



## **PNC Remittance Advantage FAQ for EmblemHealth Practitioners**

### **Why should we sign up for electronic funds transfers (EFT)?**

EFT payments significantly reduce payment processing costs, streamline the accounts receivable (A/R) process, reduce fraud exposure, and improve the accuracy and timeliness of information. A major advantage of payment automation is the ability to receive an electronic remittance advice (ERA) with each EFT payment. The ERA may include the payer's explanation of benefits (EOB).

### **What is PNC Remittance Advantage?**

PNC Remittance Advantage is a payment automation solution offering payers and payees the ability to streamline the payment and remittance process by leveraging the use of electronic funds transfers (EFT) and electronic remittance advice (ERA). Through the PNC Remittance Advantage website, payees can receive ERAs and EOBs and search, view and download payment information. PNC Bank provides ERA delivery in a variety of formats, enabling direct import to your A/R system and reducing A/R labor costs and data entry errors.

### **What is an electronic remittance advice (ERA)?**

An ERA is a computer file that contains the details of a financial transaction. It replaces the paper remittance information you currently receive. It includes the amount of payment, the method of funds delivery (e.g., check, electronic funds transfer, stored value card) and may include an EOB or other form of remittance advice. ERAs are available sooner than paper remittance advices and can be viewed, downloaded, printed or imported directly into your A/R system.

### **Does the ERA replace the printed remittance advice I currently receive?**

Yes. However, a .pdf version of your remittance advice will also be available on PNC Remittance Advantage for you to download at any time and will be stored for ten years.

### **How does PNC Remittance Advantage work?**

Once your enrollment in PNC Remittance Advantage is complete, you will receive a confirmation and EFT payments will begin once the payer updates its system. When a payment is posted to your account, you will receive an automated e-mail notification of EFT payments and the availability of the associated ERAs, including EOBs, as appropriate.

### **What does PNC Remittance Advantage cost?**

There are no charges to payees for enrollment, portal services or the delivery of EFTs and ERAs.

### **Is PNC Remittance Advantage HIPAA compliant?**

Yes. HIPAA compliance covers three basic areas: security, privacy and electronic transaction format. Security and privacy are addressed through proper security at sign-in and through auditing capabilities, strong encryption for all file transfers and data viewing, and rules-based privileges for function and data access. For transaction format compliance, PNC Remittance Advantage offers the option to receive the ERA in the HIPAA-compliant ANSI X12 835, version 5010 file format.

**Do we need to change our banking relationship to receive EFT payments?**

No change in your banking relationship is required. The EFT payments leverage the Automated Clearinghouse (ACH) network, used by all banks in the US, just like direct deposit of payroll.

**How does PNC Remittance Advantage differ from other EFT payer arrangements?**

Today, most EFT payments do not include the associated remittance advice. Remittance advice is usually mailed separately, requiring manual matching and collation by the payee. PNC Bank will make available for downloading an ERA with each EFT payment. This eliminates manual collation, facilitates A/R posting, and reduces costs associated with re-billing and reconsiderations.

**Does PNC Remittance Advantage provide data warehousing?**

Yes. PNC Remittance Advantage provides robust online search and retrieval capabilities. With the first EFT payment, all payment history is archived for ten years.

**Can I receive EmblemHealth’s 835 files through my clearinghouse instead of using the web?**

Yes. You can start the process by identifying your clearinghouse during registration.

**Can I receive EmblemHealth’s 835 files directly from PNC Bank?**

Yes. During the enrollment process, you can choose to establish a direct transmission link to PNC to receive the 835 files directly. An Implementation Specialist will contact you to discuss your request.

**If my bank or bank account changes, how far in advance should I notify PNC Remittance Advantage?**

It can take up to three weeks for PNC Remittance Advantage to make an account update, so plan accordingly before closing your bank account.

**Who should enroll my practice online and become the Administrator?**

The enrollee should be a person of authority in your practice, such as a Billing or Office Manager. This person will be able to use and view all web functionality and set the security levels for other users. It may be beneficial to select an additional person for Administrator access in case one person leaves your business. Please remember to cancel access for any individuals who leave your employment.

**How do we enroll in PNC Remittance Advantage?**

Signing up is simple, secure and takes just moments to complete.

- Step 1.** Have available a recent EmblemHealth EOB and either a voided check or a letter from your bank listing the account name, account number, account type and bank routing number for each of your practice’s bank accounts used to receive electronic payments.
- Step 2.** Go to [PNC Remittance Advantage](https://rad.pnc.com) at <https://rad.pnc.com>.
- Step 3.** Select the “Register for Portal and Online Payment Services” link on the upper left side of your screen.
- Step 4.** Register for the website with your e-mail address, your practice’s tax identification number and your Provider ID, found on your EmblemHealth EOB. You will receive

an email from PNC to set your password. The link in the email must be used within 48 hours or it will become inactive.

- Step 5.** For larger practices, add all of your practice’s payees and organize them according to bank account, location, personnel or whatever is appropriate for your practice.
- Step 6.** Enter your bank account information and upload a scanned image of your voided check or bank letter.
- Step 7.** Associate each payee group with a bank account, then submit your enrollment form online.
- Step 8.** Allow two weeks to validate the bank account information before receiving electronic payments and remittance advices.

If you need help with the registration process, please call the PNC Remittance Advantage Help Line at **1-877-597-5489**, option 1, Monday through Friday, 8:30 am to 8:30 pm (ET).

**How do I obtain my Provider Identification Number?**

Your Provider Identification Number can be obtained from your most recent EmblemHealth Paper Remittance.

<b>Type of Provider</b>	<b>Location on Paper Remittance</b>	<b>More Information</b>
EmblemHealth PPO Physicians and Medical Groups	Under the “Summary of Claims” section	Your Provider Identification Number is seven digits — e.g., 1234567
EmblemHealth PPO Hospitals and Facilities	On the upper right hand corner	Your Provider Identification Number is your Tax ID Number (TIN) plus two alpha-numeric characters — e.g., 123456789 <b>00</b> , 123456789 <b>AO</b> or 12345678 <b>AO</b>
EmblemHealth PPO Dentists	On the upper right hand corner	Your Provider Identification Number is your Tax ID Number (TIN) plus a four digit suffix — e.g., 123456789 <b>0001</b> , 123456789 <b>0008</b> or 123456789 <b>0999</b>
EmblemHealth HMO Physicians and Medical Groups	On the upper right hand corner	Your Provider Identification Number is your Tax ID Number, plus an additional three digits — e.g., 123456789 <b>000</b> , 123456789 <b>001</b> or 123456789 <b>028</b>
EmblemHealth HMO Hospitals and Facilities	On the upper right hand corner	Your Provider Identification Number is your Tax ID Number, plus an additional three digits — e.g., 123456789 <b>000</b> , 123456789 <b>001</b> or 123456789 <b>028</b>

In the event that you do not have a paper remittance on hand, you may call EmblemHealth Customer Service at **1-877-842-3625**, 8 am to 8 pm, seven days a week, excluding major holidays.

**Learn more: Attend a PNC Remittance Advantage web training**

Web-based training is also available to train your practice or facility staff. After signing in to [PNC Remittance Advantage](#) at <https://rad.pnc.com>, go to the Training Schedule on the upper left side of your screen in the General Information section and select a date or email [remit.advantage@pnc.com](mailto:remit.advantage@pnc.com) to register for training.

## Resolving Late or Missing ERA Transactions

PNC Remittance Advantage typically transfers funds (EFT) and delivers the associated electronic remittance advice (ERA) within one banking day of each other. If you believe you have not received an ERA within three business days of the EFT, please complete the following steps, in the order listed:

- Step 1.** Confirm that you have received the corresponding EFT at least three business days prior. If you have not received an EFT or an ERA, then you do not have a missing ERA. Please allow at least three business days to pass after receipt of an EFT before reporting a late or missing ERA.
- Step 2.** Sign in to [PNC Remittance Advantage](https://rad.pnc.com) at <https://rad.pnc.com> to ensure that you have recorded the correct banking information. If you do not have banking information recorded on the Remittance Advantage portal, you are not eligible for ERA (note that the process to set up a new bank account may take up to three weeks to fully go into effect).
- Step 3.** If you are eligible for an ERA and you have it directed to a clearinghouse other than PNC, you will need to contact that clearinghouse. If your clearinghouse does not have the ERA, then they should contact PNC for resolution.
- Step 4.** If you recently moved from one clearinghouse to another, the ERA enrollment change may not have been completed. This process requires ten business days to complete. If the transition occurred within the past ten business days, the ERA may have been sent to the previous clearinghouse. Contact the previous clearinghouse before you reach out to PNC.
- Step 5.** If steps 1 through 4 do not give you the status of the late or missing ERA, then contact the PNC Remittance Advantage Help Line by calling **1-877-597-5489**, option 1, Monday through Friday, 8:30 am to 8:30 pm (ET), or email [remit.advantage@pnc.com](mailto:remit.advantage@pnc.com). When you call or email, **please provide all of the following information to determine the status of the late or missing ERA:**
  - a. Exact amount of the payment received.
  - b. Date payment was deposited in your account.
  - c. The values in the TRN segment contained in the Addenda of the EFT payment sent to your bank.
  - d. Your name.
  - e. Your direct-dial telephone number.
  - f. Your email address.
  - g. The Tax Identification Number (TIN) that is being paid.
  - h. The NPI that is being paid.
- Step 6.** PNC will provide you with the status of the late or missing ERA within one banking day. If the status results in the need to resubmit the ERA, PNC will do so prior to contacting you and will provide a date on which the ERA will be transmitted.

## Resolving Late or Missing EFT Transactions

PNC Remittance Advantage typically transfers funds (EFT) and delivers the associated electronic remittance advice (ERA) within one banking day of each other. If you believe you have not received an EFT within three business days of the ERA, please complete the following steps, in the order listed:

- Step 1.** Wait at least three days after receiving an ERA without a corresponding EFT. If you have not received an ERA or an EFT, then you do not have a missing EFT. Please allow at least three business days to pass before reporting a late or missing EFT.
- Step 2.** Sign in to [PNC Remittance Advantage](https://rad.pnc.com) at <https://rad.pnc.com> to ensure that you have the correct banking data recorded and that the status is “OK”, indicating that future payments will go to this account. (Note that the process to set up a new bank account requires up three weeks to fully go into effect.)
- Step 3.** Make sure that the total claims payments reflected in the ERA is not zero. If the net monetary amount of all claims payments reported in the ERA equals zero, then no EFT payment is forthcoming and you do not have a missing EFT.
- Step 4.** Examine segment BPR04 in the ERA you received to confirm that it indicates “ACH” as the payment method. If segment BPR04 indicates “CHK,” then you were paid by check because you weren’t fully enrolled in EFT at the time the ERA was created. Checks must be mailed and will take longer to deliver. You will not receive an EFT. If segment BPR04 indicates “NON” then there is no payment associated with the ERA and you will not receive an EFT.
- Step 5.** Review your bank account information in segments BPR13 (bank routing number) and BPR15 (bank account number) in the ERA you received to ensure that the payment was sent to the correct bank account.
  - a. If the account information looks correct and you received the ERA more than three business days ago, contact your banking institution to confirm your account information is still correct and if they received the EFT in question. You may find your bank has changed its routing or account numbers or possibly a processing error occurred at your financial institution.
  - b. If the account information reflects an old bank account you recently changed, please understand that the process to set up a new bank account requires up to three weeks to fully go into effect. If the old account is still open and the EFT payment was deposited into the old account, contact that bank to request a funds transfer to your new account, if necessary. If the old account is closed and the payment was returned, the payer will automatically issue a check and mail it to you.
  - c. If you do not recognize the account information listed, first confirm with the person in your organization responsible for entering bank account information into Remittance Advantage that the account does not belong to your organization. If the account does not belong to your organization, contact the PNC Remittance Advantage Help Line by calling **1-877-597-5489**, option 1, Monday through Friday, 8:30 am to 8:30 pm (ET), or by emailing [remit.advantage@pnc.com](mailto:remit.advantage@pnc.com).

**Step 6.** If steps 1 through 5 above do not give you the status of the late or missing EFT, then contact the PNC Remittance Advantage Help Line by calling **1-877-597-5489**, option 1, Monday through Friday, 8:30 am to 8:30 pm (ET), or email [remit.advantage@pnc.com](mailto:remit.advantage@pnc.com). When you call or email, **please provide all of the following information to determine the status of the late or missing EFT:**

- a. The date the ERA was received.
- b. The routing and account number to which you have directed the EFT to be deposited. These are located in BPR13 and BPR15 of the corresponding ERA.
- c. The values in the TRN segment of the corresponding ERA.
- d. The exact amount of the expected payment — located in segment BPR02 of the ERA.
- e. Date of the payment — found in segment BPR16 of the ERA.
- f. Your name.
- g. Your direct-dial telephone number.
- h. The Tax Identification Number (TIN) being paid.
- i. The NPI that is being paid.

**Step 7.** PNC will provide you with the status of the late or missing EFT within one banking day. If the status results in a need to resubmit the EFT payment, PNC will do so prior to contacting you and will provide a date when the funds should be deposited in your account.