



December 16, 2013

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Address2
City, ST ZIP

RE: Important information concerning Electronic Funds Transfer and Electronic Remittance Advice

Dear Provider:

HNE currently allows providers to sign up to receive both Electronic Funds Transfers (EFT) and an Electronic Remittance Advice (ERA). The EFT offers you a secure, efficient process for electronically depositing claims payments into your bank account(s). The ERA is a HIPAA-compliant electronic communication that contains claims payment information. As a means to keep Providers currently using this technology informed and to encourage more providers to adopt these electronic transactions, HNE is sending this correspondence to all providers.

As part of our efforts to comply with the federally mandated CAQH Committee on Operating Rules for Information Exchange (CORE) in effect on January 1, 2014, HNE will be enhancing our processes for both EFT and ERA. The work associated with CORE is a comprehensive set of financial and claim explanation operating rules that are being adopted throughout the payer and provider communities. For a full understanding of these rules, HNE suggests that you review the CAQH website www.caqh.org.

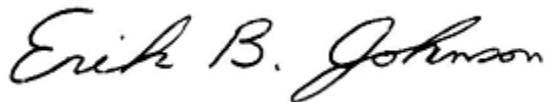
Some highlights of the changes HNE is making are:

- Both the EFT and ERA enrollment form have been combined to simplify enrollment
- Providers have the ability to download a paper enrollment form or complete and submit the information electronically
- You will be able obtain both the paper and electronic forms at www.hne.com/HNE_Providers/forms. We anticipate posting this form by the end of December.
- An enhanced linkage between the EFT and ERA through the inclusion of a CCD+ number
 - “CCD” stands for Cash Concentration or Disbursement and “+” refers to additional information included with the transaction
 - CCD+ is a format adopted by the National Automated Clearing House Association (NACHA) to ensure consistency through the health care industry
 - HNE has chosen the Trace number as the CCD+ number which should allow a provider to easily identify an EFT payment with the corresponding ERA
 - **It is important to note that Providers will have to contact their bank to request that they receive the CCD+ number**

- ERAs will now have a more comprehensive set of Claim Adjustment Reason Codes (CARCs) and Remittance Advice Remark Codes (RARCs) as identified by the CAQH CORE Rules
 - We anticipate implementing this change no later than January 6, 2014.
 - Once implemented, these new codes will apply to all claims adjudicated regardless of their date of service.
 - It is important to note CAQH CORE has indicated that these codes may be modified three or more times per year. HNE will apply any changes within 90 days of publication.
 - HNE will also be posting a new Companion Guide for the 835 ERA transaction – Claims Payment Advice (835) Companion Guide. We anticipate posting this guide by the end of December. To view the guide, access the Provider section of HNE.com at www.hne.com/HNE_Providers and click on the tab titled “HIPAA”.

If you are not currently taking advantage of EFT and ERA through HNE, we encourage you to do so. If you have any questions about signing up for these programs or any of the material in this communication, please contact Provider Relations at 800.842.4464, extension 5000. A representative is available Monday through Friday between the hours of 8:00 a.m. and 4:00 p.m.

Sincerely,

A handwritten signature in black ink that reads "Erik B. Johnson". The signature is written in a cursive, flowing style.

Erik B. Johnson
Provider Relations Manager