT deposit from your account in the instance of a duplicate or erroneous EFT. If an electronic debit is unsuccessful, or for deposit only accounts, Aetna will pursue settlement via alternate measures.

Medical claims vs. capitation

- EFT's for medical claim payments are transmitted separately from capitation (CAP) and provider incentive payment (PIP) payments.

EFT vs. paper checks

- Although providers are enrolled in EFT, approximately 5 percent of payments are still issued via a paper check. Reasons for receiving paper EOBs and checks when enrolled in EFT:
 1. EFT fails due to a change in bank account information that is not communicated to Aetna in advance.
 2. Changes or additions to billing address information that is not communicated to Aetna in advance.
 3. If a reissue of an EFT is required, the reissue will be in the form of a paper check.
 4. If you have an EFT and the ERA file doesn't appear in the ERA Inquiry Tool, then the ERA file is unable to be transmitted. We will attempt to fix the file, but if after 5 days this is not possible, a paper remittance is printed and mailed.