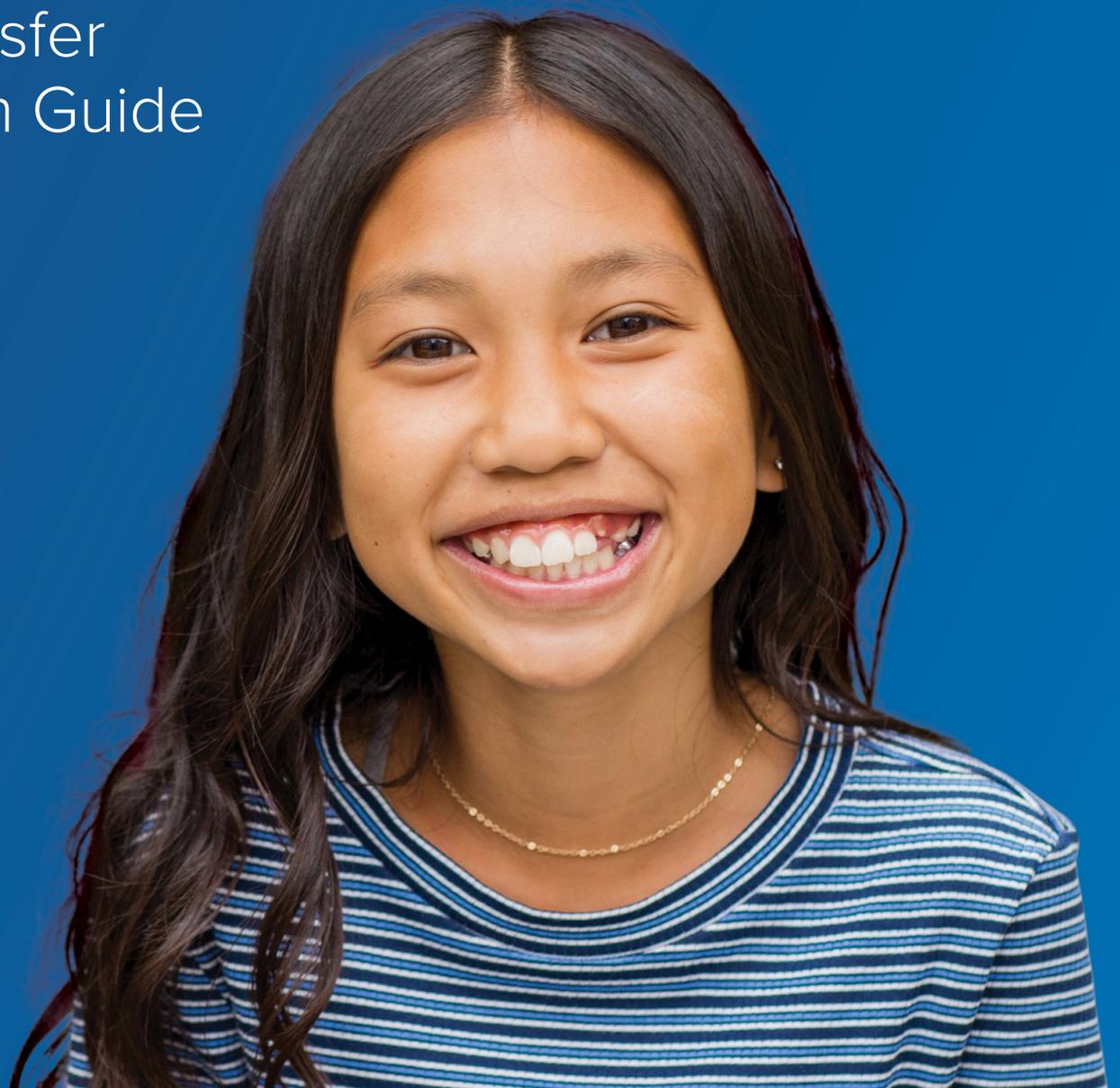




# Electronic Fund Transfer Standard Companion Guide

October 2021



## Disclosure Statement

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## Disclaimer

The information in this document is believed to be correct at the time of publication and is provided by VBA for awareness and educational purposes only. This material does not purport to provide legal advice or alter the terms of any other binding agreements between VBA and its TPs. The information provided herein is for reference use only and does not constitute the rendering of legal, financial or other professional advice or recommendation by VBA. If legal advice is required, the reader should consult with an attorney.

## Preface

The Affordable Care Act (ACA) mandates implementation of Administrative Simplification operating rules to promote greater uniformity in the exchange of electronic health care data. The Committee on Operating Rules for Information Exchange (CORE) is part of the Council for Affordable Quality Healthcare (CAQH) initiative. CAQH CORE has authored operating rules to be implemented in phases for HIPAA-standard electronic data interchange (EDI) transactions, including the Health Care Claim Payment/Advice (835).

This Companion Guide to the v5010 ASC X12N Implementation Guides and associated errata adopted under HIPAA clarifies and specifies the data content when exchanging electronically with Acme Health Plan. Transmissions based on this companion guide, used in tandem with the v5010 ASC X12N Implementation Guides, are compliant with both ASC X12 syntax and those guides. This Companion Guide is intended to convey information that is within the framework of the ASC X12N Implementation Guides adopted for use under HIPAA. The Companion Guide is not intended to convey information that in any way exceeds the requirements or usages of data expressed in the Implementation Guides.

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## Introduction

### Scope

The HIPAA transaction implementation guides for Electronic Data Interchange (EDI) transactions are called Technical Reports, Type 3 (TR3s). These TR3s provide guidelines for submitting and receiving HIPAA-standard EDI transactions. The TR3s require transmitters and receivers to make certain determinations. The VBA Electronic Funds Transfer Companion Guide does not replace the HIPAA ASC X12N TR3s, nor does it attempt to amend any of the information therein. It does not impose any additional obligations that are not permitted to be imposed by the HIPAA standards for electronic transactions. If inconsistencies exist between the terms of this companion guide and the TR3(s), the relevant TR3(s) will govern with respect to HIPAA edits. The VBA Companion Guide will govern with respect to business edits.

The VBA 835 Electronic Remittance Advice Companion Guide provides supplemental information to the Trading Partner Agreement (TPA) that exists between VBA and its electronic trading partners. Trading partners should refer to their TPA for guidelines pertaining to any legal conditions surrounding implementation of EDI transactions and code sets. Information contained in this companion guide is not intended to amend, revoke, contradict, or otherwise alter the terms and conditions of the TPA. If there is an inconsistency with the terms of this guide and the terms of the TPA, the terms of the TPA shall govern.

### Overview

HIPAA requires that the health care industry in the United States comply with the EDI standards as established by the Secretary of Health and Human Services. The ASC X12 835 v005010X221A1 is the established standard for the health care claim payment/advice (835) transaction.

The Companion Guide contains assumptions, conventions, determinations, or data specifications that are related for all providers, vendors, and other receivers of the 835 transactions. It is critical that your software vendor or IT staff review this document carefully and follow its requirements to receive HIPAA-compliant files from VBA.

### References

This companion guide should be used in conjunction with the HIPAA mandated, Health Care Claim Payment/Advice (835) 005010x221A1 Technical Report 3 (TR3).

### Additional Information

The reader of this companion guide is assumed to be a provider who has established a provider record with VBA and/or the provider's designated billing agent (billing service or clearinghouse) that transmits to or receives electronic data from VBA. For the purposes of this document, the reader may be referred to as a trading partner or a provider.

In addition to the 835 EFT, trading partners are encouraged to conduct other HIPAA-standard EDI transactions when conducting business with VBA. Before, during and after the claim submission process, electronic transactions help maximize administrative efficiencies, reduce unnecessary paper waste, decrease the need to conduct time-consuming telephone transactions, increase security of VBA members' protected health information and promote greater accuracy with faster completion of each transaction. For additional information on the variety of EDI transactions available and/or supported by VBA, refer to the [HIPAA EDI](#) page of [www.vbaplans.com](http://www.vbaplans.com).

## Getting Started

### Working with VBA

VBA offers a flexible, standards-compliant platform for supporting the electronic exchange of electronic funds transaction information to further streamline and automate the provider payment process.

VBA will serve as your partner in the efforts to establish a successful integration solution.

### Trading Partner Registration

VBA receives the Authorization Agreement for Direct Deposit (ACH Credits) from the contracted provider(s), billing service or clearinghouse on behalf of the provider(s). Once the trading partner information is verified, a link will be sent to the EFT Companion Guide on the VBA website.

### Certification and Testing Overview

Prenote testing is not performed. Provider payment is executed from VBA directly to the financial institution.

## Testing with the Payer

Not applicable.

### Availability of Funds

EFT transactions may be rejected upon receipt for the following reasons:

- Funds will be rejected if the routing number or the account number of the provider is invalid.



Payments will be sent within 15 days of the end of the calendar month. Please allow 2-3 check cycles before you begin receiving EFT payments.

## Connectivity with the Payer/Communications

### Process Flows

To begin receiving direct deposit of your VBA payments via EFT, you must complete and submit VBA's Authorization Agreement for Direct Deposit (ACH Credits).

## Contact Information

### Provider Service Number

For assistance with EFT enrollment questions and/or to report late/missing EFT payments, you may contact VBA Provider Relations at 1-800-432-4966 opt. 6 to speak to a Provider Relations Representative.

### Applicable Websites/E-mail

A copy of the Electronic Funds Transfer Companion guide can be found at [www.vbaplans.com](http://www.vbaplans.com) or can be requested at [mis@vbaplans.com](mailto:mis@vbaplans.com).

For assistance with EFT enrollment questions and/or to report late/missing EFT payments email [providers@vbaplans.com](mailto:providers@vbaplans.com)

## VBA-Specific Business Rules and Limitations

- Must be a valid account number and routing number.
- A completed VBA Authorization Agreement for Direct Deposit (ACH Credits) form must be received by VBA.

## Acknowledgements and/or Reports

The bank should notify the provider when funds are available.

## Trading Partner Agreements

This section contains general information concerning Trading Partner Agreements (TPA). An actual TPA may optionally be included in an appendix.

### Trading Partners

An EDI Trading Partner is defined as any VBA customer (provider, billing service, software vendor, employer group, financial institution, etc.) that transmits to, or receives electronic data from VBA.

Payers have EDI Trading Partner Agreements that accompany the standard implementation guide to ensure the integrity of the electronic transaction process. The Trading Partner Agreement is related to the electronic exchange of information, whether the agreement is an entity or a part of a larger agreement, between each party to the agreement.

For example, a Trading Partner Agreement may specify among other things, the roles and responsibilities of each party to the agreement in conducting standard transactions.

## Transaction-Specific Information

Payments will be sent within 15 days of the end of the calendar month. Please allow 2-3 check cycles before you begin receiving EFT payments.

## Appendices

This section contains one or more appendices.

### Implementation Checklist

To authorize VBA to electronically transfer funds to your bank account, you must complete VBA's Authorization Agreement for Direct Deposit (ACH Credits).



Payments will be sent within 15 days of the end of the calendar month. Please allow 2-3 check cycles before you begin receiving EFT payments.

## VBA-Specific Business Rules and Limitations

This section describes VBA's business rules

- VBA may utilize paper checks or EFT.
- The receiver must be a valid trading partner to receive EFT transactions.
- The receiver must provide their routing number and bank account information via the VBA Authorization Agreement for Direct Deposit (ACH Credits) to receive EFT.

### Late/Missing EFT Payments

If EFT payment fails due to invalid bank account information, payments are voided and reissued in the next payment cycle.

Updated bank account information is requested to be updated in VBA's system.

EFT payment is reissued once the updated bank account information is received via VBA's Authorization Agreement for Direct Deposit (ACH Credits) if the information is received before the next payment cycle.

If EFT payment is not received, please contact your financial institution.

### Frequently Asked Questions

Frequently asked questions contain a compilation of questions and answers relative to VBA and its trading partners.

**Q:** Can I be enrolled in 835/ERA and EFT?

**A:** Yes, you can be enrolled in both 835/ERA and EFT.

**Q:** How often will we receive payment?

**A:** Payments will be sent within 15 days of the end of the calendar month. Please allow 2-3 check cycles before you begin receiving EFT payments.

**Q:** Does VBA perform prenote testing with financial institutions?

**A:** VBA does not perform prenote testing with financial institutions.

**Q:** When will I receive payment if the holiday falls on a banking holiday?

**A:** EFT payment will be processed the day after the observed [Federal Reserve Bank Holiday](#).

### Change Summary

The Change Summary log below will be used to document revisions that are made after the initial publication of this guide.

Version	Date	Change Description
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